

RECOMMENDATIONS OF THE TASKFORCE

The key recommendations proposed in this report respond directly to the local evidence received by the commission.

The Taskforce identified three calls to action - key clusters, into which its key recommendations are organised. These are:

1: Pioneer innovative ways to bring new homes forward

2: Deliver a broader range of homes to meet the changing needs of the borough's residents

3: Strengthen partnerships to meet Camden's shared housing challenges

CALL TO ACTION 1: PIONEER INNOVATIVE WAYS TO BRING NEW HOMES FORWARD

Why this is important

- Across London there has been a slowdown in the number of new homes that have been built. This has been driven by many issues including inflation, high interest rates and market uncertainty.
- At the same time, there is a severe shortage of affordable and social housing in Camden. The number of people who are homeless and living in temporary accommodation is rising and there are long waiting times for social housing.
- In Camden, like across London, social and affordable homes are built alongside homes for market sale. Typically, a developer has a contract (S106) which means they must build a certain number of affordable homes, and they pass these to a non-profit landlord to manage (RPs). This means that when there are fewer market homes, being built there are fewer new affordable homes. At the moment, fewer RPs are taking on ownership of new affordable homes (through Section 106), creating an added challenge.
- Camden has a responsibility to ensure that major regeneration areas such as Euston bring the new homes residents need, including new social and affordable homes, while also supporting the borough's strategic economic assets, including the Knowledge Quarter.

What Camden should do

1. *Harness new funding, delivery and partnering approaches to unlock new homes*

Make use of new partnerships arrangements and delivery structures with the private and registered provider sector to enable Camden to keep delivering new homes without making the Housing Revenue Account unsustainable.

As a priority, the Council should explore direct partnerships with institutional funders such as pension and insurance funds and create partnership arrangements if this can deliver additional homes more quickly.

2. Use targeted acquisitions to increase the supply of genuinely affordable homes

Camden has a strong record of using acquisitions to bring homes into use, including for Temporary Accommodation and Refugee Housing.

The Council should put in place short term measures to respond to emerging changes in the Private Rented Sector, including monitoring landlord exits and being ready to purchase appropriate homes, including homes that have previously been lost through Right to Buy.

A proactive strategy should be formed around the following key actions:

- Use licensing, council tax, and landlord engagement to monitor where PRS are exiting or converting to short-term lets.
- Agree criteria for purchase of suitable ex-PRS homes (size, location, condition, price).
- Scale up acquisitions of suitable homes and let at or below LHA level to increase supply of temporary accommodation and reduce homelessness in alignment with the Housing Investment Strategy.

The Council should actively pursue new delivery and acquisition routes by working with a broad set of partners, including Registered Providers, institutional investors, and community-led organisations, to deliver additional low-cost rent, intermediate homes and temporary accommodation solutions. This could include:

- Joint ventures with Registered Providers, housebuilders, and institutional investors.
- Small block purchases.
- Mixed-tenure delivery to secure social, intermediate and LHA-capped homes
- Housing acquisition through Camden Living Group of companies of 1000 homes in the medium term outside the HRA including homes developed through CIP and
- S106 opportunities.

3. Unlocking development of Camden's small sites

Camden's small sites delivery programme is notably successful, but the Council should explore whether greater scope exists to innovate further in order to unlock more development of Camden's small sites. For example, this could mean:

- Exploring support for Community Land Trusts on smaller Camden-owned sites through land transfer or grant support.
- Explore the potential of approaches that more actively pool small sites for consideration by the planning system.
- Developing a portfolio approach for smaller sites by aggregating them across the borough to create economies of scale and a more attractive investment for potential joint venture partners.

4. Ensuring that homes which should be available to residents are not lost to short-term lets

The Housing Delivery Taskforce identified growing pressure on Camden's housing supply from the expansion of short-term and holiday lets. This includes both the illegal sub-letting of affordable homes and the conversion of private rented homes into short-term accommodation through platforms like Airbnb, which means these homes are not readily available to residents who need and deserve them

The Council should continue to support the Government's proposal to introduce a mandatory national

register for short term lets and offer its support to help with its design and testing and also engage on any reform to planning use classes to allow more effective enforcement of short term lets.

