

Maximising the supply of affordable housing

- 3.82 Policy H4 applies primarily to the following types of housing:
- self-contained houses and flats (Use Class C3);
 - live/ work units, which are self-contained homes that include a dedicated work area (not in any planning use class, we will treat them as Use Class C3 when we apply Local Plan policies); and
 - houses and flats shared by 3-6 occupiers who do not live as a family but are long-term residents sharing some rooms and/ or facilities (small houses in multiple occupation or HMOs, Use Class C4).
- 3.83 We will also apply Policy H4 to other types of housing, subject to the provisions of Plan policies relevant to the particular housing type, although the mechanics of considering and securing affordable housing provision may vary having regard to Policy H4 criteria (j) to (p). In particular, we will consider Policy H4 when assessing proposals for:
- houses or flats shared by more than six occupiers who do not live as a family but are long-term residents sharing some rooms and/ or facilities (large houses in multiple occupation or HMOs, outside any planning use class) (see also “Policy H10 Housing with shared facilities (‘houses in multiple occupation’)”); and
 - housing for older people and vulnerable people (potentially in Use Classes C2 or C3, or outside any planning use class) (also see Policy H8).

Policy H4 Maximising the supply of affordable housing

The Council will aim to maximise the supply of affordable housing and exceed a borough wide strategic target of 5,300 additional affordable homes from 2016/17 - 2030/31, and aim for an appropriate mix of affordable housing types to meet the needs of households unable to access market housing.

We will expect a contribution to affordable housing from all developments that provide one or more additional homes and involve a total addition to residential floorspace of 100sqm GIA or more. The Council will seek to negotiate the maximum reasonable amount of affordable housing on the following basis:

- a. the guideline mix of affordable housing types is 60% social-affordable rented housing and 40% intermediate housing;
- b. targets are based on an assessment of development capacity whereby 100sqm (GIA) of housing floorspace is generally considered to create capacity for one home;
- c. targets are applied to additional housing floorspace proposed, not to existing housing floorspace or replacement floorspace;
- d. a sliding scale target applies to developments that provide one or more additional homes and have capacity for fewer than 25 additional homes,

- starting at 2% for one home and increasing by 2% of for each home added to capacity;
- e. an affordable housing target of 50% applies to developments with capacity for 25 or more additional dwellings;
 - f. for developments with capacity for 25 or more additional homes, the Council may seek affordable housing for older people or vulnerable people as part or all of the affordable housing contribution;
 - g. where developments have capacity for fewer than 10 additional dwellings, the Council will accept a payment-in-lieu of affordable housing;
 - h. for developments with capacity for 10 or more additional dwellings, the affordable housing should be provided on site; and
 - i. where affordable housing cannot practically be provided on site, or off-site provision would create a better contribution (in terms quantity and/or quality), the Council may accept provision of affordable housing off-site in the same area, or exceptionally a payment-in-lieu.

We will seek to ensure that where development sites are split or separate proposals are brought forward for closely related sites, the appropriate affordable housing contribution is comprehensively assessed for all the sites together. The Council will seek to use planning obligations to ensure that all parts or phases of split or related sites make an appropriate affordable housing contribution.

In considering whether affordable housing provision should be sought, whether provision should be made on site, and the scale and nature of the provision that would be appropriate, the Council will also take into account:

- j. the character of the development, the site and the area;
- k. site size and any constraints on developing the site for a mix of housing including market and affordable housing, and the particular types of affordable provision sought;
- l. access to public transport, workplaces, shops, services and community facilities;
- m. the impact on creation of mixed, inclusive and sustainable communities;
- n. the impact of the mix of housing types sought on the efficiency and overall quantum of development;
- o. the economics and financial viability of the development including any particular costs associated with it, having regard to any distinctive viability characteristics of particular sectors such as build-to-let housing; and
- p. whether an alternative approach could better meet the objectives of this policy and the Local Plan.

Where the development's contribution to affordable housing falls significantly short of the Council's targets due to financial viability, and there is a prospect of viability improving prior to completion, the Council will seek a deferred contingent contribution, based on the initial shortfall and an updated assessment of viability when costs and receipts are known as far as possible.

