

**DRAFT - REPORT TO BE DESIGNED
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WEBSITE**

Camden Housing Delivery Taskforce

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FOREWORD

Councillor Nasrine Djemai, co-Chair

Cabinet Member for New Homes and Community Investment

Karen Buck, co-Chair

We're living through a housing crisis that is reshaping London – and Camden is at the sharp end of this crisis.

Behind every statistic is a real story – families struggling with overcrowding, young people unable to secure a home of their own in the borough they grew up in, older residents living in homes that no longer meet their needs, and private renters facing insecurity and rising costs. Evidence shows that Camden now has fewer families with children than a decade ago, and that it's becoming increasingly difficult for young people to remain in the borough if they wish to do so. Private renting is now the most common tenure type, yet Camden remains the third most expensive place to rent in London.

At the most acute end of the housing crisis, close to 1,400 households are currently living in temporary accommodation. For many families this means uncertainty, disruption and long waits for a settled home. It also represents one of the most immediate and significant financial pressures facing the Council. Alongside a shortage of affordable housing, rising homelessness and temporary accommodation are a defining challenge for the borough today.

Camden Council has taken action in response. Through the Community Investment Programme, over 100 new-build temporary accommodation homes have been delivered, alongside more than 200 additional homes acquired to support families in need. A further 89 purpose-built temporary accommodation homes are under construction and due to complete in 2026. These steps matter, but the scale of demand means that more must be done to reduce reliance on temporary accommodation over time.

But this report is not only about pressures and constraints. It is also about pride, resilience and possibility. Throughout this process, we were struck by the strength of Camden's communities and by residents' deep attachment to the borough. People want to stay in Camden, they want their children to grow up here, and they want to grow older here. They want development that reflects their needs and values.

It was for this reason that the Camden Housing Delivery Taskforce was convened. The aim was not simply to catalogue problems but to provide challenge and fresh thinking about how Camden Council can secure the homes its residents need in a changing economic and policy context. The Taskforce heard directly from residents about their experiences and examined the evidence on how housing has been delivered over the past decade and what future delivery could look like.

Camden Council has shown bold leadership through its Community Investment Programme, delivering thousands of new homes and investing significantly in genuinely affordable housing, temporary accommodation and specialist provision. These achievements matter and have made a tangible difference to residents' lives.

However, the wider delivery environment has fundamentally shifted. Rising build costs, market uncertainty, regulatory pressures and constraints on council finances mean that no borough can rely on past models alone. If Camden is to continue delivering affordable homes at scale, its approach must evolve.

This report calls for a proactive and adaptive response – one that broadens delivery partnerships, resets how we think about different types of housing, and strengthens collaboration across the housing system. It recognises that difficult choices lay ahead, and that these must be approached transparently and in partnership with residents.

While this Taskforce has focused on Camden, the challenges we describe are shared across other local authorities, especially in inner London. We hope that the recommendations set out in this report will

contribute to a wider conversation about how local authorities, the Mayor and government can work together to address the housing crisis.

We thank all of those who contributed to this work – including the residents who shared their experiences with honesty and generosity as their voices have helped shape these recommendations.

We look forward to continuing together as the Council develops its response to our recommendations.

INTRODUCTION TO THE CAMDEN HOUSING DELIVERY TASKFORCE

ABOUT CAMDEN'S HOUSING DELIVERY TASKFORCE

London is facing a housing crisis. House prices and private rents are increasingly unaffordable, and the equivalent of more than one child in every classroom is homeless. The demand for family-sized homes is much greater than supply, and overcrowding is increasingly common.

In Camden, these pressures are particularly acute.

Close to 1,400 households are currently living in temporary accommodation. Rising homelessness and the growing demand for emergency housing represent one of the most immediate and significant pressures facing the borough, both for families and for Camden Council's finances. In the short term, managing the scale and cost of temporary accommodation should be a central priority.

The borough is one of the most expensive places to live in the country, with the 3rd highest private rents and 4th highest house prices of any local authority. Residents are exposed to higher cost of living challenges than most Londoners, and Camden has the highest rate of poverty in London after housing costs.¹

In response to this deepening issue, Camden Council has shown bold leadership through its Community Investment Programme (CIP), delivering over 1,700 new homes in the past 15 years, 70% of which are affordable. The Taskforce has seen how effective the CIP has been in meeting the borough's evolving housing needs and protecting residents from rising housing costs.