Camden should work with key RP partners, private landlords and short-term letting platforms to develop a borough-wide approach for monitoring and enforcement activity across all tenures, which could also be adopted more broadly across London.

At the same time, the Council should continue to work constructively with responsible private landlords who provide good-quality, long-term homes for Camden residents. Retaining and supporting landlords is important to sustaining the borough's housing supply, and enforcement activity should be clearly targeted at unlawful and harmful practices.

5. *Ensure that Euston Area Regeneration fulfils its potential as the priority large site for Camden and Inner London*

Regeneration at Euston should not only be viewed as a large regeneration site (up to 2,500 new homes, including affordable, 34,000 new jobs, and public realm improvements) but as a strategic housing intervention capable of shaping the mix, typologies, and delivery models of homes in Camden. It should demonstrate best practice in housing delivery, aligned with the Taskforce's priorities and recommendations.

The Council should commit to maximising the long-term housing opportunities at Euston - ensuring future phases deliver affordable and family homes to meet local housing need.

Potential trade-offs that must be considered when planning action:

Speed of acquisition vs long-term quality

Mixed use flexibility vs maximising residential capacity

Short-term relief vs long term placemaking and infrastructure

Short term flexibility vs long term commitments

CALL TO ACTION 2: DELIVER A BROADER MIX OF HOMES TO MEET THE CHANGING NEEDS OF CAMDEN'S RESIDENTS

Why this is important

- Camden's communities are diverse. A decent, affordable home will look different for people at different stages of their lives. It is important that the new homes that are built are a range of sizes, prices and tenures to enable people to build a life in the borough.
- There has been a decline in the number of families with children in Camden. High housing costs and a shortage of larger affordable homes are making it increasingly difficult for families to remain in the borough. This has implications not only for individual households, but for the long-term sustainability of Camden's communities, schools and local economy.
- Private renting has become Camden's most common tenure type. Private renters are disproportionately impacted by the housing crisis. Camden private renters are paying some of the highest monthly rents in London, often leaving little disposable income at the end of the month, whilst living in a non-decent home. This is having direct consequences for the health and wellbeing of Camden's residents.

- In parts of the borough with high concentrations of knowledge-based employment, housing affordability and availability also play a critical role in workforce attraction, retention and productivity. Recognising how housing provision responds to the needs of these workers is therefore important not only for individual wellbeing, but for the long-term success of Camden's economy.
- Decent, affordable homes that meet the needs of Camden's diverse communities and positively contribute to the mental and physical health of residents are essential to ensure families can stay in the borough and will provide the foundation for Camden's communities and economy to prosper.

What Camden should do

6. *Unlock the potential of intermediate tenures*

Intermediate housing refers to homes for sale or rent provided at costs below private market rates, designed for resident households (often "key workers" or the "squeezed middle") who cannot afford market prices but do not qualify for social rent. There are multiple intermediate housing options in Camden, and residents highlighted in focus groups perceptions that intermediate housing was not for them, or there was a lack of availability.

Many households who do not qualify for social rent are priced out the private rented sector, yet existing intermediate products are not always accessible. Eligibility thresholds and product design may no longer reflect current market conditions, and the size and tenure mix of homes delivered does not always match demand. As a result, intermediate housing is not currently fulfilling its potential as a bridge for middle income households.

There is a clear impetus to explore, define and mobilise more effective approaches to intermediate rent across a range of tenures in order to support residents with differing economic circumstances to remain in the borough as their lives change.