Meaning of affordable housing

- 3.84 The government defines affordable housing in the National Planning Policy Framework. To comply with the government definition, affordable housing should:
- be provided to households whose needs are not met by the market;
 - be provided to eligible households, where eligibility takes into account local incomes and house prices;
 - remain at an affordable price for future eligible households unless the subsidy is recycled for alternative affordable housing provision.
- 3.85 The government includes three types of housing within this broad definition.
- 3.86 Social rented housing is provided at rents guided by national targets, and is mostly owned by the Council or Housing Associations.
- 3.87 Affordable rented housing is also provided to households who are eligible for social rented housing, mostly by the Council or Housing Associations. Rents are guided by local market rents rather than national targets.
- 3.88 Intermediate housing costs less than market housing but more than social rented housing and complies with the overarching government definition of affordable housing. It includes shared ownership, other low cost ownership and intermediate rent. It can also include key worker housing for groups such as health service staff, teachers and workers in emergency services. The Mayor sets caps on the income groups eligible for intermediate housing through the London Plan (updated in Annual Monitoring Reports).
- 3.89 The Council will seek planning obligations to ensure that affordable housing complies with these definitions, is available to Camden households that are unable to access market housing, and continues to be available at an affordable price in the future unless the subsidy is recycled. We will also ensure that the affordable housing is:
- delivered before or concurrently with any market housing forming part of the same proposal; and
 - delivered in strict accordance with Local Plan objectives by a provider (such as a Housing Association) approved by the Council.
- 3.90 For the purposes of this policy, social and affordable rented housing are considered together as “social-affordable rented housing”, which reflects the approach of the London Plan. Detailed information on the mix of affordable tenures and rent levels sought in Camden are included in our supplementary planning document Camden Planning Guidance on housing. Following adoption of the Local Plan, the Council will consult on revised Camden Planning Guidance, taking into account the GLA Funding Guidance for London Affordable Rent and the finalised version of the Mayor’s Affordable Housing and Viability SPG, which will provide detail on the preferred mix of tenures for each borough and information on where the latest benchmark rents can be found.
- 3.91 The Housing and Planning Act 2016 provides for the introduction of Starter Homes as a way to help first-time buyers who are at least 23 years old but not yet 40 to buy their own home at a discount price. Starter Homes should be offered at a discount of at least 20% below market value and are subject to a price cap (in London the price cap has initially been set at £450,000 based on the average price paid by a first-time buyer).

- 3.92 The government has consulted on proposed Starter Homes Regulations and changes to the National Planning Policy Framework (NPPF) that would require certain types of development to include a set percentage of Starter Homes and broaden the definition of affordable housing to include homes for discount market sale. When the Starter Homes Regulations and amended NPPF are published, the Council will consider their impact on policies relating to affordable housing, provide guidance in our supplementary planning documents, and propose changes to the Local Plan if necessary. Starter Homes are considered further in “Policy H6 Housing choice and mix” and supporting paragraphs.
- 3.93 More details about the categories of affordable housing and how they are controlled are given in the London Plan, the Mayor’s Housing SPG and our supplementary planning document Camden Planning Guidance on housing.

Strategic affordable housing target

- 3.94 The Camden Local Plan Viability Study has assessed the cumulative impact of local plan policies along with costs arising from Camden’s Community Infrastructure Levy (CIL) and planning obligations. The Viability Study looks at a range of scheme types in a range of locations tested against a range of land values. The Viability Study recommends that a 50% affordable housing target should be adopted on the basis that there is potential for 50% affordable housing to be delivered by a significant number of scheme types and in a significant range of locations.
- 3.95 Camden has a particularly large requirement for additional affordable homes, estimated by the Camden SHMA to be around 10,000 homes for the 15-year Plan period. As indicated in Policy H1, on the basis of the London Plan and the London SHLAA we seek to exceed a target of 16,800 homes in total from 2016-2031, including 11,130 additional self-contained homes. To set a target for affordable housing we have estimated the level of provision likely to be viable and deliverable, taking into account the relationship between development costs, the value of market and affordable homes, the government’s intention to focus housing subsidy on boosting home ownership, the income households have to spend on housing, affordable housing need, and the anticipated housing output of the Council’s Community Investment Programme. Balancing these considerations, the Council considers that it is feasible for the borough to meet a strategic target of 5,300 additional affordable homes over the Plan period.

