Final Report

Camden Housing Delivery Taskforce Evidence

January 2026

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PRD is an economy and delivery consultancy focused on places. We have deep expertise in analysing social, economic, and spatial data from sources such as government, GLA, boroughs, and private-sector providers. We base our work on robust data that captures the multifaceted stories of places, answering key questions so that future plans are built on strong foundations. We use deliberative approaches to community engagement to work with people to shape the places, they live work and study. We believe in empowering the public sector to play a more significant role in curating and sharing data and stories about places, particularly in ways that drive inclusion and dismantle structural barriers to equitable change for all who live and work in a place.

Newbridge is an independent financial and development advisory firm with considerable experience of supporting local authorities, housing associations and private developers to structure delivery vehicles and raise development and long-term finance. In addition to Newbridge's experience of local authority development projects, they have a Capital Markets team that specialises in funding that focuses on the Environmental, Social and Governance ("ESG") benefits of borrowers' activities, which is highly relevant to the wider social, economic and environmental agendas of our public sector clients and their partnerships.

Role of this evidence in supporting the Camden Housing Delivery Taskforce

The Housing Delivery Taskforce was established by Camden Council to inform the Council's housing strategy, provide challenge to current and proposed approaches to delivery and make evidence-based recommendations for how housing interventions can make the greatest impact for residents. The Taskforce is made up of independent experts providing strong academic, policy, sector-based and local expertise.

This report brings together the evidence presented to the Taskforce between October and December 2025. The evidence combines quantitative and qualitative data to provide deep insight into how Camden has changed and developed over the past 15 years and the impact this has had on residents and communities. The evidence is structured around the topic of each session, providing the Taskforce with independent insight to support discussion and the development of recommendations.

Taskforce session	Evidence sources	Role of evidence inputs
Session 1: What homes should we build?	• Analysis of the housing crisis in Camden • Evidence on demographic change in the borough over the past decade • Mapping of the delivery of new homes over the past 15 years	• Introduction to housing in Camden • Understanding of the pressures on land in the borough • Understanding the impact of the council's existing approach • Identifying wider factors affecting future delivery priorities
Session 2: How should we build?	• Financial and delivery evidence from Newbridge Advisors	• Outline how the financial context is changing and how this will affect delivery • Understanding the viability of different tenures in Camden • To inform discussion on priorities, lobbying, and opportunities for action.
Session 3: How can we make the greatest impact for residents?	• Evidence from targeted engagement through focus groups and interviews • Conversations guided by themes in the quantitative data	• Evidence the human impact of the housing crisis and impact of Camden's delivery strategy • Wider considerations for maximising the impact of housing delivery • Resident recommendations for the Taskforce

Evidence approach

Quantitative evidence:

The first and second chapters of this report focuses on quantitative evidence. This has been collected and analysed at the following levels:

- **Borough level data:** comparing social, economic and demographic trends and delivery performance against Inner London authorities. The baseline used is 2011, to enable comparison between Census 2011 and Census 2021.
- **Neighbourhood data:** when possible, we have mapped data at LSOA or MSOA level to explore and compare trends across different neighbourhoods in Camden. The southernmost part of the borough is in the Central Activities Zone, and this has been identified within the mapping.

The quantitative evidence is structured around key research questions:

1. What makes Camden's housing crisis unique? This chapter provides background data on the borough's housing market, population, and how the housing crisis is affecting people who live in the borough.

2. What homes have been built in Camden and who has benefitted? This chapter examines housing delivery data over the last ten years.

3. What trends could shape Camden's future housing needs? This section explores future trends that might influence housing demand and needs in the borough over the next few years.

Newbridge Advisors led the data collection and analysis for Taskforce session 2, included in Chapter 3. The commercial market and delivery data sets the context of the housing delivery market across London, with modelling used to test and explore different delivery options and scenarios.

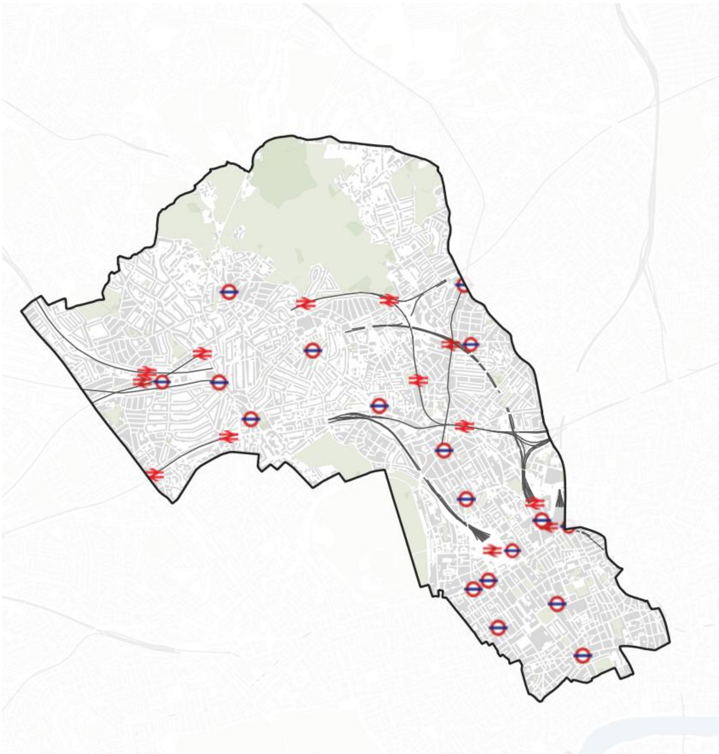
Resident engagement:

The fourth chapter of this report contains key findings in-depth resident engagement carried out across Camden in November and December 2025. The engagement focused on testing the quantitative data findings and conversations were structured around three themes:

1. **How are people experiencing the housing crisis in Camden?** What are the impacts of the housing crisis across different tenures or age groups?
2. **What has been the impact of new development?** What are the social, economic and health benefits of living in new homes delivered through CIP?
3. **Beyond delivering new homes, what other interventions should the council consider to mitigate the impact of the housing crisis?**

Seven focus groups were carried out and one set of one-to-one interviews. These brought together residents living in similar circumstances – social housing residents, private renters, those living in homes delivered through CIP, young adults aged 18-25 and those in temporary accommodation. We also spoke to private landlords. In total, 51 residents were part of the conversations.

Data gathered was analysed using inductive coding, whereby we reviewed the data collected and looked for recurring words or phrases and themes and patterns in responses.



Map contains OS data © Crown copyright 2025

Summary of the evidence themes & implications

	Taskforce session 1 **What homes should we build?**	Taskforce session 2 **How should we build?**	Taskforce session 3 **How can we make the greatest impact for residents?**
Key themes	Renting from a private landlord is now the most common tenure type in Camden. Camden is the fourth most expensive borough for private rentals. There has been significant economic growth in the borough, driving high commercial rents. This is increasing pressure on land which impacts the space available for new housing delivery. There have been high levels of population change, with established patterns of residents moving to more affordable outer London boroughs. The impact of this is a loss of families from the borough. Camden has overseen strong delivery of new homes, with 21% of new homes affordable or intermediate. CIP has delivered housing for those most exposed to the housing crisis, providing new temporary accommodation and supported housing.	Construction across London has stalled in recent years. The cost of borrowing, rising build costs and new building safety regulations have combined to affect the viability of new housing delivery. Camden's planning team have reported a significant drop-off in new applications with applicants increasingly looking to renegotiate affordable housing commitments on viability grounds. The current intermediate rent cap in Camden is likely to be too restrictive for many key worker households. Camden is reviewing its approach to how it delivers affordable homes in the future. All models involve trade-offs but require a choice between direct delivery and a partnership approach with developers.	Camden is a great borough to call home and raise a family. The cost of housing is having a significant impact on residents. Participants spoke about cutting back on essentials to meet housing costs, the health and wellbeing impacts of living in poor quality housing and the difficulty in finding the right sized homes. New development was not seen as meeting the housing needs of residents, due to price, design and quality. However, there are positive stories of residents moving into new CIP homes with residents reporting health improvements from moving to a warmer home without damp, and reduced energy bills. New delivery is only seen as part of the solution to the housing crisis. Better maintenance of homes, tackling empty homes and short term lets and improved support for residents were just as important.
Implications for housing in Camden	The housing crisis in Camden needs to be considered within the context of Camden as a key part of London and the UK's economy. Commercial activity is having an impact on housing. The response to the housing crisis should consider those most exposed to housing insecurity in Camden. This includes residents in the PRS exposed to rising housing costs. There is a growing need for market development to support key workers and those on average incomes to remain in the borough. Camden has successfully delivered new affordable homes within the borough, and this should provide a strong foundation for future delivery. However, there is evidence that the demand for family housing is not being met by new market development.	The market fundamentals of affordable housing delivery have shifted in recent years with less scope to secure affordable homes through planning gain. Camden needs to proactively respond to this challenging delivery context to secure the homes the borough needs. Reviewing the approach to intermediate housing in the borough to understand whether it is affordable and accessible to middle-earning residents – especially key workers. Camden should define the response to delivery based on the things they can directly control (such as its strategic approach to direct delivery/ partnerships); the things it can influence (such as engaging with for-profit RPs to invest in the borough); and the things that are beyond its control that it should look to lobby on (such as more flexible funding products for affordable housing).	Participants spoke about the impact of having a decent home on health, wellbeing, education and job security. Housing services need to be considered holistically, interlinked with health, education and employment. The impact of new development, including the building of new social and affordable homes and community facilities, is not always clear to residents. Communication is important to share the benefits and trade offs of investment. Whilst house building is important, participants emphasised the need to focus on existing stock. Alongside new homes, there needs to be a significant focus on helping residents downsize, tackling empty homes and maintenance of social rent homes. Private renters we spoke to did not know who to go to for support. Focused engagement with and support for private renters is increasingly important in the face of rising costs.

1

The context: What makes Camden’s housing crisis unique?

Growing demand and unaffordability is contributing to rapid demographic change

Renting from a private landlord is now Camden's most common tenure type - leaving residents more exposed to rising living costs

Like many Inner London Boroughs, Camden's large affordable housing portfolio has shielded over a third of households from rising housing costs in recent years.

However, the severe national shortage of new social housing, means that for most residents, renting from a private landlord is the only viable tenure. Since 2010, there has been a 6% growth in the number of residents renting privately, overtaking social renting as Camden's most common tenure type.

Increased demand and constrained supply has contributed to rising rents. Camden is now the 4th most expensive borough in London for 1, 2, and 3-bedroom rentals. In the last year, only 1% of 1-bedroom flats listed for rent were considered affordable to a resident earning the average wage locally.

Owning a home in Camden is now out of reach for most. It is the 3rd most expensive place to buy a home in the country. Buying the average one-bedroom flat in the borough with a 95% mortgage would leave a key worker couple £300 in the red at the end of each month.

Camden is an economic success story which is increasing competition for land use in the borough

Camden is home to a £35bn economy which is essential to national prosperity and the government's growth agenda. Over the last ten years, the borough has had the second fastest economic growth (measured by GVA) of anywhere in London.

This growth has been underpinned by significant commercial development. Over 5.7m square foot of commercial space has been delivered across major growth areas such as King's Cross and Warren Street. The borough is increasingly recognised for hosting knowledge-intensive sectors, and the Knowledge Quarter boasts a mix of universities, research institutions and R&D activity.

There is significant employment and economic growth planned for the south of the borough – supported by commercial rents well above the London average. This has knock-on impacts for housing in the borough, with high potential rents to be achieved through commercial development pushing up the price of land which could also be used to deliver housing.

Like much of Inner London, the housing crisis is contributing to an exodus of families from the borough

Camden's population has changed significantly in the last decade. Over half of households in the borough lived in a different neighbourhood in 2012. While this level of population of churn is not unusual for an Inner London borough, there is evidence to suggest that high housing costs are contributing to significant changes in who is calling the borough home.

The biggest change over the last decade has been a steep reduction in the number of young children and adults aged 25 to 49. Only 1 in 5 households now have dependent children and Camden has the lowest General Fertility Rate of any borough in London.

When looking at these trends alongside internal migration patterns, it is possible to conclude that demographic trends are closely linked to housing affordability. The highest net outflows from the borough are households of family age who are typically moving to more affordable outer London boroughs such as Barnet or Brent. This is likely to be in search of cheaper housing and more space.

1a

The context

Renting from a private landlord is now Camden's most common tenure type leaving residents more exposed to rising living costs

1a: The context

Over 1 in 5 properties in Camden are owned by the council but private housing is driving growth

- While Housing Associations are the dominant affordable housing provider in much of Inner London, in Camden, the council are the major affordable housing freeholder with over 22,000 social rented homes and 10,000 leasehold homes. The borough has the 3rd highest proportion of local authority-owned housing in London.
- The borough has a rich heritage of social housing delivery. This has ranged from iconic estates which were designed by borough architects in the 60s, 70s and 80s; through to modern homes delivered through the Council's Community Investment Programme (CIP).
- This means the borough owns a diverse portfolio which includes 100-year-old homes in conservation areas and newer energy efficient homes that meet modern standards.
- Since 2010, there has been a large increase in the number of private homes in Camden, reflecting development patterns across London. Over 10,000 private sector homes have been added to the housing stock since 2010, whilst the number of council homes fell by 3%. Most of this change is due to council tenants purchasing their properties, with over 750 homes sold to Right to Buy since the start of 2010.