As an important first step on this journey, the Council should review Camden's Intermediate Housing Strategy so it responds better to the needs of all households that don't qualify for low-cost rented housing but cannot afford market rents. This process could include:

- Reviewing the local need for intermediate housing and which groups it needs to provide for, in particular those working in essential local services and key sectors of Camden's economy.
- Reviewing the sizes of the intermediate homes needed to meet future demand and priority groups.
- Reviewing current income ranges set out in Camden's planning guidance. These prioritise households earning median Camden salaries. These were set at £30,000-£40,000 in 2016 and have adjusted annually for inflation since. However, housing costs have risen significantly over this period, and income thresholds may no longer align with current affordability pressures or reflect the households most in need of intermediate housing.
- Reviewing Camden's Intermediate Housing Priority Matrix and the groups it prioritises.
- Exploring the potential for more dynamic models of pricing, whereby rents can vary for the same product according to incomes.
- Exploring whether homes delivered by the Council (Community Investment Programme) should follow a different approach from affordable homes provided by private developers through planning agreements (Section 106).

As part of this process, the Council should engage with the Greater London Authority (GLA) to review their intermediate rent income cap of £67,000 which is significantly below the household income needed to afford a private rented home in Camden.

Following review and reset of intermediate housing strategy there is an opportunity and rationale to rebrand

and publicise Camden Intermediate Rent and consider initiatives to raise awareness of the product and its affordability to demonstrate how it addresses local housing need. This could include case studies and more direct and proactive promotion of the offer, including publishing criteria and rent examples of intermediate housing for key workers to raise awareness and tackle perceptions that development is not for local people.

Camden should also ensure to establish clear standards for intermediate housing quality (e.g. space, energy performance, tenancy length, rent setting, service charges, accessibility, adaptability for life-course moves) whatever the delivery route (CIP, Camden Living, S106).

7. Improve Camden's 'rightsizing' offer

Better supporting residents to remain in the borough throughout their lives requires a more proactive approach to 'rightsizing' – the process of moving to a home that better fits a person's current lifestyle, needs, and financial situation.

The Council should explore an enhanced "rightsizing offer" for older or under-occupying social tenants. This would build upon Camden's existing local downsizing and stock-matching programme, working with residents and Registered Providers.

As part of this, more focus could be placed upon developing housing pathways for social tenants later in life and those with changing support needs by working with health and wellbeing, adult social care and registered providers to identify priority groups (e.g. lifetime homes, rightsizing, assisted living, repurpose council stock).

Looking more broadly at this opportunity, the following areas of opportunity warrant further, focused attention:

- Research design and impact of purpose-built student accommodation and co-living including the impact on existing house stock to determine if they help free up private rented homes for Camden residents.
- Exploring how different forms of co-living might address local housing and employer needs.
- Engaging the GLA and other Councils to better understand the impact of co-living and purpose-built student accommodation on housing supply, affordability and neighbourhood outcomes, and to inform Camden's future planning and delivery approach.

8. Champion flexible housing models that are better designed for Camden's residents

Demographic and economic trends are reshaping the compositions of Camden's households and what residents require from their homes to make their lives in Camden and to remain connected to their communities and loved ones.

Therefore, the Council should explore and champion flexible housing models that can better support these changing requirements. Key actions should include:

- Explore a broader range of shared and flexible housing models (including self-contained suites), designed for diverse household compositions rather than single occupants only.
- Set expectations that a portion of CIP and major S106 schemes will deliver "move-to" options that help free larger family homes
- Use a local case study to test the impact of planning requirements and design standards on construction costs and scheme delivery and the potential for greater standardisation.
- Consider how rent levels, tenure structures and service charges interact with these models to ensure

that new housing options are both physically and financially accessible.

Potential trade-offs that must be considered when planning these actions:

Total number of homes vs the mix of household sizes

Broad eligibility vs targeted support

Flexibility and adaptability vs certainty or long-term outcomes

CALL TO ACTION 3: STRENGTHEN PARTNERSHIPS TO MEET CAMDEN'S SHARED HOUSING CHALLENGES

Why this is important

- Delivering these recommendations will require the Council to work with partners.
- Camden has successfully built thousands of affordable homes for residents through the Community Investment Programme. However, rising construction and finance costs mean this approach to building is not keeping up with demand, and new partnerships with Registered Providers, private developers and investors will be needed.
- As well as building new homes, Camden has a responsibility to ensure that existing homes within the borough are well maintained. Many residents in Camden live in private rented or social rented homes, managed by private landlords or Registered Providers and it will be essential for Camden to work together with these partners to improve existing homes.
- Many of the issues Camden faces are shared with neighbouring boroughs. Camden should work together with inner London boroughs to share learnings and ideas, partner in projects and amplify calls to regional and national governments.
- Camden residents have the knowledge, expertise and ideas to support Camden council in tackling the housing crisis. Continued partnership working, following We Make Camden principles, will be important for success.