Proposals that generate an affordable housing requirement

- 3.96 The London Plan indicates that boroughs should normally require affordable housing provision from sites with capacity to provide 10 or more homes, and encourages boroughs to seek lower thresholds where it can be justified, including where this can achieve an equitable contribution from dwellings with a large floorspace.
- 3.97 The government issued guidance in 2014 creating a national affordable housing threshold and advising that councils should not seek affordable housing from developments involving 10 homes or less, or 1,000sqm or less. Following legal challenges, this guidance was confirmed in 2016.
- 3.98 Given the scale of affordable housing need in the borough, the Council’s aspiration is that as many residential developments as possible should provide

affordable housing. The Camden Local Plan Viability Study shows that there is no direct correlation between scheme size and viability, and there is no viability basis for an affordable housing threshold or a lower target for smaller schemes. Through the Local Plan process, the Council has made provision for the Local Plan to seek affordable housing from smaller schemes as an exception to the national threshold. Policy H4 therefore sets out:

- an affordable housing threshold of one or more additional homes involving a total addition to residential floorspace of 100sqm GIA or more; and
- affordable housing targets based on a sliding scale which will apply to any proposal involving one or more additional homes and a total addition to residential floorspace of 100sqm GIA or more.

3.99 The sliding scale has been set to achieve the maximum reasonable contribution overall without deterring development, causing delays to decision-making, increasing the burden of financial viability appraisals, or risking creation of a high starting target that suppresses scheme or dwelling size. More information about the operation of the sliding scale is provided in paragraphs 3.106 to 3.110.

3.100 For the purposes of Policy H4 we will treat small houses in multiple occupation (Use Class C4) in the same way as self-contained homes (Use Class C3), and seek provision of affordable housing from proposals for one or more additional small houses in multiple occupation. This reflects the freedom provided in legislation for changes between these uses without a planning application. Where larger houses in multiple occupation are proposed, we will seek affordable housing unless the development is secured as a long-term addition to the supply of low cost housing.

3.101 Where market housing is proposed for older people or vulnerable people, we will apply Policy H4 as far as possible to seek an equivalent amount of affordable provision for older people or vulnerable people, to meet more general needs. However, we acknowledge that such forms of housing are likely to have distinctive financial viability characteristics, particularly if an element of care is involved, and we will take a flexible approach to the scale and nature of provision and whether the affordable provision should be made on site.

Basis for seeking affordable housing provision from specific proposals

3.102 Given the scale of affordable housing need in the borough, the Council seeks the maximum reasonable amount of affordable housing on development sites in accordance with the London Plan. Policy H4 criteria (a) to (i) provide a common basis for negotiations while criteria (j) to (p) set out factors that will determine what is reasonable in any particular case. The following paragraphs outline the operation of criteria (a) to (i), while the subsequent section outlines criteria (j) to (p). Our supplementary planning document Camden Planning Guidance on housing provides more detailed guidance on the operation of the criteria.

Guideline mix of affordable housing types

3.103 Provision of intermediate housing (between the cost of social rented housing and market housing) has some potential to retain middle income households in Camden and lessen social polarisation. However, high values in many parts Camden mean that the intermediate housing can be more expensive than the market rents available in cheaper areas within the borough or nearby.

To balance these concerns, the Council has set guideline percentages for the split of affordable housing types at 60% social-affordable rented housing and 40% intermediate housing.

- 3.104 Intermediate housing for shared-ownership can help households into owner occupation, but in Camden it is rarely possible for providers to deliver shared-ownership housing that would be affordable for households with incomes close to the median household income in Camden, and highly challenging to deliver schemes meeting the income thresholds set out in the London Plan. Given these constraints, we will strongly encourage provision of homes for intermediate rent rather than shared ownership, subject to maximising overall affordable housing output in the context of the resources available and development viability. We will also encourage the development of innovative intermediate housing products that can be made affordable to a wider range of groups in Camden.
- 3.105 These guidelines will be applied flexibly taking into account the criteria in Policy H4, and in certain circumstances the Council may support proposals which only provide social-affordable rented housing or only provide intermediate housing. We will encourage a focus on social-affordable housing where a proposal falls far short of the affordable housing target (e.g. below 30% affordable), or intermediate housing cannot be delivered for people in a range of incomes below the London Plan thresholds. Where a proposal substantially exceeds the affordable housing target (e.g. over 65% affordable), the Council may support development that only provides intermediate housing, particularly if it is designed to meet the needs of a particular group.