Dwelling stock by type, 2022

	Local Authority	Housing association	Private sector
Southwark	26%	12%	61%
Islington	24%	15%	61%
Camden	21%	11%	68%
Hackney	18%	20%	61%
Greenwich	17%	12%	71%
Lambeth	16%	17%	67%
Inner London	*15%*	*14%*	*71%*
Hammersmith and Fulham`	13%	14%	73%
Newham	12%	11%	76%
Wandsworth	11%	7%	81%
Lewisham	11%	18%	72%
Westminster	9%	12%	79%
Tower Hamlets	8%	24%	68%
Kensington and Chelsea	8%	15%	78%
Outer London	*7%*	*9%*	*84%*
City of London	6%	3%	91%

Changes to dwelling stock by type, Camden, 2010-2022

There are over 74,000 private sector homes in Camden – up 14% since 2010

There are almost 22,800 local authority homes in Camden – down 3% since 2010

There are almost 11,800 housing association homes in Camden – up 3% since 2010

Source: Data.Gov, dwelling stock by tenure

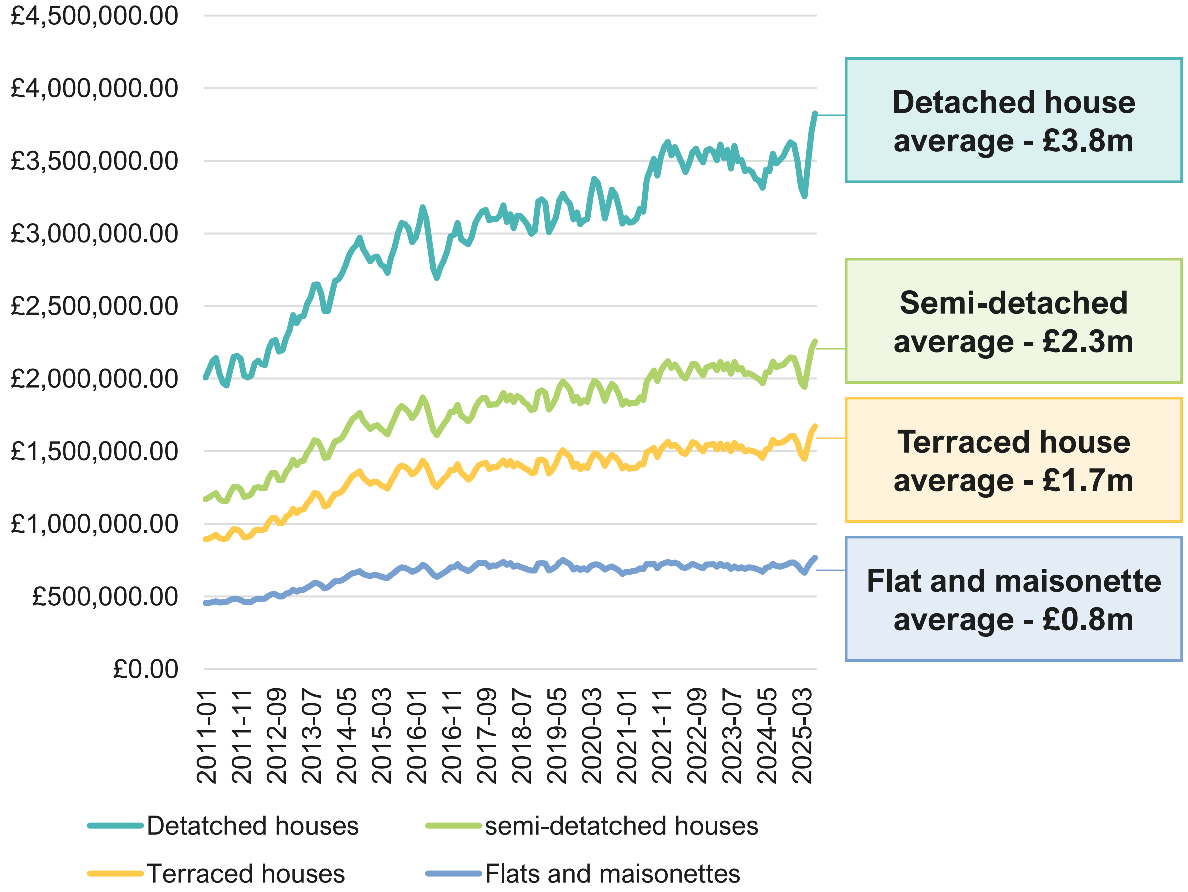
1a: The context

Strong house price growth but an increasing divergence between flat and house prices since 2021

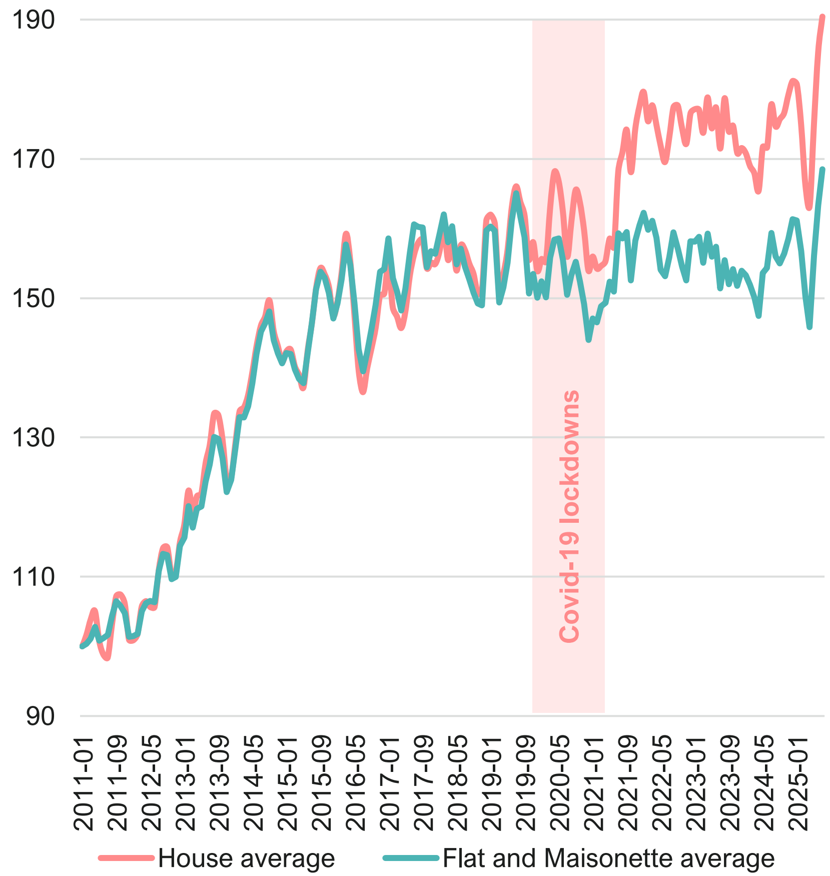
Source: HM Land Registry, HPPSA

- Camden has the 3rd highest average house price in the country, after Kensington and Chelsea and Westminster.
- Like the rest of London, all property types saw rapid growth in sales prices between 2011 and 2014. This was supported by factors such as persistently low interest rates making mortgage rates affordable and government demand-side policies such as Help To Buy.
- House price growth across London is increasingly driven by houses rather than flats. Whilst the growth of flat and house prices in Camden tracked each other to early 2020, the sales prices of apartments and maisonettes have flatlined whereas houses have seen strong growth. Residential analysts have put this down to issues associated with leasehold properties such as increasing ground rents, service charges, and building safety concerns.

Median sales price for different property types in Camden, 2011-2025



Indexed change for flats and maisonettes and average of all house types in Camden, 2011=100



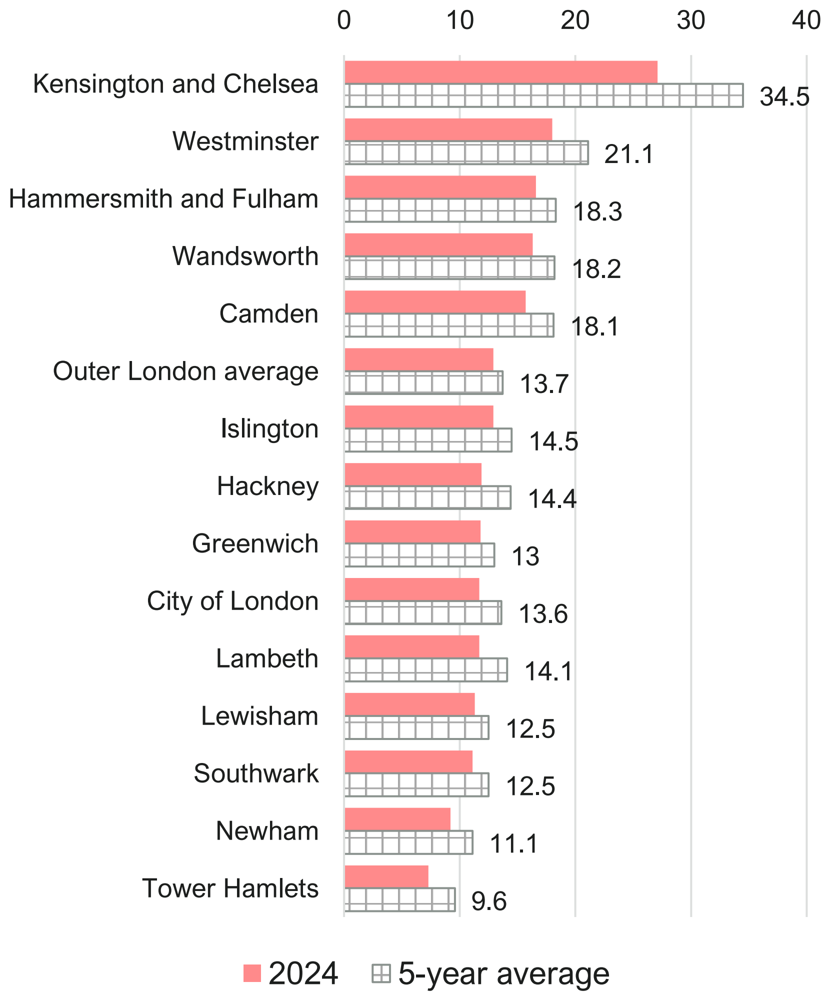
1a: The context

Camden is now the 5th least affordable borough in London to buy a home

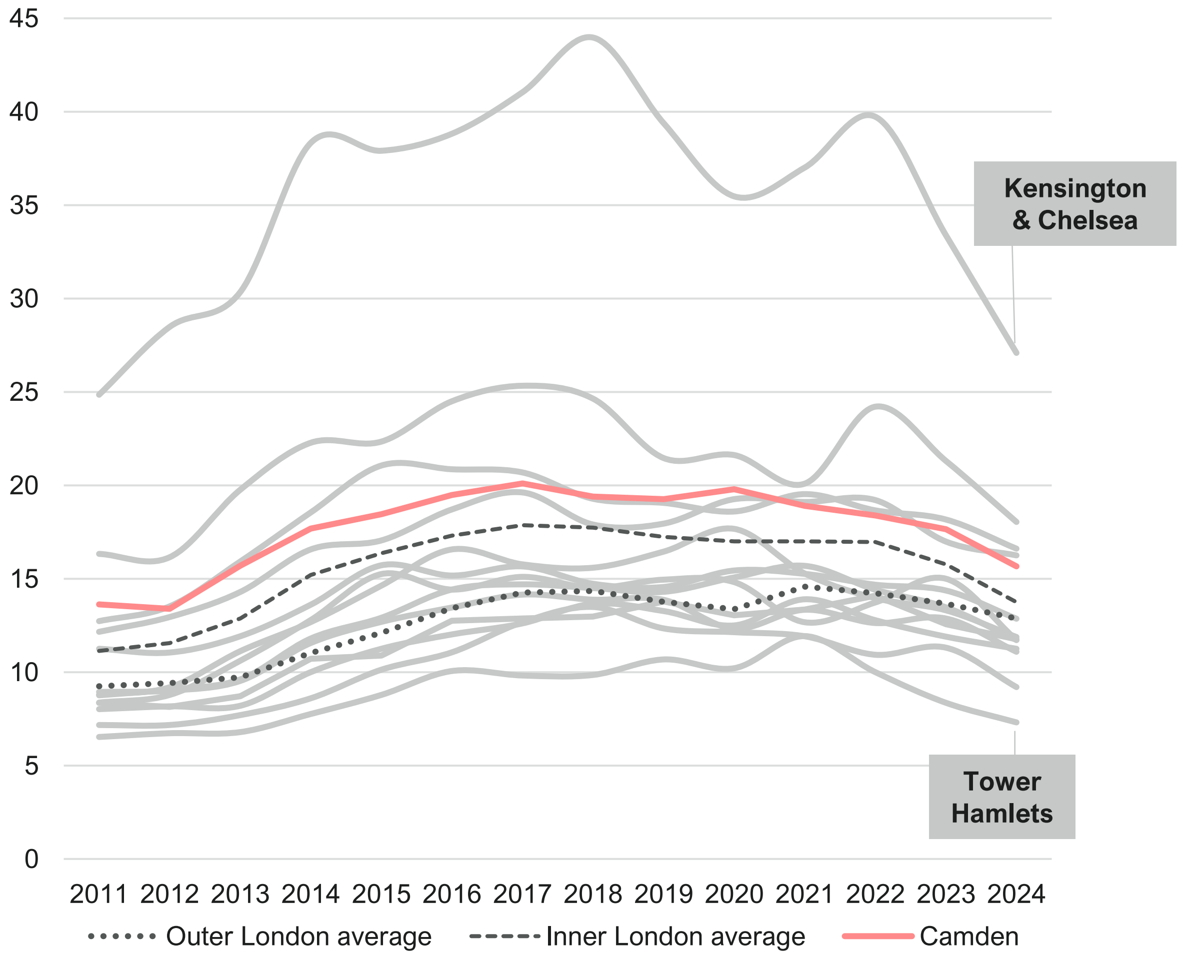
Source: ONS Affordability Ratios

- Housing affordability ratios measure the relationship between housing prices and income in a specific area by dividing house prices by annual earnings. This provides a benchmark to assess how affordable homes are over time and across different locations. A higher ratio indicates that homes are less affordable, as a larger number of annual earnings are needed to purchase a property.
- This measure shows that Camden has consistently been one of the least affordable boroughs in London to buy a home. In 2024, the average house price was 16 times the average worker's earnings.
- After average house prices peaked at 20x earnings in 2020, Camden's affordability picture has improved in the last four years. This is driven by a strong growth in worker earnings which have increased by 18% since 2020.