However, London's development context has fundamentally shifted. Rising build costs, higher borrowing rates, and regulatory delays have combined to undermine the viability of new homes across the city. In Camden, there were 137 new housing starts in 2024/25, 97% fewer than there were in 2015.

The government and Mayor of London have responded to this challenge with a set of emergency measures to boost housebuilding. These are 'time-limited' interventions which include lowering affordable housing targets, reducing Community Infrastructure Levy payments, and giving the Mayor greater control over planning decisions.

The Camden Housing Delivery Taskforce (the Taskforce) was established to lead the local response to this city-wide challenge and unlock the homes Camden's residents need – both to address the immediate

¹ 42% of residents live in poverty. Source: Trust For London, Poverty rates by London Borough 2023/24

pressures of homelessness and temporary accommodation, and to secure long-term housing stability for the borough.

This report has been designed to generate practical recommendations for how Camden Council and its partners can lead the next phase of housing delivery in inner London.

TASKFORCE PROCESS

The Taskforce was formed of a panel of 9 expert advisors with strong academic, policy and sector-based expertise. The Taskforce met four times between October 2025 and January 2026.

During the first three sessions, the Taskforce heard independent evidence from place and economy consultancy PRD, and Newbridge Advisors. The mix of quantitative data and resident engagement provided the context and identified local priorities and areas of focus to support the discussion. The full evidence base can be found [here](#) (evidence report is Appendix 3. This will be published on our website and will be linked here). Council Officers also joined the sessions, to share insights on Camden Council's current approach and future plans.

The Taskforce sessions were focused on answering three key questions:

- What homes should Camden build?
- How should Camden build?
- How can Camden make the greatest impact for residents?

The final session was focused on bringing the conversation together into recommendations.

The Taskforce's main job was to provide a set of recommendations for how Camden and its partners can deliver the homes the borough needs. However, it was clear through the discussions that new delivery cannot be viewed in isolation. The Taskforce discussed how the provision of new homes needs to be joined up with other vital council services - like looking after existing tenants, improving current homes, and making sure people can easily access healthcare and jobs.

Although these broader issues aren't part of the final formal recommendations, they were a major part of the discussion and should be considered separately by Camden Council as it develops its new Housing Strategy.

Taskforce Members

Councillor Nasrine Djemai, Cabinet Member for New Homes and Community Investment – co-chair



Councillor Nasrine Djemai serves as Camden's Cabinet Member for New Homes and Community Investment, with responsibility for housing delivery, regeneration and the Community Investment Programme. She has been a strong advocate for genuinely affordable housing and for ensuring new development reflects the needs of Camden's diverse communities.

Nasrine brings both political leadership and lived experience to the Taskforce. She grew up in council housing in Camden and has spoken openly about the impact of HS2 on her family home. She later moved into a new council home delivered through the Community Investment Programme, giving her a personal understanding of both the pressures facing residents and the importance of high-quality, genuinely affordable housing.

Councillor Djemai has championed resident voice, long-term stewardship and the need to secure homes that enable families, young people and older residents to remain in the borough. She is committed to ensuring that Camden continues to lead in delivering affordable homes while responding to the changing financial and development context.

Dame Karen Buck – co-chair



Karen Buck was a Westminster Councillor and then the MP for North Westminster between 1997 and 2024, where housing and homelessness were passions. She served on the Mayor of London’s Housing Commission and the London Child Poverty Commission, was the founder/Chair of the All Party Parliamentary Group on Access to Justice and a member of the Joint Parliamentary Committee on Human Rights. She is currently Chair of the Old Oak Common Development Corporation and of the South Milburn Trust.

Amarjit Bains - Programme Director for homelessness, Bridges Outcomes Partnerships



Amarjit is a Director at Bridges Outcomes Partnerships leading on the design and delivery of innovative homelessness prevention services. Programmes include pan-London housing support for underserved groups such as refugees, LGBTQ+ people, and those with no recourse to public funds. She is also the Chair of Commonweal Housing, an action and learning charity, and a board member at Gateway Housing Association.