Negotiating on the basis of capacity, floorspace and sliding scale

- 3.106 We will negotiate to seek an affordable housing contribution from schemes that involve one or more additional homes, but will not seek a contribution from schemes that simply extend or replace an existing home. This will help us to expedite replacement of homes that are subject to damage or disrepair, and extension of homes for families that are growing or need space to care for an elderly or disabled relative.
- 3.107 For schemes which involve one or more additional homes, we will assess their overall capacity for additional homes, starting from the proposed addition to floorspace. Having regard to the nationally described space standard (London Plan Table 3.3), we will generally assess an additional 100sqm GIA residential floorspace as having capacity for one additional home. In order to avoid deterring small extensions to existing residential blocks and or distorting the size of dwellings within them, we will not seek an affordable housing contribution from developments that involve less than 100sqm of additional residential floorspace, including:
- schemes that involve the subdivision of existing housing to create more homes;
 - schemes that provide one home of 90sqm GIA; and
 - schemes that provide two homes of 45sqm GIA each.
- 3.108 A development is able to provide a mix of large and small homes consistent with "Policy H7 Large and small homes" whilst complying with the space standard and achieving an average of 100sqm GIA per home. We will therefore assess

the capacity for additional homes on the basis of multiples of 100sqm GIA, rounding the additional residential floorspace to the nearest 100sqm GIA so the assessed capacity will always be a whole number. An additional 1,200sqm GIA will generally have capacity for 12 homes, an additional 1,800sqm GIA will generally have capacity for 18 homes, and an additional 2,400sqm GIA will generally have capacity for 24 homes. However, we will take into account any constraints on capacity where existing buildings are converted (particularly listed buildings and other heritage assets), or where ancillary residential space would be unable to provide dwellings (e.g. due to lack of natural light). The assessed capacity for additional homes will be used to determine the percentage affordable housing required in accordance with sliding scale set out in Policy H4 criteria (d) and (e) and paragraph 3.110.

- 3.109 We will apply affordable housing targets on the sliding scale directly to the proposed addition to residential floorspace rather than to the number of homes or 'units' or the capacity for additional homes. We will use the affordable housing targets to seek a proportion of the proposed addition to residential floorspace as on-site affordable housing, except in the case of proposals with capacity for fewer than 10 additional homes where we may accept a payment in lieu of affordable housing (see paragraph 3.111). The use of floorspace in negotiation ensures that we are able to secure large affordable homes with 3 bedrooms or more. Seeking large affordable homes is consistent with London Plan priorities. Negotiating on the basis of number of 'units' would incentivise the delivery of small affordable homes and exacerbate the skew towards one- and two-bedroom homes in our existing affordable supply.
- 3.110 On the basis of the Camden Local Plan Viability Study, the Council will apply a target of 50% affordable housing to development proposals that include housing and have capacity for 25 or more additional homes. However, we have set a sliding scale target for smaller schemes involving one or more additional homes. The sliding scale starts from a target of 2% where there is capacity for one additional home, and increases on a 'straight-line' basis. Capacity for each further additional dwelling (or each 100sqm GIA additional floorspace) increases the target by 2%. Thus the target for a scheme with capacity for an additional 12 dwellings is 24%, at 18 additional dwellings the target is 36%, and at 24 additional dwellings that target is 48%.

Whether the affordable housing should be provided on-site

- 3.111 The NPPF indicates that where affordable housing is needed, policies should set out to meet this need on site. However, in the case of proposals with capacity for fewer than 10 additional homes (1,000sqm GIA), we will accept a payment-in-lieu of affordable housing. We consider payments-in-lieu are appropriate for these minor schemes (in tandem with relatively modest floorspace requirements based on the sliding scale target) as the affordable housing required would rarely be equivalent to a whole dwelling, and the obstacles to on-site delivery would generally exceed the benefits. More information on payments-in-lieu is provided by paragraph 3.117 on page 67.
- 3.112 In line with the NPPF, the Council's strong preference for larger proposals is for affordable housing to be provided on-site alongside market housing because this helps to create mixed and inclusive communities and ensure that

the delivery of the affordable housing is secured to the same timescale as the market housing.