House price to workplace earnings ratio, 2024 vs 5-year average



Change in house price to workplace earnings ratio, 2011-2024

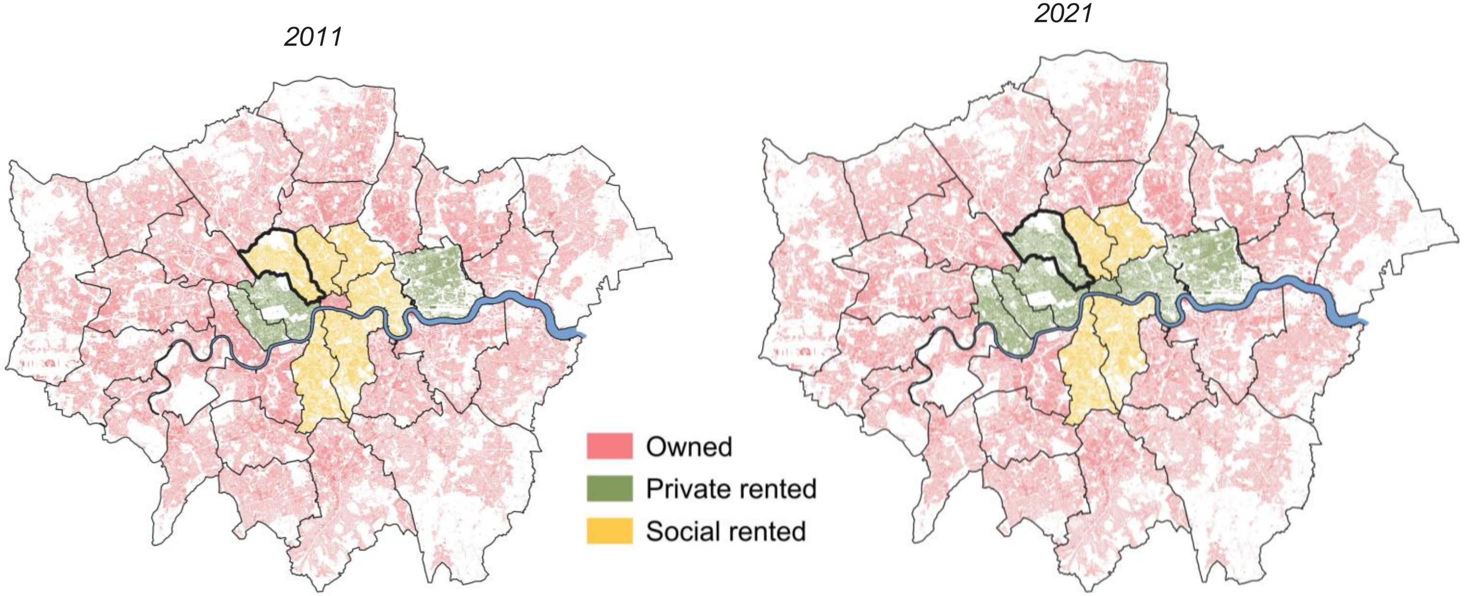


1a: The context

This has contributed to the number of owner occupiers decreasingly significantly over the past 10 years – with private renting overtaking social renting as the most common tenure

- Inner London traditionally has a different tenure pattern to Outer London. While the most common tenure in Outer London is owner occupation, Inner London boroughs have historically tended to have a more diverse tenure mix, reflecting the larger stocks of social housing.
- In the last ten years, Camden is one of only two boroughs in London where the most common tenure type has changed from social renting to private renting. There has been a 5% growth in the number of private renters since 2011, with over 33,000 households now renting from a private landlord. 714 households live in Shared Ownership homes, up 6% since 2011, but much less than the Inner London average (+19%).
- Camden has seen a 12% reduction in the number of owner occupiers since 2011, a significantly greater decline than the Inner London average (-1%) reflecting the challenging affordability picture for people owning their own home.

Most common tenure, 2011 & 2021



Change in tenure by number of households over time, 2011-2021

	Owned	Shared ownership	Social rented	Private rented
1.	Tower Hamlets 14%	Greenwich 56%	Tower Hamlets 8%	City of London 51%
2.	Southwark 7%	Newham 52%	Newham 8%	Greenwich 45%
3.	Greenwich 7%	Lewisham 35%	Greenwich 2%	Tower Hamlets 40%
4.	Newham 5%	Tower Hamlets 32%	*Outer London 2%*	*Outer London 35%*
5.	Lewisham 4%	Wandsworth 31%	City of London 1%	Southwark 32%
6.	Lambeth 4%	Islington 31%	Wandsworth 0%	Newham 29%
7.	*Inner London -1%*	Southwark 30%	*Inner London 0%*	*Inner London 21%*
8.	Haringey -1%	*Outer London 27%*	Lambeth -1%	Wandsworth 21%
9	Wandsworth -2%	Lambeth 23%	Lewisham -1%	Islington 19%
10.	*Outer London -2%*	*Inner London 19%*	Southwark -1%	Lewisham 18%
11.	City of London -3%	Haringey 13%	Islington -1%	Haringey 16%
12.	Islington -3%	Hackney 12%	Westminster -2%	Hackney 16%
13.	Hammersmith and Fulham -5%	Camden 6%	Haringey -3%	Hammersmith and Fulham 16%
14.	Hackney -8%	Kensington and Chelsea -3%	Camden -3%	Lambeth 11%
15.	Camden -12%	Hammersmith and Fulham -4%	Hackney -3%	Camden 5%
16.	Westminster -20%	City of London -8%	Hammersmith and Fulham -4%	Westminster -2%
17.	Kensington and Chelsea -24%	Westminster -21%	Kensington and Chelsea -4%	Kensington and Chelsea -6%

1a: The context

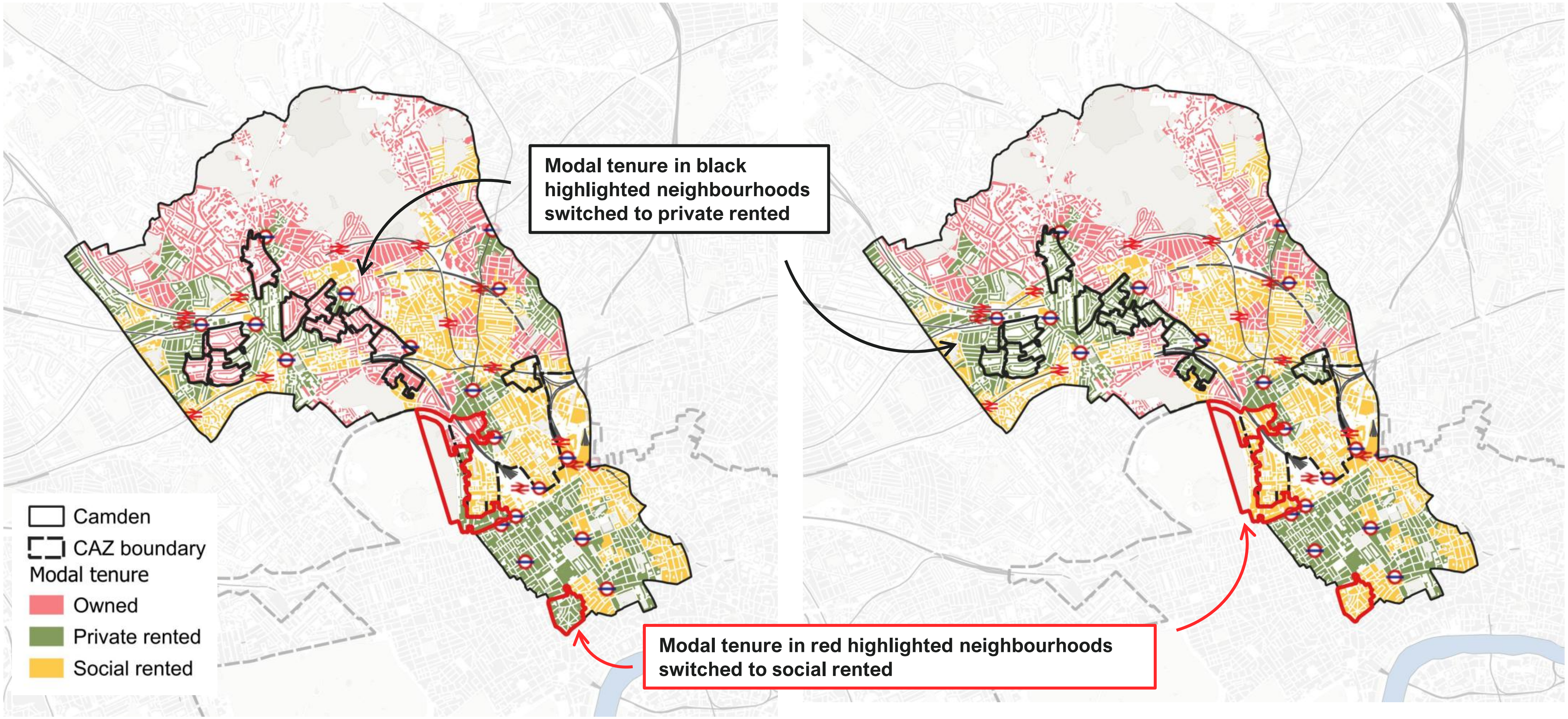
Belsize Park and West Hampstead have seen a large increase in the proportion of private renters

Source: 2021 Census; Maps contain OS data © Crown copyright 2025

- Camden's tenure profile is largely defined by a north-south split. Neighbourhoods in the north of the borough (such as Highgate, Hampstead, and Gospel Oak) have a greater number of owner occupiers while the central and south of the borough typically has greater numbers of social and private renters.
- Understanding tenure trends at a neighbourhood level helps us understand how communities are changing. The most significant changes are largely concentrated in a handful of neighbourhoods in the North-west of the borough. Neighbourhoods in Belsize Park and West Hamstead have changed from being predominantly owner occupied, to private renting being the most common tenure. Conversely, neighbourhoods in Regent's Park Ward and Holborn and Covent Garden have gone from private renting being the most common tenure to social renting being the most common in 2021 – reflecting the scale of council delivery in these places (see Page 34).

Modal tenure by LSOA, 2011

Modal tenure by LSOA, 2021



1a: The context

These trends are being driven by private renting being the only viable tenure for many households

Source: PRD Cost of Living Calculator

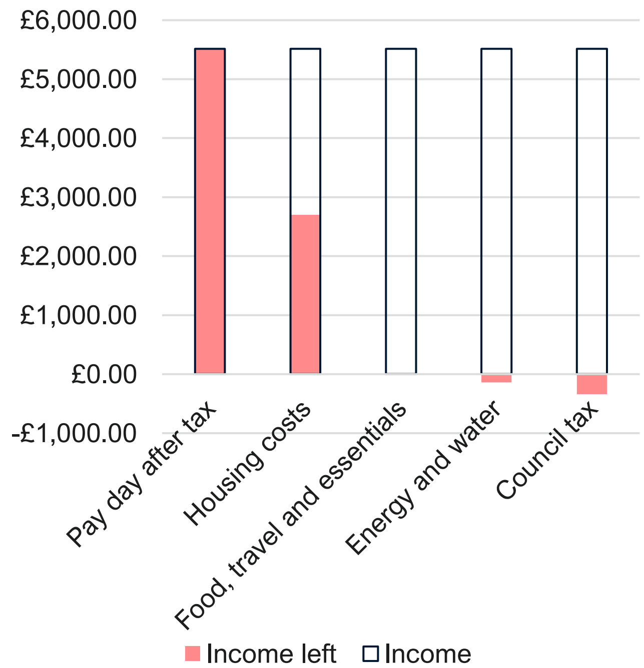
- To understand these tenure changes, we have used PRD's cost of living calculator to visualise the amount of disposable income leftover at the end of each month once all essential costs are considered across each of the borough's three most common tenures.
- For a household with a combined income of £82,000, renting privately is likely to be the only viable option in Camden. Renting the average one-bedroom flat in the borough would leave this household with £400 leftover at the end of the month. Our modelling suggests that buying with a 5% deposit would be unaffordable to this household, as the cost of servicing the mortgage would lead to a £300 per month overspend - even before any service charges or ground rent are considered. While social renting would leave this household with £1,900 leftover at the end of each month, the severe shortage of affordable housing across London means that this is unlikely to be an option for most people.

The charts below show the amount leftover at the end of each month for an example household in the borough. We have modelled the impact of tenure on a teacher and a social worker living in a 1-bed apartment across the borough's 3 most common tenures

Private renting a 1 bed flat

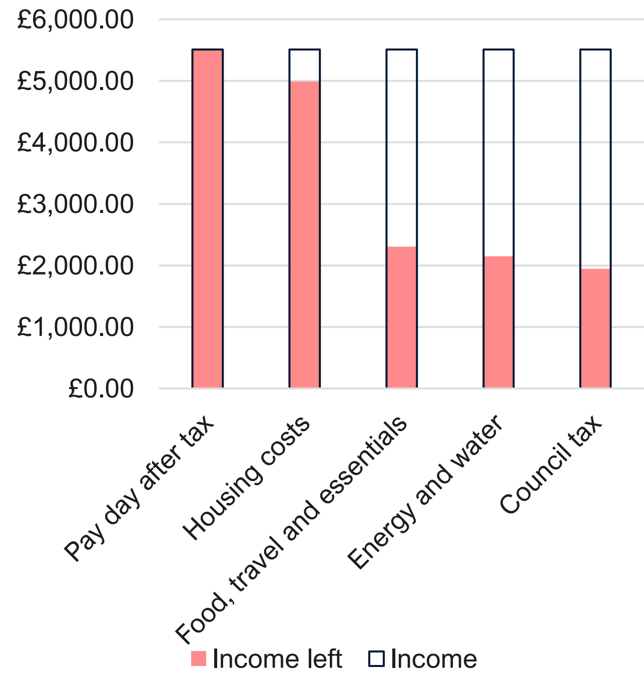
£400 left at the end of the month after all essential spend is considered

Owning a 1 bed flat with a mortgage and 5% deposit



£300 overspend at the end of the month after all essential spend is considered

Social renting a 1 bed flat



£1,900 left at the end of the month after all essential spend is considered

1a: The context

Camden has the 4th most expensive rents in London…but other boroughs are catching up

- With private renting the only viable option for many households, exploring trends in the private rental market is increasingly essential for understanding resident exposure to the housing crisis.
- Like house sales prices, rents in Camden are amongst the highest in London with the fourth highest prices across all sizes. The average one-bedroom flat in the borough now costs over £24,000 per year to rent.
- However, there are some signs that rent inflation may be slowing. Since 2019, Camden had the lowest rent price growth for one- and two-bedroom homes out of all Inner London boroughs. This has seen rents of adjacent boroughs such as Islington converge with the Camden average over this period.