Amarjit is committed to tackling housing injustice and to building services that help people not only find a home but also thrive within it. With a background in designing and reviewing homelessness and housing support services, Amarjit has worked across local government, charities, and social impact partnerships to deliver programmes that focus on prevention, inclusion, and long-term outcomes.

Passionate about collaboration, Amarjit believes the best housing solutions come from working closely with communities, frontline services, and decision-makers. With a particular interest in how policy, commissioning, and service design can align, Amarjit brings a mix of practical experience and systems thinking to the Taskforce.

Pam Bhamra – Director of Resident Services, Origin Housing



Pam has served as Director of Resident Services at Origin Housing for the past four years and, following Origin’s merger with Places for People, will take on the role of London Communities Director from April 2026. Pam brings an extensive track record of delivering high-quality housing and resident services at Director level across several London housing providers, where she has led large and diverse teams.

A strong advocate for excellent, customer-focused services, Pam is committed to meaningful resident engagement and continuous service improvement. She is also a member of the Chartered Institute of Housing.

Rob Beacroft – Co-Founder, Lateral Property Investment



Rob Beacroft Founded Lateral, a specialist real estate developer focused on science, technology and innovation-led urban regeneration. He leads Lateral's development and operational strategy, delivering projects that combine high-performance workspace and living with inclusive community and economic impact.

Rob has played a central role in shaping major mixed-use partnerships, including Lateral's joint venture with Ballymore at Camley Street, where the team was selected by Camden Council as development partner for a landmark Knowledge Quarter-led scheme. He is also a founding partner of the Barts Life Sciences Cluster, working alongside Barts Health NHS Trust, landowners and key public sector stakeholders to support the growth of Whitechapel's life sciences ecosystem.

With a background spanning property development, investment and venture-backed innovation, Rob brings a strong focus on adaptable space, sustainability and long-term stewardship. He is committed to ensuring new development supports local opportunity, affordability and pathways into high-quality STEM careers.

Ben Rogers – Distinguished Policy Fellow, London School of Economics



Ben Rogers is Distinguished Policy Fellow in Government Innovation at LSE Cities and Professor of Practice, London, at the University of London.

Ben founded the Centre for London think tank in 2011, establishing it as a leading voice on urban policy with international reach. He has served on the London Finance Commission and authored numerous reports on cities, citizenship, public service reform, and the built environment.

His earlier roles include Associate Director at IPPR and policy work in both local and central government, including a year at the Prime Minister's Strategy Unit focusing on planning and urban design.

At the University of London, Ben launched the London Research and Policy Partnership, connecting policymakers with academic expertise to address the capital's pressing challenges. His work at LSE Cities focus on supporting European city governments.

He has been Chair of the Yard Theatre and Design South East. He grew up in Camden and lives in Islington.

Milli-Rose Rubin – Founder, CrossWord Lyric



Milli-Rose founded Crossword Lyric, a Camden-based poetry and music platform created to build connections, nurture confidence, and champion unfinished work as a way of challenging perfectionism in the arts. Over the years, this has taken shape through monthly writing workshops and open mic nights, partnering with organisations including Old Diorama Arts Centre, the British Library, Black Owned London and many others to bring that mission to life.

Through this work, Milli-Rose has also used creative platforms to amplify lived experiences of housing in the borough, helping to spark conversations and challenge housing policies that affect the community she, and so many others, call home.

Bek Seely – Chair of Euston Housing Delivery Group, Founder Place Partners



Bek Seeley has over two decades of leadership experience in regeneration, infrastructure, and public-private partnerships. She is known for her purpose-driven approach and expertise in delivering complex urban development projects, with skills across the board in investment, development and stakeholder management.

Bek currently chairs Platform4, a subsidiary of Network Rail, focusing on developing surplus railway land and the Euston Housing Delivery Group, a partnership between MHCLG and Camden. She is also the founder of Place Partners UK, a consultancy focused on supporting the delivery of complex regeneration projects.