- 3.113 The Council accepts that there are some circumstances where it may be appropriate to deliver some or all of the affordable housing off-site. In considering whether off-site provision is appropriate, the Council will consider the criteria set out in Policy H4 and other relevant factors such as whether a greater number of affordable homes could be delivered through an off-site solution, whether it is practical for a single block to accommodate market and affordable homes, and the affordability of the anticipated service charges. Market and affordable housing have been successfully delivered alongside each other on a number of small sites in Camden, and the Council will expect developers to demonstrate that they have worked with affordable housing providers to consider fully whether the development can be designed to provide on-site affordable housing.
- 3.114 Where a development has capacity for 10 or more additional homes and the Council considers off-site provision is appropriate, the Council will take into account all related sites when assessing how much affordable housing is required. Where a development omits affordable housing it will be possible to deliver additional market housing on-site, and the Council will expect to achieve a significantly enhanced affordable housing contribution off-site (in terms of quantity and/ or quality), having regard to the net additional market floorspace across all sites.
- 3.115 Where off-site provision is appropriate, we will seek development of the affordable housing on an alternative site nearby, secured by a planning obligation. Given the intense competition for sites in Camden, the Council will normally expect the planning obligation to ensure delivery of the affordable housing by specifying the anticipated delivery site (or sites).
- 3.116 Alternative sites must be in the borough, and will initially be sought in the same ward as the development. Where the development is south of Euston Road, and no sites are available in the same ward, the Council may consider alternative sites south of Euston Road. Where the development is north of Euston Road, if no sites are available in the same ward, the Council will subsequently seek sites in an adjacent ward to the north of Euston Road, and finally seek the nearest appropriate site to the north of Euston Road. As part of the consideration of off-site options we will explore with developers whether the affordable housing could be delivered on Council-owned land.
- 3.117 Exceptionally, where on-site and off-site options have been thoroughly explored and it is demonstrated to the Council's satisfaction that no appropriate site is available for affordable housing, we may accept a payment in lieu of provision, fairly and reasonably related in scale and kind to the development proposed and secured by a planning obligation. Payments-in-lieu are derived by calculating the affordable housing floorspace required as set out in paragraphs 3.107 to 3.110, and converting this to a payment using a 'cost' per sqm. More detailed information regarding the calculation of off-site provision and payments in lieu, including a formula for the 'cost' per sqm, is provided in our supplementary planning documents Camden Planning Guidance on housing and Camden Planning Guidance on planning obligations.

Provision of affordable housing to meet particular needs

- 3.118 Policy H4 provides for us to seek affordable housing to meet the particular needs of older people or vulnerable people in association with any developments involving housing where they have capacity for 25 homes or more. As indicated in “Policy H8 Housing for older people, homeless people and vulnerable people” and supporting paragraphs, the Council will focus on meeting the needs of older people and vulnerable people by providing support in existing homes (with adaptations where necessary), but new supported living accommodation may be needed for some groups such as people living with dementia and people with learning disabilities. We anticipate that a proportion of any new provision would need to be in the affordable sector, but the distinctive viability characteristics of supported living mean that affordable provision is unlikely to be delivered in conjunction with market-led supported living. We will only seek provision in schemes with capacity for at least 25 homes as such schemes offer potential for affordable homes for older people or vulnerable people to be clustered and benefit from coordinated support. In considering whether affordable housing should be sought for older or vulnerable people and the scale and nature of provision, the Council will also take into account all relevant criteria in “Policy H4 Maximising the supply of affordable housing” and “Policy H8 Housing for older people, homeless people and vulnerable people”.

Split sites and related sites

- 3.119 Where a site or a group of related sites becomes available for development, the Council will expect proposals to take the form of a comprehensive scheme rather than piecemeal development, and will expect a single assessment of the maximum reasonable amount of affordable housing taking account of all components. We will seek to resist schemes that are artificially split into a series of proposals to avoid reaching the affordable housing threshold or the full 50% affordable housing negotiating target. We will seek planning obligations to ensure that each part of a split or phased development makes an appropriate affordable housing contribution, having regard to the contribution that would arise from a single assessment across all components.

Achieving an appropriate mix of market and affordable housing types

- 3.120 Policy H4 criteria (j) to (p) indicate the factors that we will consider when assessing the mix of market, intermediate and social-affordable rented housing appropriate for a site, and whether any off-site delivery of affordable housing is appropriate. Details of how these criteria will be applied are set out in our supplementary planning document Camden Planning Guidance on housing (including the assessment of financial viability), but a number of key considerations are set out below.
- 3.121 The character of the development, the site and the area (including site size and the ability to accommodate additional entrances and circulation spaces) will influence whether it can accommodate a mix of market and affordable housing. Factors to be considered include whether existing buildings need to be retained on-site (e.g. heritage assets), whether dual-aspect homes and large homes of 3 or more bedrooms can be incorporated (particularly for social-affordable rented housing), and the implications of anticipated service charges on the cost of

affordable housing.