Source: ONS Private Rental Index

ONS monthly rents recorded between July 2024- June 2025

	One Bedroom	Two Bedrooms	Three Bedrooms
1.	Westminster £2,492	Westminster £3,358	Kensington and Chelsea £5,688
2.	Kensington and Chelsea £2,396	Kensington and Chelsea £3,358	Westminster £4,658
3.	City of London £2,300	City of London £3,075	City of London £4,575
4.	Camden £2,000	Camden £2,600	Camden £3,500
5.	Hackney £2,000	Islington £2,525	Hammersmith and Fulham £3,300
6.	Islington £2,000	Hackney £2,500	*Inner London £3,265*
7.	*Inner London £1,913*	Tower Hamlets £2,300	Hackney £3,200
8.	Hammersmith and Fulham £1,850	Hammersmith and Fulham £2,250	Islington £3,100
9.	Tower Hamlets £1,850	Wandsworth £2,250	Wandsworth £2,900
10.	Lambeth £1,800	*Inner London £2,240*	Lambeth £2,850
11.	Wandsworth £1,750	Lambeth £2,205	Tower Hamlets £2,750
12.	Southwark £1,725	Southwark £2,200	Southwark £2,700
13.	Newham £1,650	Newham £1,950	Newham £2,200
14.	Greenwich £1,525	Greenwich £1,850	Lewisham £2,200
15.	Lewisham £1,450	Lewisham £1,750	*Outer London £2,187*
16.	*Outer London £1,406*	*Outer London £1,735*	Greenwich £2,100

ONS change in rent price by number of bedrooms, 2019-2025

	One Bedroom	Two Bedrooms	Three Bedrooms
1.	Newham 44%	Hackney 48%	Lewisham 38%
2.	Hackney 40%	Newham 39%	*Outer London 37%*
3.	*Outer London 33%*	Lewisham 35%	Hackney 35%
4.	Islington 32%	Lambeth 34%	Islington 35%
5.	Lewisham 32%	Southwark 33%	Newham 33%
6.	Hammersmith and Fulham 31%	*Outer London 33%*	Hammersmith and Fulham 32%
7.	Tower Hamlets 30%	Tower Hamlets 33%	Kensington and Chelsea 32%
8.	*Inner London 29%*	Wandsworth 32%	Greenwich 31%
9.	Lambeth 29%	Greenwich 32%	Tower Hamlets 31%
10.	City of London 28%	Islington 32%	Lambeth 30%
11.	Westminster 28%	*Inner London 30%*	*Inner London 30%*
12.	Southwark 28%	Hammersmith and Fulham 25%	Wandsworth 29%
13.	Wandsworth 25%	Westminster 24%	Southwark 29%
14.	Kensington and Chelsea 23%	Kensington and Chelsea 19%	Camden 24%
15.	Greenwich 22%	City of London 18%	Westminster 16%
16.	Camden 11%	Camden 13%	City of London 0%

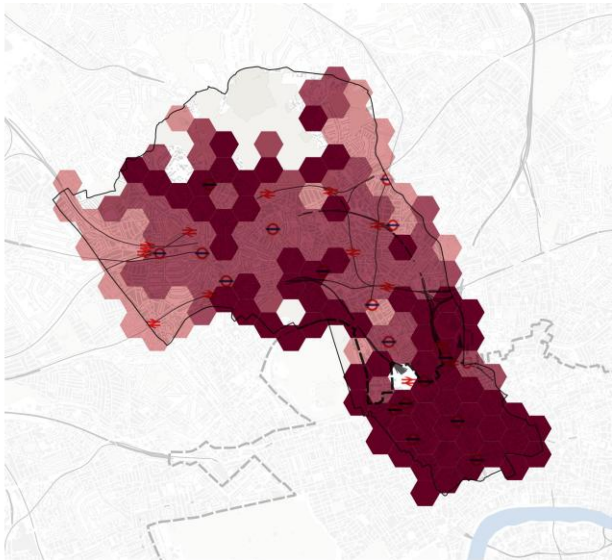
1a: The context

Residents on average incomes are unlikely to be paying an affordable level of rent

Source: Annual Survey of Hours and Earnings, PRD cost of living calculator; Maps contain OS data © Crown copyright 2025

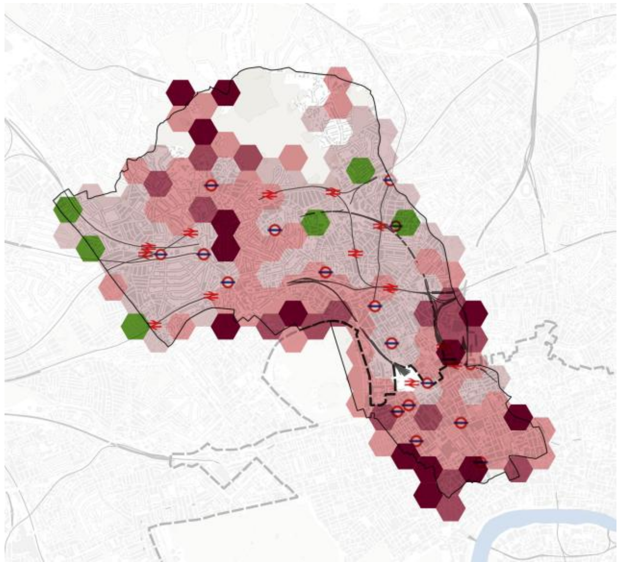
- The impact of high rents is that the borough is increasingly unaffordable for average earners. The ONS define an affordable level of rent to be spending 30% or less of a household's gross income.
- Using this definition and comparing rental prices to income levels in Camden shows that only 1% of 1-bedroom listings would be deemed affordable to single occupancy households.
- Affordability is arguably more challenging for larger, family sized properties – even for average earners in Camden. Our evidence shows that there were only 4 3-bedroom properties listed in Camden that would have been affordable to two residents with a combined household income of £1,730/ week in the last 12 months.

Median weekly asking rent for 1-bedroom homes as a percentage of the borough average weekly income



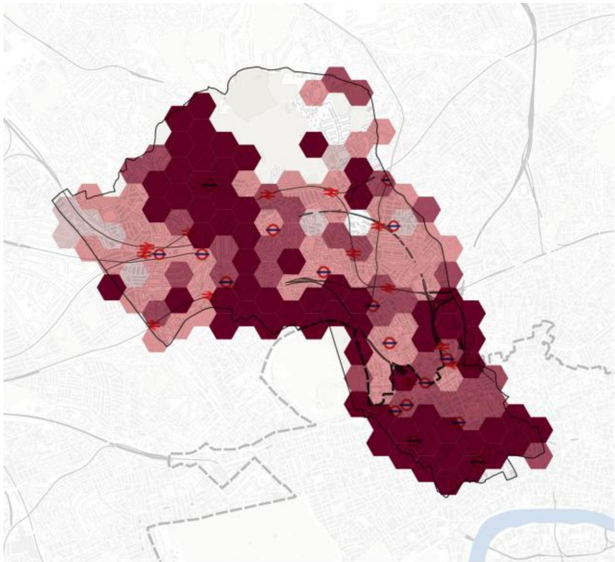
In the past year, only 29 (1%) 1-bed properties were listed with an asking price at 30% or less of median borough income

Median weekly asking rent for 2-bedroom homes as a percentage of two borough average weekly incomes



In the past year, only 228 (7%) 2-bed properties were listed with an asking price at 30% or less of two median borough incomes

Median weekly asking rent for 3-bedroom homes as a percentage of two borough average weekly incomes



In the past year, only 4 3-bed properties were listed with an asking price at 30% or less of two median borough incomes

Camden
CAZ boundary

0 - 30%
30% - 40%
40% - 50%
50% - 60%
Over 60%

1b

The context

Camden is an economic success story which is increasing competition for land use

1b: The context

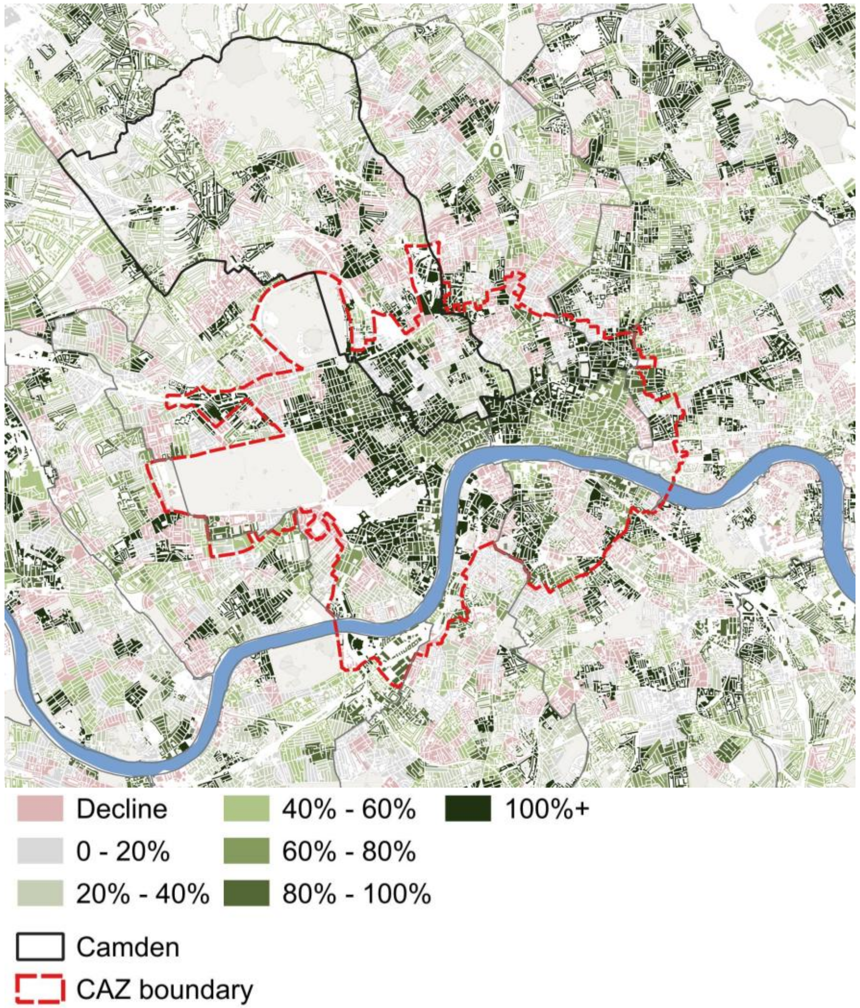
A rapidly growing economy that is vital to national prosperity

Source: ONS BRES, UK Business Counts, ONS Sub-Regional Accounts; Map contains OS data © Crown copyright 2025

- Camden is home to a nationally significant economy. The south of the borough falls within London's Central Activities Zone (CAZ). The CAZ is London's vibrant centre and one of the world's most attractive and competitive business locations. It is renowned worldwide for its shopping, culture and heritage.
- In recent years, Camden has experienced some of the strongest job and Gross Value Added (GVA) growth in London. This growth has been underpinned by a significant growth in high-value 'knowledge-intensive' sectors. For example, the "Knowledge Quarter" around King's Cross and Euston is developing into an innovation district, with universities, research institutions, and companies in R&D, life sciences.