Previously, Bek held senior roles at Lendlease, where she led major regeneration schemes across the UK and Europe, including Euston Stations, Elephant and Castle and Birmingham Smithfield. She was also the Managing Director for Development Europe and Chief Operating Officer for Development.

Stevan Tennant – Managing Director of Development, Ballymore Group



Steve oversees the strategic direction of Ballymore’s residential, retail, and commercial projects in London. Today, Steve is focussed on achieving consent and delivery for over 16,000 homes in London - including the Camley Street project in Camden.

Steve led the delivery of Embassy Gardens, London City Island and Goodluck Hope. He was responsible for the design and delivery of the new home for English National Ballet, and several years on from completion continues to maintain close links with the organisation to ensure the community benefits and social impact are far-reaching.

Steve is also leading the partnership between Ballymore and London Legacy Development Corporation in Stratford, where they are jointly delivering 700 new homes adjacent to East Bank, and 700 homes at the nearby Bridgewater Triangle site.

Gabriela Tocu – Head of Advice, Citizen’s Advice Camden



Gabriela Tocu is Head of Advice at Citizens Advice Camden, where she leads advice services supporting residents facing social welfare, housing and financial issues. She has extensive experience working with people dealing with housing insecurity, including homelessness, rent arrears, disrepair, overcrowding and barriers to accessing social or private rented housing.

Through her work, Gabriela supports individuals and families navigating housing law, homelessness applications and benefit-related housing problems. She works closely with advisers, local partners and statutory services to ensure residents receive practical advice and effective advocacy. Gabriela also uses casework insight to inform service development and local policy discussions, helping ensure Camden residents lived experiences shape responses to housing challenges. She brings a grounded, resident-focused perspective to the Taskforce, drawn from day-to-day work with the community.

THE EVIDENCE: THE HOUSING CRISIS IN CAMDEN

The Taskforce heard directly from residents about the human impact of the housing crisis. Milli-Rose Rubin, Founder of CrossWord Lyric and member of the Taskforce, shared the following poem about her experience of growing up in temporary accommodation. It speaks to the uncertainty, resilience, and hope that sits behind the statistics in this report.

A Stable Home

A poem by Mill-Rose Rubin, Taskforce Member

An adventure is how I saw it.
Unstable was how I received it.
But the constant moving from home to home
Made me and mum slowly loose it.

Two feet never on the ground
and never a comfortable sleep.
Emergency accommodation
Never our own furniture to keep.

At 11 years of age, we started our journey
10 years on the move, I was quickly learning, friendships become brittle
I could give very little,
Because a new house move was always lurking.

The housing crisis here in the UK
Is most definitely no joke.
I became sick of materialistic things,
so I decluttered all of my clothes,
Because lugging this around
became a countless chore.
Bin bags become our suitcases,
we would sleep on the floor.

Accepted that comfort was a farfetched dream,
Never a life for my friends to see.

Our life of uncertainty
Was only, between mum and me.

At times the offers of our temporary stays,
there would be no windows and walks through alleyways.
In between these days, we would sleep the days away, at times in the cars
The housing crisis is no joke.

Paper thin walls in every way.
Shouting became normal everyday.
Maintaining a front left me exhausted for days
Thank god, right now I'm in a better place.

Mid pandemic, July 2020.
Our lives changed 360 degrees.
It was our turn on the list, offered social housing, disbelief was unnerving.
So, at age 20 we could stop running.
I went white, I couldn't help but find it funny.
That 10 years in survival mode had subsided and we were,
offered something.

A real roof and walls
Our very own bedroom and halls
Our own doors

My own set of keys,
ours to keep.
A fantasy that felt bittersweet.
A reality given to mum and me.
Still scared, with all this uncertainty.
Is this a lie to me? surely, because this was an offer young me could only ever, dream to see.

This was an offer young me could only ever, dream to see.