- 3.122 Generally sites in the borough have good access to public transport, workplaces and facilities. However, in very rare cases where a proposal is demonstrably remote from workplaces and facilities and has low public transport accessibility, on-site provision of affordable housing may not be appropriate. Most areas in the borough also have reasonably mixed and sustainable communities, including both market and affordable housing. However, there are some areas that have a very high proportion of market housing or social-affordable rented housing, which may sometimes influence whether on-site or off-site affordable housing is most appropriate, or the most appropriate mix of affordable housing types.
- 3.123 In negotiating an affordable housing contribution, the Council will consider all aspects of financial viability, including the availability of public subsidy, particular costs associated with the development (such as restoration of heritage assets and remediation of contaminated land), and the distinctive viability characteristics of particular development sectors (such as build-to-let housing). We will expect submission of a financial viability appraisal to justify the proportion of affordable housing proposed and demonstrate that the proposed affordable housing is deliverable, taking account of an agreed benchmark value for the site and all costs and returns associated with residential and non-residential elements of the scheme. The Council supports transparency in decision making, and will seek the maximum reasonable disclosure of information in viability appraisals, having regard to any elements that are commercially sensitive. Where the proposed contribution to affordable housing falls significantly short of the Policy H4 target or the appraisal raises doubts about the deliverability of the affordable housing the Council may also seek an independent verification of the appraisal funded by the developer.
- 3.124 Where financial viability constraints prevent the development from meeting the Council's affordable housing target, and there is a prospect of viability improving prior to completion, the Council will seek a deferred contingent contribution to affordable housing (similar to 'contingent obligations' referred to in London Plan Policy 3.12), based on the shortfall between the initial contribution and the target. We will seek contingent contributions from single phase and multiphase schemes, and expect financial viability to be reviewed close to substantial completion. We believe these provisions are justified by Camden's particular circumstances, notably the small size of Camden's development sites, the high rate and scale of house price rises, the unpredictability of prices in premium locations, the potential for cost-engineering (particularly for high-specification designs) and the risk of build-cost inflation. Our supplementary planning document Camden Planning Guidance on housing provides more detailed guidance on the operation of deferred contingent contributions.
- 3.125 The Council will positively consider alternative approaches to delivering affordable housing as part of development. We will encourage proposals that can better maximise the supply of affordable housing while providing an appropriate mix of affordable housing types, for example by converting existing market housing into affordable housing. The Council will also consider how proposals deliver other plan objectives and their impact on the potential to deliver affordable housing e.g. the impact of including affordable business space

for small and medium-sized enterprises (SMEs).

Protecting and improving affordable housing

- 3.126 Policy H5 seeks to protect all affordable housing floorspace in the broad sense of housing that is provided at less than market costs due to the character of the homes, the occupants, or the providers, or a formal affordable housing designation. It seeks particularly to protect:
- social-affordable rented housing and intermediate housing managed by the Council, Housing Associations and other Registered Providers;
 - key-worker accommodation such as nurses' homes and hostels; and
 - other low cost housing provided in connection with a job such as a caretaker's flat.
- 3.127 Other policies in this section also provide more specific provisions protecting particular types of housing as follows:
- housing for older people, homeless people and vulnerable people is protected by Policy H8;
 - student housing is protected by Policy H9;
 - other housing where occupiers do not live as a family but are long-term residents sharing some rooms and/ or facilities (such as bedsits) is protected by Policy H10.
- 3.128 Losses of affordable housing may not always be subject to planning control, for example where the housing is ancillary to another primary use (e.g. a nurses' home provided as part of a hospital) and no change is proposed to the primary use.

Policy H5 Protecting and improving affordable housing

The Council will aim to secure sufficient high quality affordable homes of different types and sizes to meet the needs of existing and future Camden households who are unable to access market housing and create mixed, inclusive and sustainable communities by:

- a. regenerating existing estates and providing more and better affordable homes at an appropriate density through the Community Investment Programme and Better Homes Programme; and
- b. protecting existing affordable housing floorspace of all types.

Regenerating estates and homes

- 3.129 As part of the Council's Community Investment Programme (CIP) we are undertaking widespread estate regeneration and works to existing homes to ensure that the Council tenants live in good quality accommodation that meets contemporary standards. Through estate regeneration and other CIP proposals, we will replace 650 Council rented homes which are too expensive to repair and maintain, build 750 new affordable homes (including new Council rented homes) and build 1,650 new market homes that will be offered to local people