	Business change (2011-2024)	Employment change (2015-2023)	GVA change (2011-2022)
1.	Hackney 61%	Hackney 167%	Hackney 139%
2.	City of London 51%	Newham 157%	**Camden 89%**
3.	Newham 34%	Islington 96%	City of London 83%
4.	Southwark 28%	Greenwich 75%	Westminster 80%
5.	*Inner London average 22%*	**Camden 75%**	Hammersmith and Fulham 74%
6.	Tower Hamlets 21%	City of London 69%	Islington 71%
7.	**Camden 21%**	Tower Hamlets 69%	*Inner London average 70%*
8.	Islington 15%	Haringey 67%	Newham 69%
9	Westminster 14%	*Inner London average 61%*	Kensington and Chelsea 58%
10.	Greenwich 14%	Lewisham 58%	Southwark 57%
11.	Wandsworth 9%	Outer London average 56%	Haringey 49%
12.	Haringey 7%	Lambeth 42%	Lambeth 48%
13.	Hammersmith and Fulham 7%	Westminster 40%	Greenwich 42%
14.	Outer London average 5%	Southwark 34%	Wandsworth 42%
15.	Lewisham 1%	Kensington and Chelsea 28%	*Outer London average 38%*
16.	Kensington and Chelsea 0%	Hammersmith and Fulham 25%	Tower Hamlets 36%
17.	Lambeth -1%	Wandsworth 19%	Lewisham 26%

GVA change 2011-2022



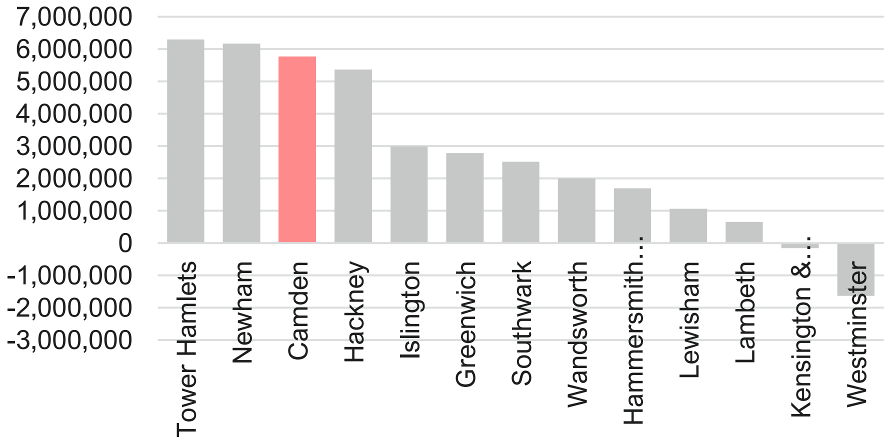
1b: The context

This is driving intense pressure for commercial development – especially in the south of the borough

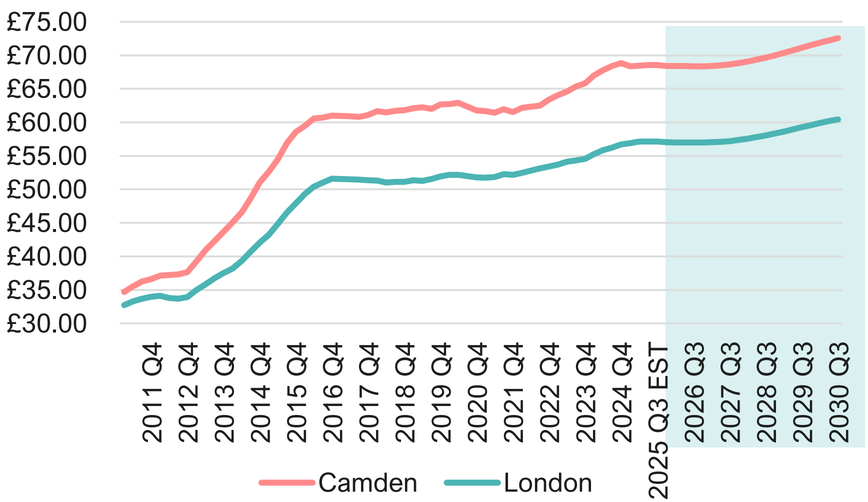
Source: Costar; Map contains OS data © Crown copyright 2025

- The scale of Camden's economic growth is resulting in intense pressure and development competition – especially in the south of the borough.
- Since 2012, only Tower Hamlets (Canary Wharf) and Newham (the Queen Elizabeth Olympic Park) have seen more commercial space delivered than Camden. Most of this space is concentrated in King's Cross and Warren Street.
- Camden has one of the highest commercial rent levels in London, especially around areas like Camden Town, King's Cross, and parts of Holborn. This can have knock-on impacts on housing, with high commercial rent expectations pushing up land prices. This makes it more expensive for councils or housing associations to buy land for housing schemes, raising the subsidy needed to deliver affordable homes.

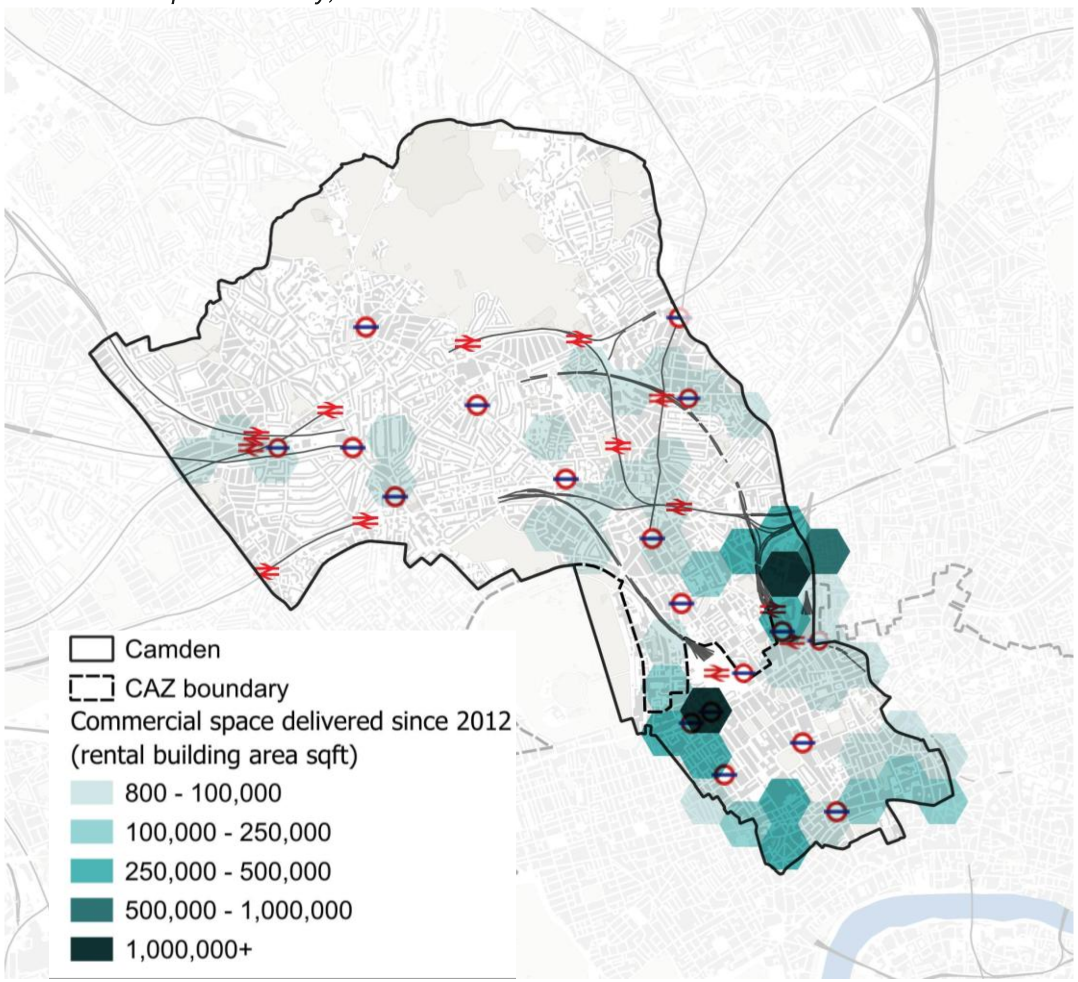
Sqft commercial space delivered 2012-2025



Commercial market asking rent psf 2011-2030



Commercial space delivery, 2012-2025



1c

The context

Like most of Inner London, housing unaffordability is contributing towards an exodus of families from the borough

1c: The context

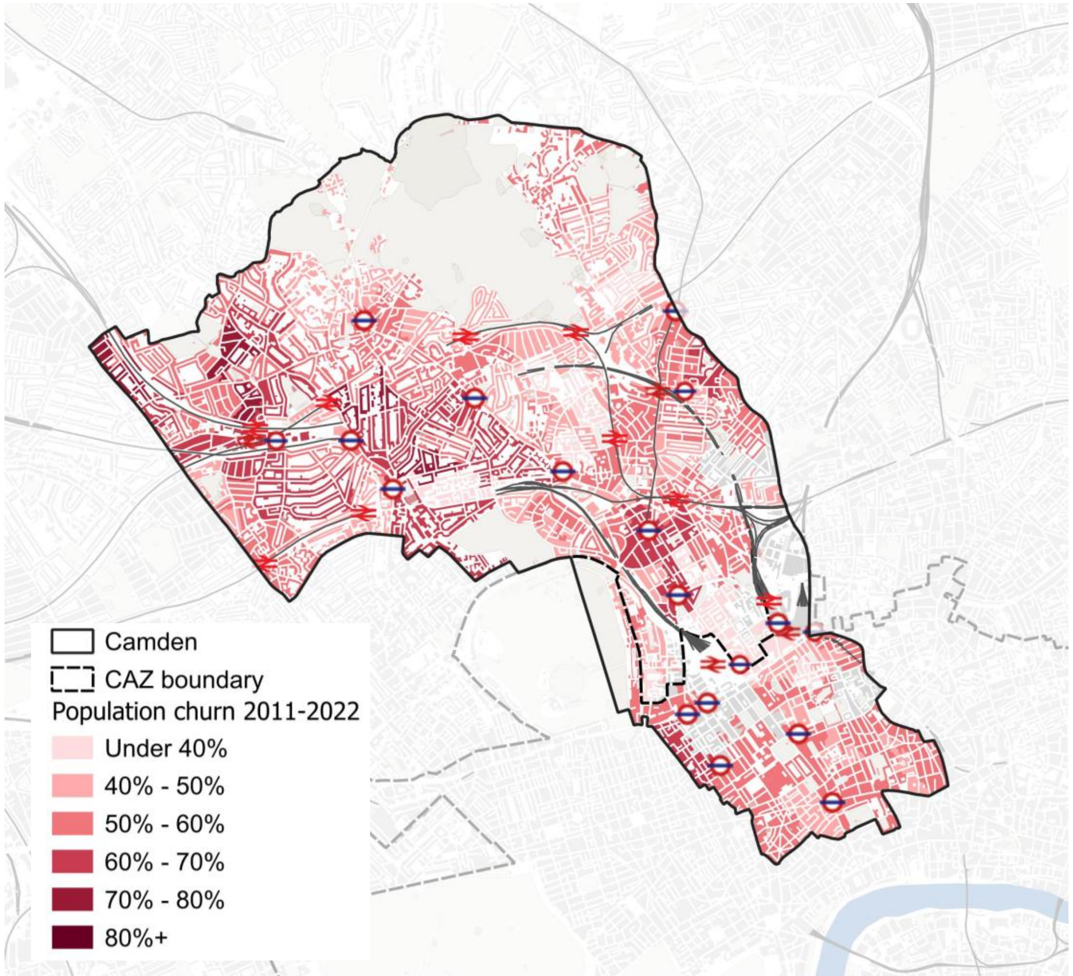
High rates of population churn with significant changes in the north of the borough

Source: CDRC Population Churn

- Population churn refers to the movement of households within an area, indicating high residential mobility or neighbourhood change. Evidence from the Consumer Data Research Centre (CDRC) shows that 53% of Camden's neighbourhoods have changed since 2012, which is broadly in-line with the Inner London average (46%).
- The highest population change are broadly the parts of the borough which have seen the greatest increase in the number of private renters (such as Belsize Park and West Hampstead). Conversely, areas that have a high proportion of owner occupiers (Highgate and Hampstead) and social renters (Regents Park Estate) typically have much lower rates of population churn.

Proportion of the population which changed 2012-2022, average of neighbourhoods within each borough

Population churn 2012-2022



1c: The context

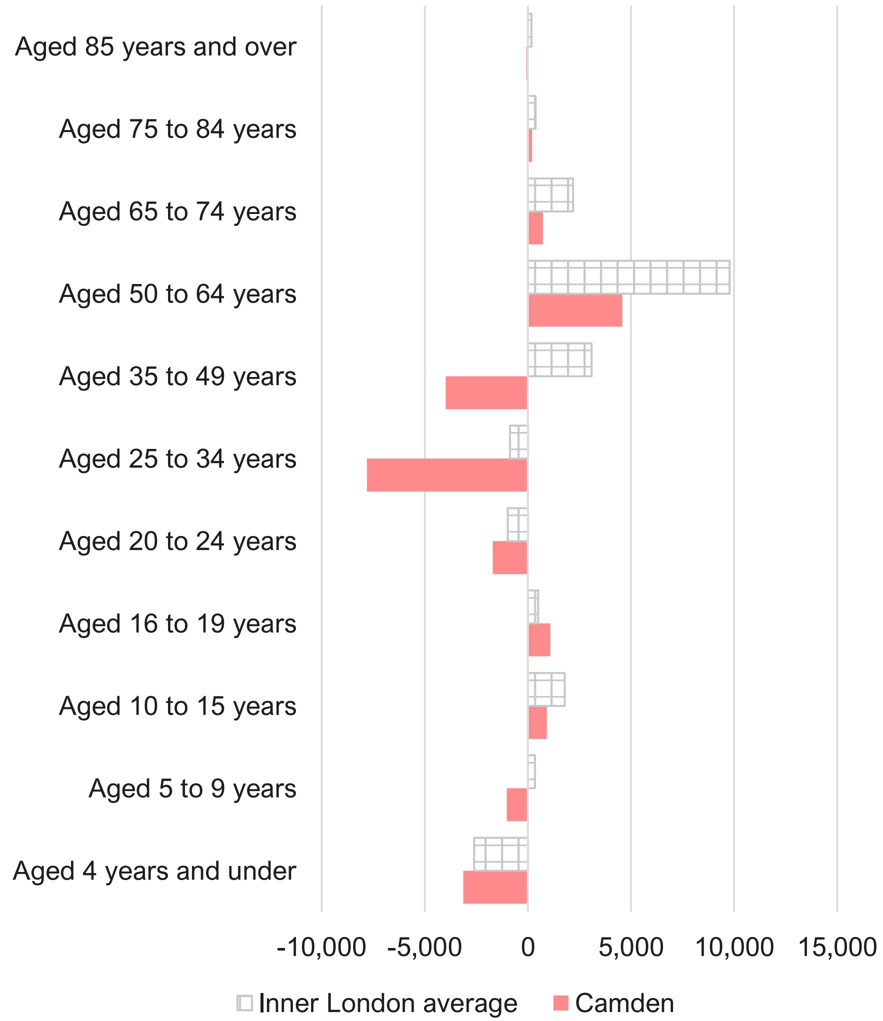
Large decline in young children and adults aged 25-50 suggests people are leaving Camden to have families

Source: ONS Census, GLA Datastore

- Assessing change between the 2011 and 2021 Censuses shows that the most expensive Inner London Boroughs including Camden have seen a large decline in the number of young children aged 9 or under.
- In 2021, there were more than 4,000 fewer children aged 9 or under living in Camden than there were in 2011 and only one in five households in Camden now have dependent children compared to 30% of households in Outer London.
- There has also been a sharp decline in adults aged 25 to 49. This suggests that there is a large cohort of residents leaving the borough when looking to start a family. In 2021, Camden had the lowest General Fertility Rate (GFR) in London. The GFR is the number of live births per 1,000 women aged 15-44.