Context:			
217,000 people	36% of residents rent from a private landlord – most common tenure type	1 in 5 homes in Camden are owned by Camden Council	
3 rd highest commercial space in inner London since 2012	Only 1 in 5 households now have children, forecast to be 8,000 fewer under 16s in Camden in 2035	Highest number of students in London	
Challenge:			
£60,000 minimum salary required to private rent a one bedroom flat	10% of households overcrowded	54% drop in rental listings since 2021	4,500 Airbnb rooms
Over the past 10 years, cost of building homes increased by 22%	Construction starts across London have declined by 96% since 2015		
Response:			
10,600 new homes built in the borough since 2010, 21% affordable or intermediate. This forms 73% of housing target	1,700 homes delivered through CIP and over £1b invested. including TA, refugee accommodation, specialist homes		

Source: ONS Census 2021; REalyse; ONS house price to earnings ratio; Action on Empty Homes; PRD Cost of Living Calculator; Inside AirBnB

WHAT WE HEARD FROM RESIDENTS

Taskforce members heard from residents about their experiences of living in Camden, and what they thought needed to change. This evidence provided context and detail to the patterns seen in the quantitative research and helped fill the gaps.

Seven focus groups and a set of one-to-one interviews were carried out in November and December 2025. We spoke to social and private renters, including those living in new homes delivered through CIP, young people aged 18-25 and those living in temporary accommodation. We also heard from private landlords.

THE HUMAN IMPACT OF THE HOUSING CRISIS

We heard how:

Camden is a great place to call home

The central London location, quality of Camden's public services, strength of communities and being a child friendly borough were all reasons for people to live in Camden and there is a strong sense of pride in being a Camden resident.

For many residents who were not living in decent homes, the draw of Camden and lack of alternative options was enough for them to want to stay in the borough.

Overcrowding is a common challenge

The pressure of high private rents and a shortage of affordable family sized homes make overcrowding common for both private and social renters. This is impacting on mental and physical health, putting pressure on family relationships and affecting children's learning and school.

A decent home is important for resident's health, wellbeing and financial resilience

Some residents spoke about the condition of their homes and the impact this can have on day-to-day life. Ageing and out of date homes, and problems with building maintenance were common concerns for both private and social renters. This was split into two challenges, the first was around quality of housing, with stories of damp, mould and problems with water supply common. The second challenge was around the time taken to complete repairs. For some, delays resolving these issues created additional disruption or unexpected costs.

Private renters are most exposed to the impacts of the housing crisis

Rising costs and a lack of availability has left private renters in increasingly vulnerable situations. The pressure to pay the rent means cutting down on other expenditure, and the competition for homes means residents may stay in an unsuitable home for lack of other options. Many private renters didn't know where to go for support.

Short term lets and empty homes were perceived as disruptive to Camden's communities, linked to increased house prices, fewer homes and concerns about safety.

Continue to deliver high quality specialist accommodation

The Taskforce heard from residents living in specialist accommodation, including a hostel delivered through the CIP Programme. Many residents spoke positively about the quality of their homes, availability of wrap around support and level of care provided by staff.

WHAT RESIDENTS WOULD LIKE TO SEE FROM DEVELOPMENT

Residents told us that Camden should:

Prioritise affordable homes

Few residents saw the homes that had been built in Camden as for them. They were seen as expensive, without social and affordable options. Whilst the Taskforce heard from Camden Council about the affordable homes which have been built, residents didn't have confidence that the affordable homes promised through new development were being delivered.

Build high quality, family homes

Residents spoke about the need for more family housing in Camden. There is a perception that new builds aren't forever homes, and residents would like to see families involved in the design of new homes, to ensure that the size and layout meet the needs of families.

Ensure better provision for older residents

The Taskforce heard how a lack of good alternatives and difficulty moving meant that older residents were often living in unsuitable council homes, impacting on health and wellbeing, and preventing homes becoming available to families.

Support young people to remain in Camden

The challenges faced by young people in finding a home of their own in Camden was a key concern across focus groups. This was leading to overcrowding, young people not being able to start families of their own, or young people having to move out of their borough. This was seen as a real loss for Camden.

These conversations were vital to understand the human impact of the housing crisis in Camden and the impact of the Council's delivery strategy over the past 10 years. We want to thank all of those who shared their experiences, which have helped to shape the focus of the Taskforce's recommendations.