What Camden should do

9. Foster stronger local partnerships through a shared vision for housing in Camden

Develop a clearer framework for partnership working with housing associations, developers, and residents using a Housing Compact approach to support a shared local vision for housing and tackling the housing crisis and enabling collaboration on building new and improving existing homes. This should recognise that effective partnership requires alignment of public objectives with commercial viability and operational realities, ensuring that collaboration works sustainably for all parties involved (e.g. the Council, housing associations, developers, investors, landlords).

Use the Housing Delivery Taskforce as a foundation for a sustained development delivery and partnership platform for partnered discourse and collaboration across market sectors and key organisations, rather than a one-off exercise.

Relationships with key partners should be reviewed, so that key changes in the market (such as the increase in For-Profit Registered Providers) are understood and new partnerships formed where these are to the benefit of Camden's residents and housing approach.

10. Reset how Council and partners' services better integrate to meet the housing challenge

The Taskforce recognises that the strength of Camden's partnerships and Council's the proactive approach to collaboration and the genuine focus on resident need at the heart of Camden's housing approach.

Notwithstanding this, the housing crisis is both acute and evolving in London - New challenges require new thinking and new ways of working. As such, the Taskforce urges the Council to explore the potential to:

- Embed a stronger multidisciplinary approach across planning, sustainability, Better Homes and regeneration teams from the outset of schemes.
- Apply a 'neighbourhoods' approach to housing services that connects residents with wider support, including adult social care, health and community wellbeing, recognising that many residents' needs extend beyond housing alone.
- Integrate housing, health, wellbeing and economic approaches into a single system over time, recognising their interdependence and supporting shared outcomes for residents.

11. Continue to engage with residents about their needs and ambitions

The Taskforce acknowledges Camden's leadership and excellence in many areas of resident engagement and importance of maintaining the humanity at the heart of the discussion when considering how best to tackle the housing crisis. The resident testimonies shared with the Taskforce as part of its deliberative process were invaluable in grounding policy in lived experience.

As the Council looks to drive innovation and break new ground in housing, by embracing new ideas and approaches like a revitalised intermediate rent offer, it will be essential to ensure that resident voices and needs are embedded within the decision-making process.

Engagement should recognise residents as whole people, not solely as housing applicants or tenants. Housing needs are shaped by employment, income security, health, caring responsibilities, education and community connections. Understanding these wider factors will be essential to designing housing pathways that genuinely support residents to build and sustain their lives in Camden.

Important questions like how residents' adult children might make a life in Camden? What do people value most when making a home? and how the changing needs of later life can be better met? Can only be answered well by empowering residents to share their experiences and shape the future.

12. Deepen collaborations with neighbouring Boroughs

The evidence reviewed by the Taskforce identified patterns of migration out of the borough which are common to across inner London, particularly among families seeking larger homes or different housing environments.

Whilst Camden's response to the housing crisis does and should rightly prioritise supporting residents to stay and make a life within the borough there is also a reality that this can't be possible for everyone. Some households may choose or need to move elsewhere in London to access larger homes, more green space, or different price points.

The Council should therefore explore opportunities to collaborate more proactively with neighbouring boroughs across a range of market contexts, to identify whether there are opportunities so support residents' housing journeys, share learning and jointly tackle shared housing pressures – while ensuring the needs of Camden residents remain central.

Potential trade-offs that must be considered when planning these actions:

Depth of engagement vs speed of delivery

Resident influence vs scheme viability

Multidisciplinary coordination vs process simplicity

Aggregating sites vs retaining direct local control

Focused policy asks vs broader system change, and how limited Council resources are prioritised between them