	% of population aged under 10	**% of population aged under 18**	**Median age change (2011-2021)**
1.	Newham 13%	Newham 24%	Haringey +4
2.	Greenwich 13%	*Outer London average 23%*	Newham +3
3.	*Outer London average 13%*	Greenwich 23%	Kensington and Chelsea +3
4.	Lewisham 12%	Lewisham 22%	*Outer London average +2*
5.	Hackney 12%	Hackney 21%	Greenwich +2
6.	Tower Hamlets 12%	Tower Hamlets 21%	Lewisham +2
7.	Haringey 11%	Haringey 21%	Hackney +2
8.	Wandsworth 11%	*Inner London average 19%*	*Inner London average +2*
9.	Southwark 10%	Southwark 19%	Hammersmith and Fulham +2
10.	*Inner London average 10%*	Wandsworth 18%	Lambeth +2
11.	Islington 10%	Hammersmith and Fulham 17%	Islington +2
12.	Hammersmith and Fulham 10%	Camden 17%	Tower Hamlets +1
13.	Lambeth 10%	Lambeth 17%	Southwark +1
14.	Camden 9%	Islington 17%	Wandsworth +1
15.	Kensington and Chelsea 9%	Kensington and Chelsea 16%	Camden +1
16.	Westminster 8%	Westminster 15%	Westminster +1
17.	City of London 4%	City of London 8%	City of London -2

Change in number of residents by age group 2011-2021



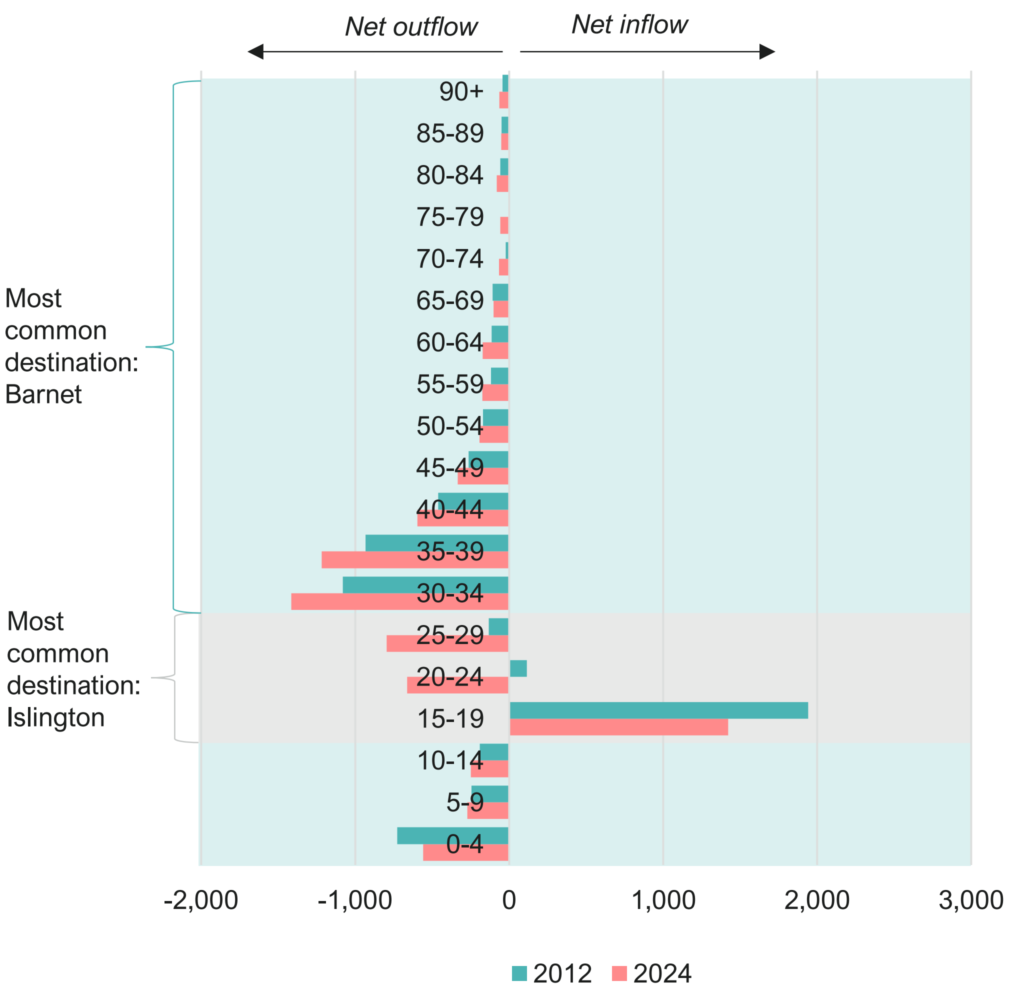
1c: The context

With higher numbers of residents leaving Camden to live in more affordable Outer London boroughs in search of value and space

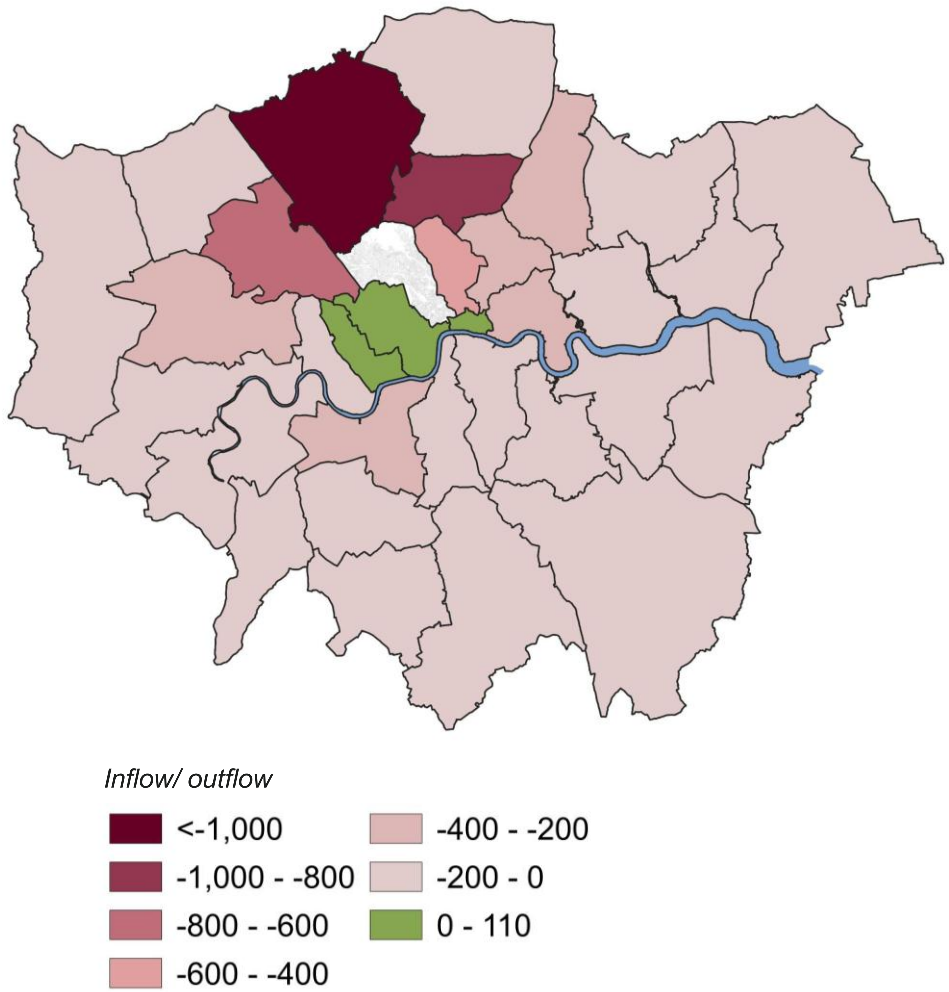
Source: ONS Internal Migration; Map contains OS data © Crown copyright 2025

- There is evidence to show that housing unaffordability is contributing to these demographic shifts. Analysis of internal migration patterns shows that the borough is seeing significant net outflows of residents to more affordable adjacent boroughs such as Barnet, Haringey, and Brent. The chart on the left shows that the largest age groups leaving the borough was residents aged 30-44 and aged 0-4, suggesting people are leaving Camden to start a family, or when they have young children.
- In terms of people coming into the borough, the largest local inflows are from Kensington and Chelsea, Westminster and the City of London but also university cities such as Oxford. The biggest age group moving to Camden are aged 15-19 – showing Camden's attractiveness to students (see page 43).

Internal migration inflows and outflows to/from Camden by age, 2012/24



Net inflow and outflow of residents to/ from Camden, 2023



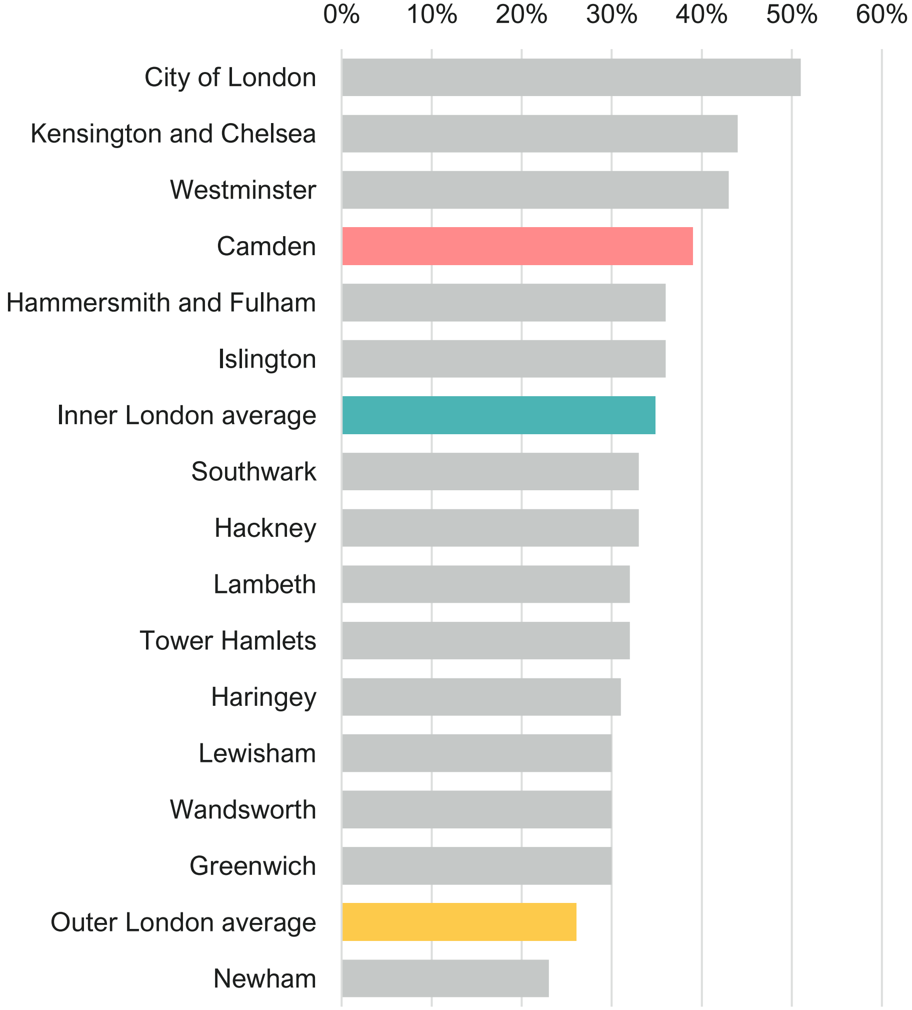
1c: The context

The City Fringe is dominated by single-person households

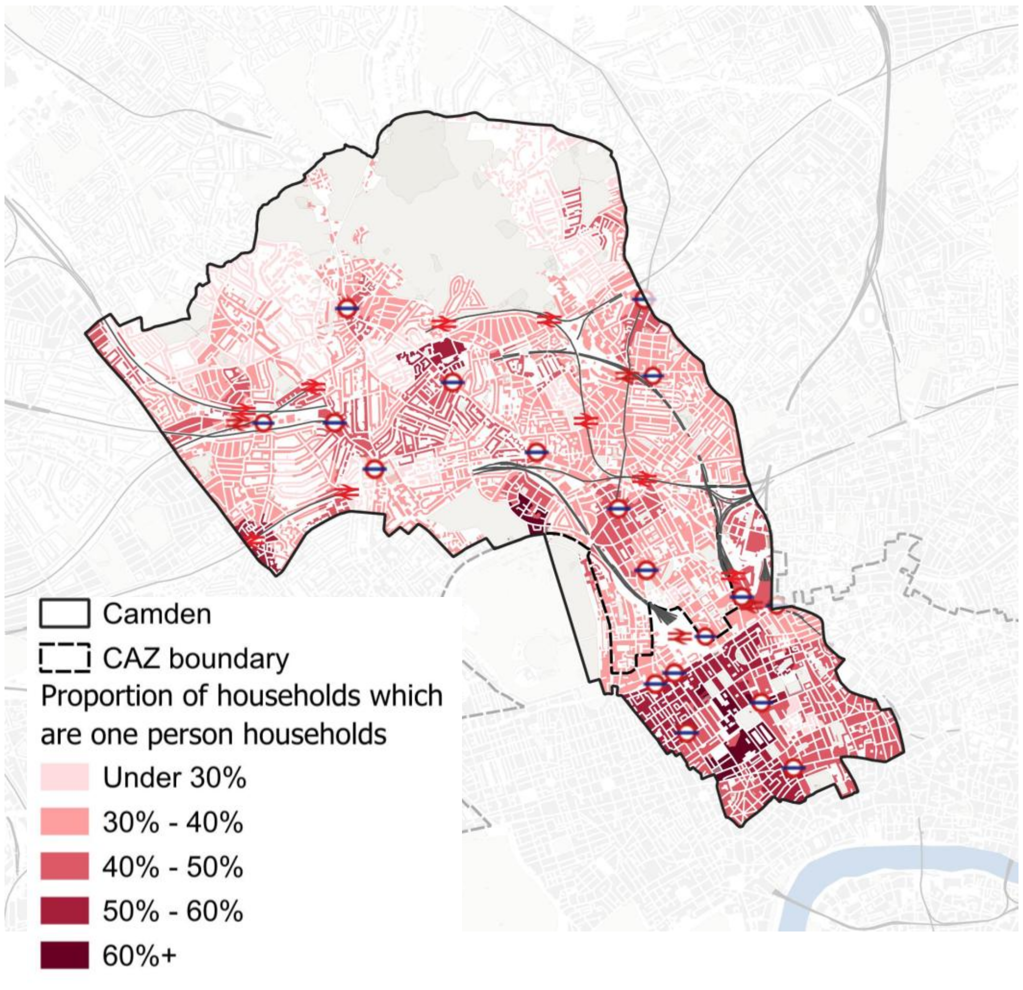
- The result of these demographic changes are that Camden now has an above average number of single person households with 39% of households in the borough having only one person living in them.
- Unsurprisingly, the proportion of one-person households are highest in the south of the borough, which account for over 60% of households in parts of Russell Square.