THE RESPONSE: RECOMMENDATIONS OF THE CAMDEN HOUSING DELIVERY TASKFORCE

Our recommendations have been designed to support Camden Council and its partners to plan and deliver effective strategies and interventions. This will mean continuing with what's working well and developing new approaches where required.

It is the Taskforce's view that Camden Council cannot solve the housing crisis alone. Camden Council should work with a coalition of Registered Providers, institutional investors, and community-led organisations to deliver additional the low-cost rent, intermediate homes and temporary accommodation solutions.

The Taskforce calls for the evolution of Camden's delivery approach by strengthening and expanding Camden's Community Investment Programme. Camden council should prioritise broadening the range of delivery routes to support the building of new homes of different tenure types whilst maintaining financial sustainability. This could include:

- Partnership arrangements 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

Our recommendations are framed around three 'calls to action'. These are not only for Camden Council, but for all stakeholders addressing the housing crisis. Camden should:



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 multiple challenges such as 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 (a Registered Provider). This means that when there are fewer market homes being built there are also fewer new affordable homes. At the moment, fewer Registered Providers are taking ownership of new homes in new developments, putting the pipeline of new affordable homes at risk.

- There is a growing pressure on Camden's existing housing supply from the expansion of short-term and holiday lets. Camden now has the 2nd highest number of short-term lets in London and the Taskforce heard how social housing being illegally listed on sites such as Airbnb is a growing challenge in central London.

What Camden should do

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

The Housing Revenue Account (HRA) is a fund used to manage and maintain the social rent homes that Camden Council owns, and it is also used to pay for new social homes. However, like all councils nationally, factors such as rising repairs and maintenance costs, building safety and regulatory requirements and inflation costs are causing significant challenges to the budget.

These factors significantly limit the funding available to support new delivery and mean that Camden Council needs to forge innovative partnerships to keep delivering the homes the borough needs. As a priority, Camden Council should explore the potential for direct partnerships with institutional funders such as pension and insurance funds.

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

As well as building new homes, Camden Council has a strong record of acquiring existing homes to meet the demand for temporary accommodation and refugee housing.

Changes in the private rented sector (PRS), such as landlords selling their homes, could provide an opportunity for Camden Council to acquire new homes to use for social rent, temporary accommodation or refugee housing.

3. *Unlocking development of Camden's small sites*

Camden Council should explore whether there are more opportunities to build new homes on small sites. For example, they could consider supporting local Community Land Trusts (CLTs) on smaller Camden-owned sites through land transfer or grant support. CLTs are non-profit organisations that own, develop and manage land to provide permanently affordable housing.

Camden Council should also consider 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*

Camden Council should continue to support the Government's proposal to introduce a mandatory national register for short term lets and engage on any reform to planning use classes to allow for more effective enforcement of short term lets.

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

Camden 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 an Opportunity Area to deliver housing for Camden and Inner London*

Regeneration at Euston, which is delivering in the region of 2,000 new homes, provides an opportunity to demonstrate best practice in housing delivery, setting a precedent for Camden moving forward.

Camden 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. The types of homes, different tenures and methods of delivery should be aligned with the priorities and recommendations in this report.

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 comprise a range of sizes, prices and tenures to meet the needs of all residents.
- 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 economy.
- Private renting has become Camden's most common tenure type. Private renters are disproportionately impacted by the housing crisis, they are paying some of the highest monthly rents in London, often leaving little disposable income left at the end of the month.
- In parts of Camden 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 wellbeing of Camden's residents, but for the long-term success of the London economy.
- There are multiple intermediate housing options in Camden. Intermediate homes can provide an option for residents who are priced out of the private sector but are not eligible for social housing. However, the tenure is not currently fulfilling its potential as a bridge for middle income households in the borough due to eligibility criteria, a shortage of homes and a lack of awareness around what is available.

What Camden should do

6. *Unlock the potential of intermediate tenures*

Camden 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 ensuring the prioritisation process is targeted towards supporting those most in need, reviewing eligibility criteria and income caps, and exploring the potential for new dynamic pricing models. As part of this review, Camden Council should explore whether the same approach should be taken for all methods of delivery, or if there is a different approach for the homes Camden Council delivers directly.