Source: 2021 Census; Map contains OS data © Crown copyright 2025

Proportion of single person households, 2021



Proportion of households which are one person households, 2021



2

Evidence Session 1:
What homes should Camden build?

2a

Evidence Session 1:

What has been built?

Thousands of new homes have been delivered in the last decade, including a new generation of council homes

Camden has overseen a decade of strong and diverse delivery

Since 2010, over 10,000 homes have been delivered across Camden. This represents around three quarters (73%) of the borough's housing target over this period. Much of this development has been concentrated in the south and central parts of the borough.

The intense pressure for development in Camden has led to more diverse delivery typologies than the Inner London average. Change of use and conversions account for 31% of all new homes in Camden, compared to only 14% across Inner London.

Camden has also secured a more diverse tenure mix from new development than the Inner London average. Affordable and intermediate tenures account for 21% of total delivery across Camden compared to 19% across Inner London. Of this, Camden has secured more than double the proportion of social rented homes than the Inner London average, representing 9% of all housing delivery.

The council has led the way in delivering a new generation of genuinely affordable homes

In 2011, Camden Council developed its Community Investment Programme (CIP) to support the delivery of funds to improve existing housing stock, invest in schools and community centres and build new housing (both new council housing and housing for sale). The council, as part of the CIP, has already delivered a range of schemes and to date has approved schemes representing over £1 billion of investment.

Over this time, the CIP has been responsible for a significant proportion of overall development in the borough. Over 1,700 homes have been, or are being, developed across a range of tenures and locations throughout the borough.

Just over 500 homes for private rent and sale have been delivered which have cross-subsidised the delivery of affordable housing. Overall, 45% of CIP delivery is considered affordable. This includes over a third of all CIP delivery (36%) which has been for social rented homes.

CIP delivery has mainly focused on 1 and 2-bedroom homes. 80% of homes delivered through CIP were 1 and 2-bedroom properties compared to just under 60% of all development over the same period.

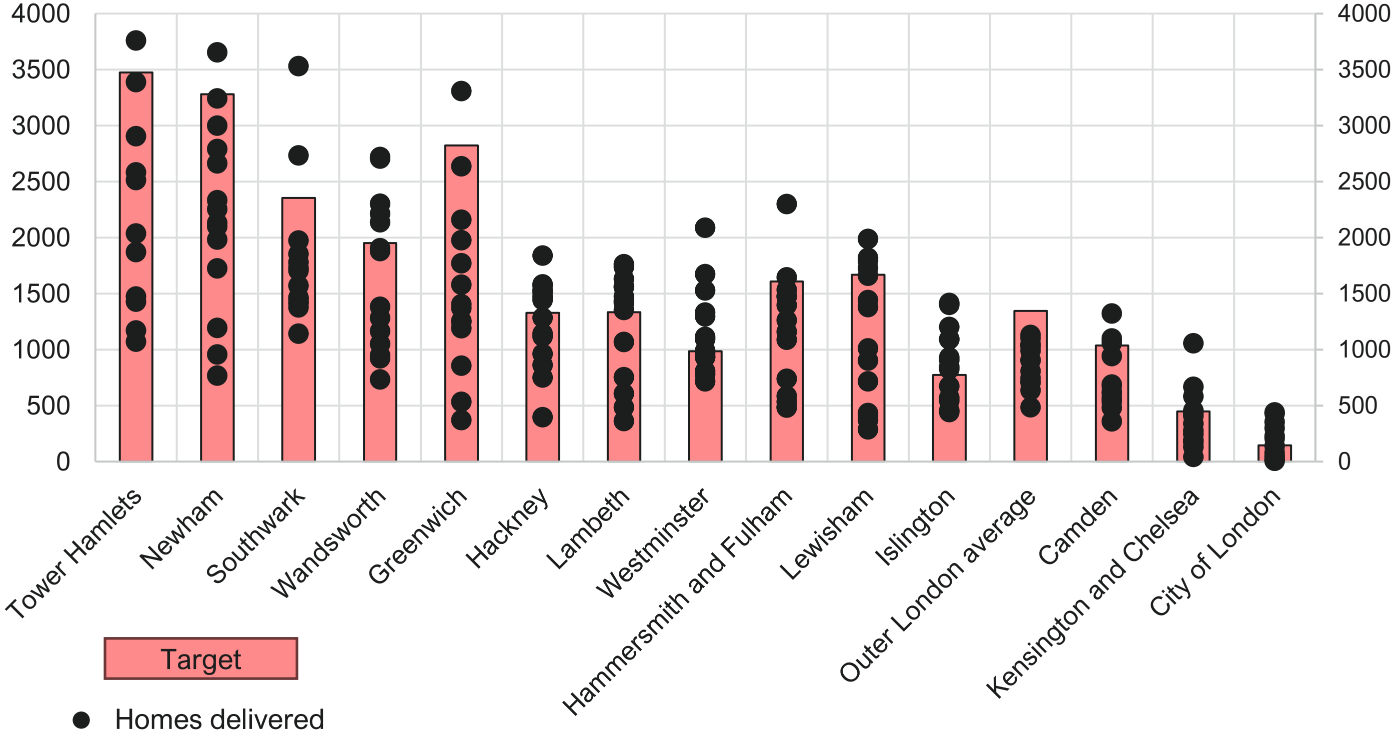
CIP has increasingly been focused on specialist housing provision in recent years – focusing on addressing Camden's changing challenges. Since the pandemic, there has been increased investment in temporary accommodation for homeless residents and homes for refugees.

2a: What has been built?

10,600 new homes have been delivered in Camden since 2010

- Over the past 15 years, net 10,600 new homes have been delivered in Camden. Net new homes is the number of new homes built minus the number of old homes demolished.
- This is lower than most Inner London boroughs, only higher than Kensington & Chelsea & City of London.
- The targets for different boroughs vary significantly based on size and availability of development opportunities, and the target for each borough set by the GLA in 2021 reflected this. Camden has delivered 73% of its target, which is lower than the Inner London average.

Net delivery each year 2010/11 – 2023/24 vs targets set in 2021



	# of homes delivered	% of housing target achieved
1.	Tower Hamlets (38,822)	Westminster (118%)
2.	Newham (30,794)	Islington (114%)
3.	Southwark (25,150)	City of London (113%)
4.	Wandsworth (23,344)	Hackney (94%)
5.	Greenwich (21,669)	Lambeth (92%)
6.	*Inner London average (19,308)*	Wandsworth (86%)
7.	Hackney (17,473)	*Inner London average (83%)*
8.	Lambeth (17,212)	Kensington and Chelsea (83%)
9.	Westminster (16,251)	Tower Hamlets (80%)
10.	Hammersmith and Fulham (16,166)	Southwark (76%)
11.	Lewisham (15,945)	Camden (73%)
12.	Islington (12,399)	Hammersmith and Fulham (72%)
13.	*Outer London average (12,246)*	Lewisham (68%)
14.	Camden (10,602)	Newham (67%)
15.	Kensington and Chelsea (5,180)	*Outer London average (65%)*
16.	City of London (2,302)	Greenwich (55%)

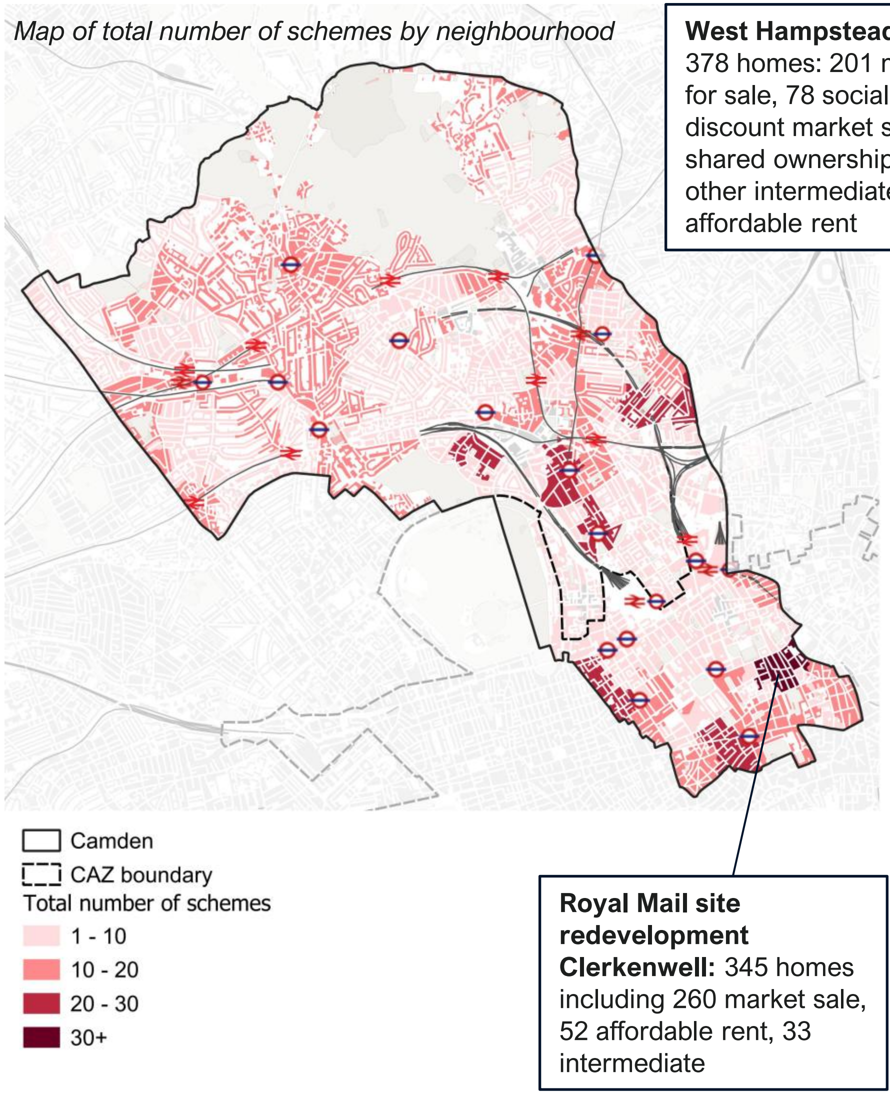
Source: GLA Datastore, LB Camden

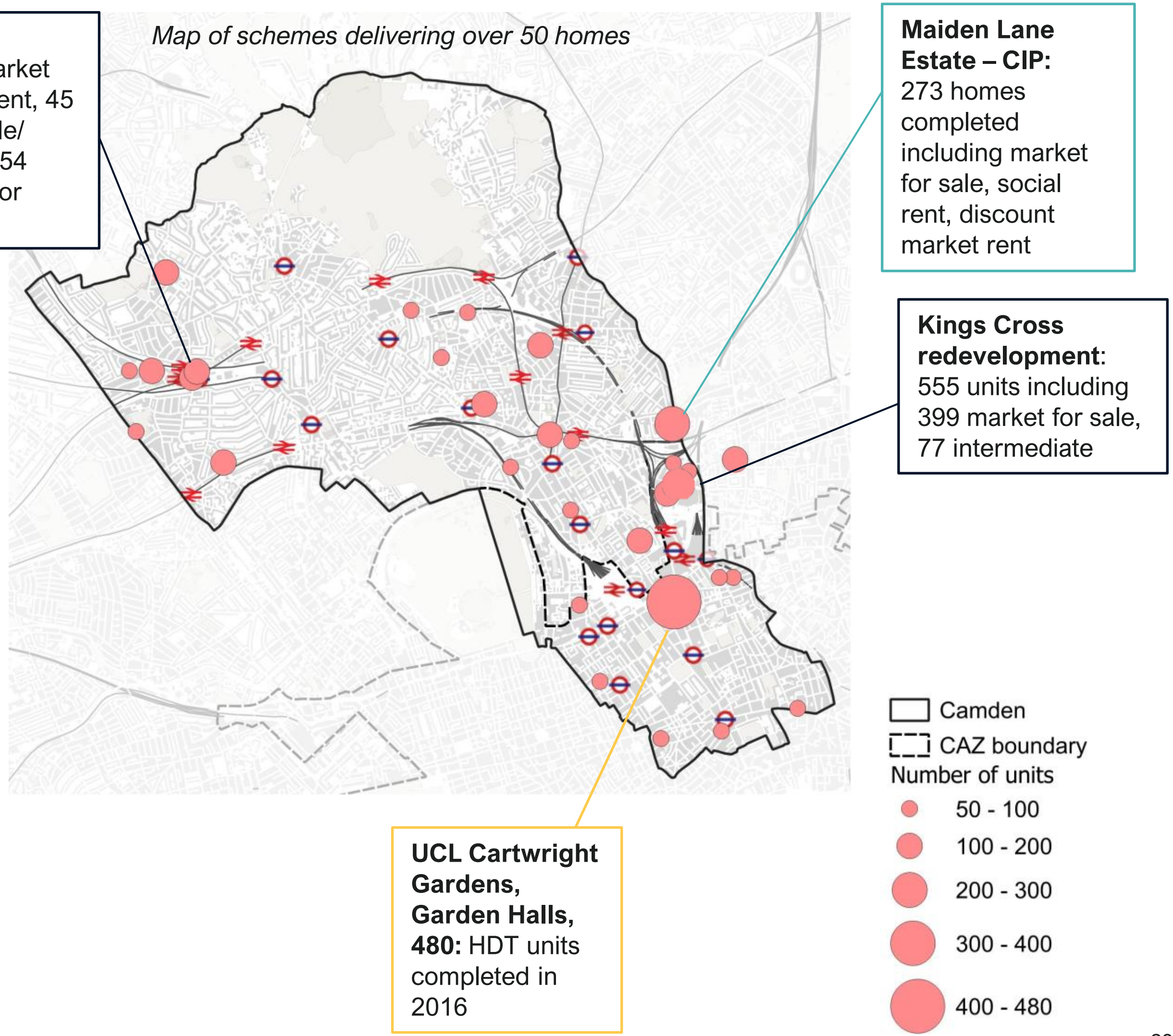
2a: What has been built?