Following the review and reset of Camden Council's Intermediate Housing Strategy there is an opportunity to rebrand and publicise Camden Intermediate Rent and consider initiatives to raise awareness of the product and its affordability. This could include case studies and rent examples of intermediate housing for key workers to tackle perceptions that development is not for local people.

7. *Improve Camden's 'rightsizing' offer*

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

Camden 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. Practically, this could include working with health and wellbeing, adult social care and registered providers to identify priority groups (such as lifetime homes, rightsizing, assisted living, repurpose council stock).

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. What residents require from their home changes throughout their lives. Camden Council should explore and champion flexible housing models that can better support these changing requirements.

Camden Council should:

- Set expectations that a portion of CIP and major S106 schemes will deliver "move-to" options for older residents 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.
- Research the potential impact of purpose-built student accommodation and co-living, to determine if building these homes helps free up private rented homes for Camden residents.
- Explore how different forms of co-living might address local housing and employer needs.
- Engage with 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.

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

Why this is important

- Camden has successfully built thousands of affordable homes for residents through the Community Investment Programme. However, the shifting macro-economic context will make direct delivery more

challenging. This means that 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.
- Many of the issues Camden faces, including high private rents, significant overcrowding and pressure on homes from short term lets and students are shared with neighbouring boroughs.
- 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*

As a first step, Camden should review its relationships with key partners. This should respond to major changes in the market (such as the rapid increase in For-Profit Registered Providers) to ensure the Camden is able to secure maximum benefits for its residents and overall housing strategy.

Following this, Camden Council should develop a clearer framework for partnership working with housing associations, developers, and residents. This should be done through a “Housing Compact”, a formal partnership between Camden Council and affordable housing providers aimed at tackling the housing crisis by enabling collaboration around shared objectives.

It is suggested that Camden Council reconvenes the Housing Delivery Taskforce on an ongoing basis. This can provide a foundation for continued collaboration across public, private, and civil society sectors.

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

Homes play a central role in residents’ lives, linked to employment, income security, health, caring responsibilities, education and community connections.

The Taskforce recognises the strength of Camden’s partnerships, proactive approach to collaboration and genuine focus on resident need in the housing approach.

However, new challenges require new ways of working. As such, the Taskforce urges Camden Council to explore the potential to:

- Embed a stronger multidisciplinary approach across planning, sustainability, Better Homes and regeneration teams from the outset of new development schemes.
- Apply a ‘neighbourhoods’ approach that connects residents with wider support, including adult social care, health and community wellbeing, recognising that many residents’ needs extend beyond housing alone.

Ensuring that learnings from engagement are shared between council services will prevent residents from having to tell their story multiple times, and ensure that there is better, human-centred decision making.

11. *Continue to embed resident voice within the decision-making process*

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 Camden Council looks to drive innovation, by embracing new ideas and approaches to tackling the housing crisis, it will be essential to ensure that resident voices continue to be brought into the discussion. This should range from using lived experience as evidence to inform policy and strategy to co-producing both policy and strategy and empowering residents to be involved in decision making.

12. *Deepen collaborations with neighbouring Boroughs*

The evidence reviewed by the Taskforce identified common patterns of migration out of the borough, particularly among families seeking larger homes or different housing environments. Camden Council should explore opportunities to collaborate more proactively with neighbouring boroughs, 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.

4. THE WAY FORWARD: NEXT STEPS FOR THE LONDON BOROUGH OF CAMDEN

We invite Camden Council to formally respond to the recommendations set out in this report and to clearly set out its plan of action.

Whilst it will be for Camden Council to determine the best approach, the Taskforce expects that actions may include a mixture of 'quick wins' (opportunities to build on what is already working well), and new interventions and ways of working to unlock longer-term opportunities.

Camden Council should promote the work of the Housing Delivery Taskforce with other London boroughs, sub-regional partnerships, and The Mayor to position Camden as a leader in addressing shared inner-London housing challenges.

As a priority, Camden Council should work with London Councils and GLA to ensure the evidence key learnings from the Taskforce can add value for inner London and across the capital.

At Camden Council's invitation, the Housing Delivery Taskforce will reconvene in one years' time, to review the progress made in responding to this call to action.

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