Development has been heavily concentrated in the south and central parts of the borough

Source: LB Camden; Maps contain OS data © Crown copyright 2025

- Camden's net new homes have been concentrated in the south and central parts of the borough, similar to the locations of high commercial space delivery. This isn't always either/ or, with several developments such as around Kings Cross delivering high quantities of both commercial and residential spaces.
- Delivery varies in terms of the number of units delivered. There are several large single developments, such as Kings Cross, Maiden Lane Estate & University College London shown on the map on the right. However, there are also many smaller unit developments around the Royal Mail site redevelopment & Camden Town, shown on the map on the left.





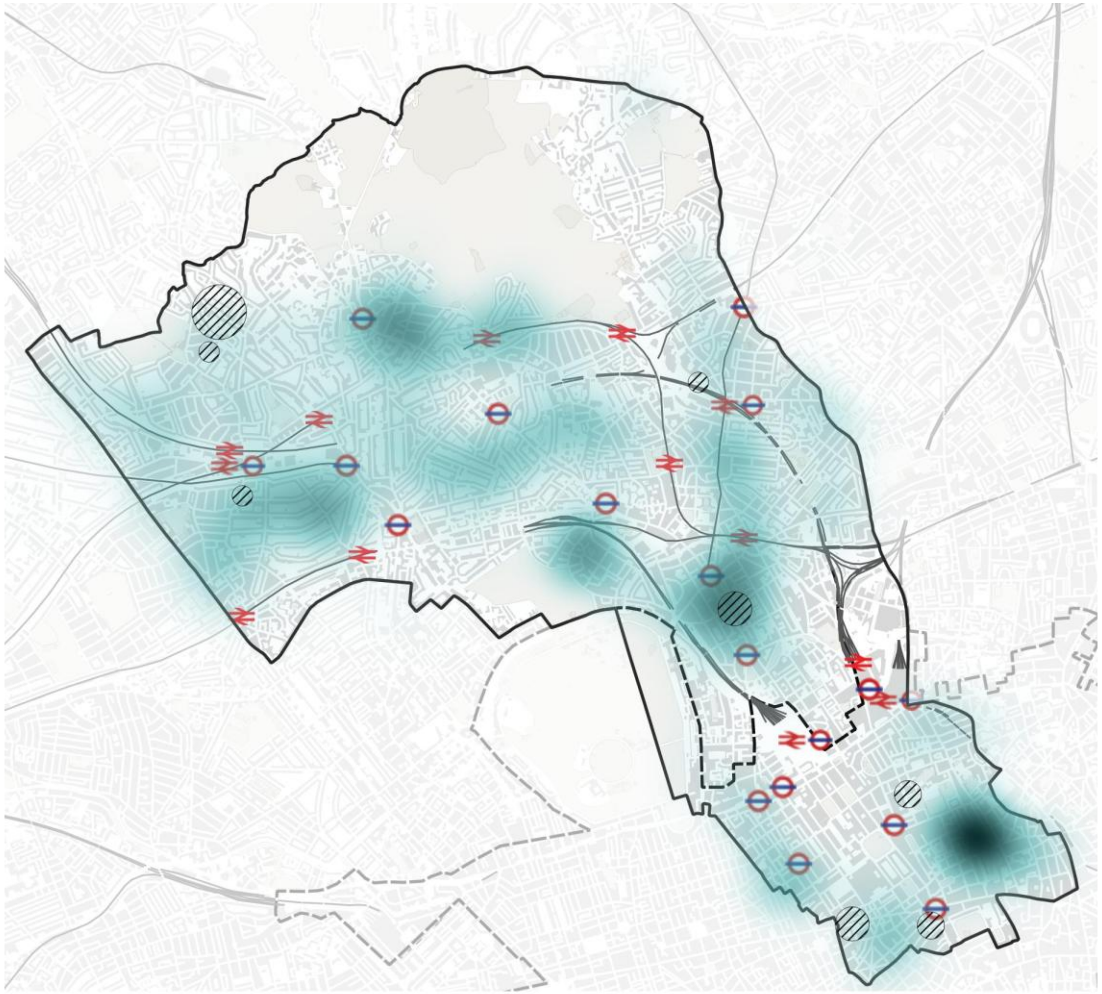
2a: What has been built?

Intense pressure for development and space means that change of use and conversions are much more common in Camden

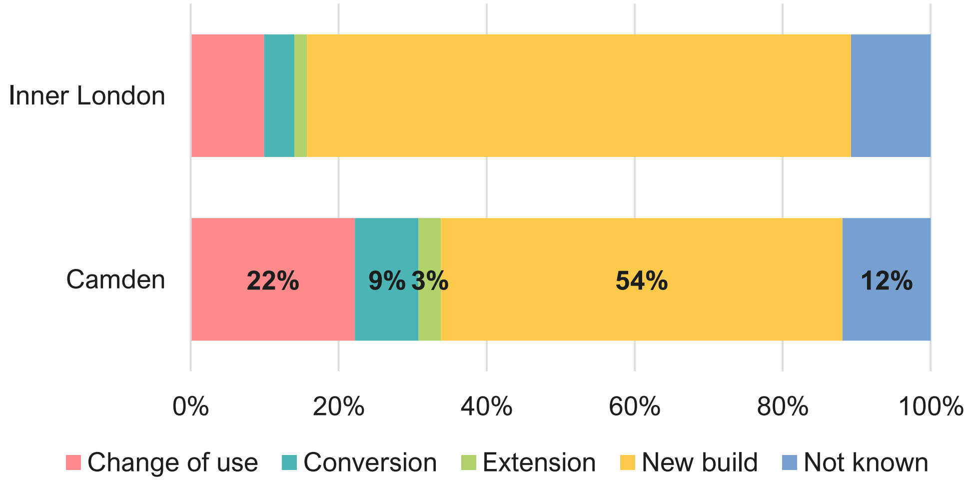
- Change of use and conversions account for 31% of all new homes in Camden, compared to only 14% across Inner London.
- This type of development includes buildings being changed from office to residential uses (change of use), and alteration or refurbishment (conversion).

Source: LB Camden; Map contains OS data © Crown copyright 2025

Number of units delivered through change of use and conversion, 2010-present



Proportion of delivery by type, compared to Inner London, 2010-present

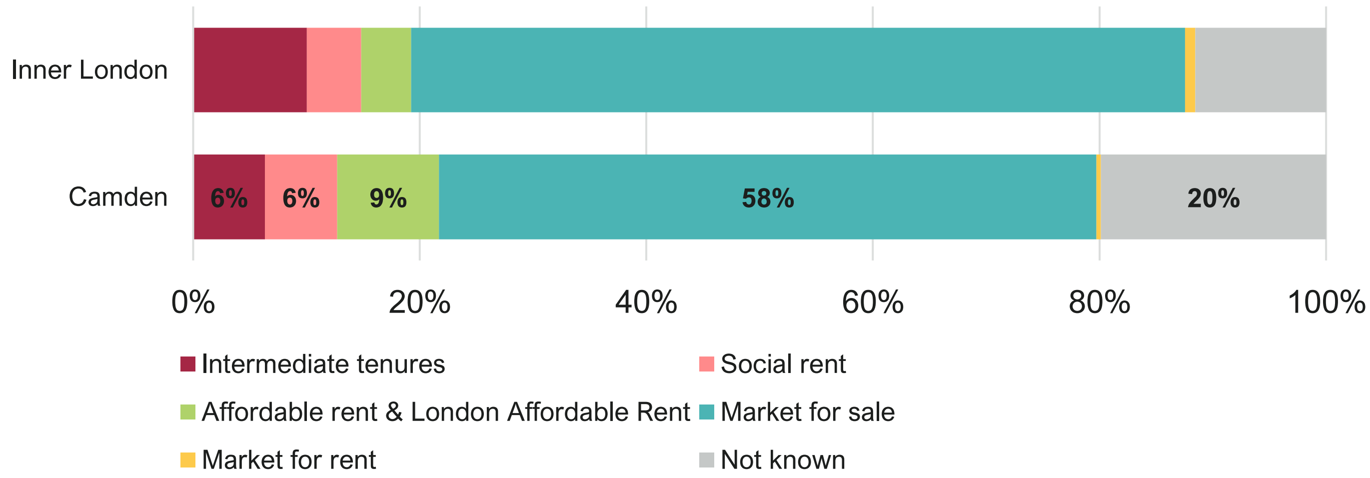


2a: What has been built?

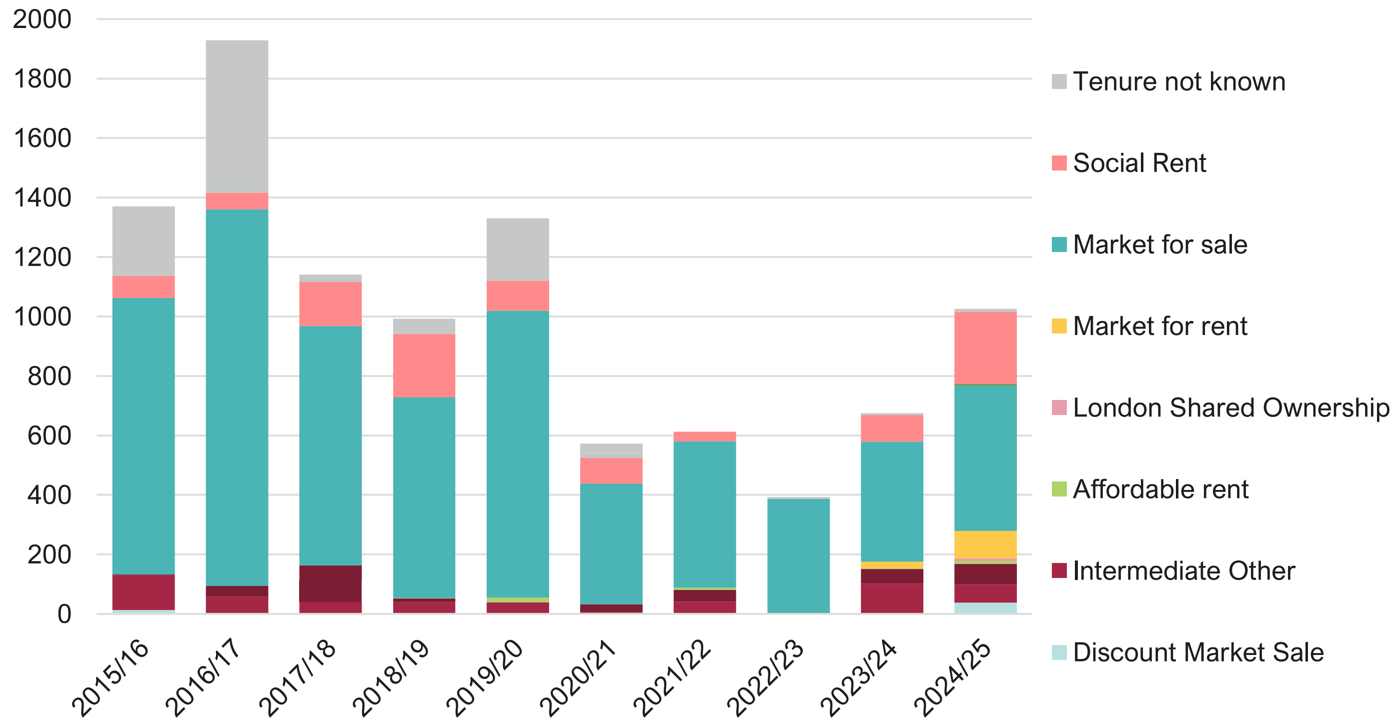
Camden has secured a diverse tenure mix with high levels of affordable and intermediate housing

- Camden has also secured a more diverse tenure mix from new development than the Inner London average. Affordable and intermediate tenures account for 21% of total delivery across Camden compared to 19% across Inner London. Of this, Camden has secured more than double the proportion of social rented homes than the Inner London average, representing 9% of all housing delivery.
- The following pages include mapping of delivery of different tenure types across Camden, and their definitions.

Proportion of each tenure, compared to Inner London 2010 - present



Tenure type delivered by year since 2015, Camden (HDT units)*



**HDT units are used in reporting back against targets. Ratios are used for non-self contained accommodation like student accommodation and HMOs, to ensure that these numbers do not skew delivery*

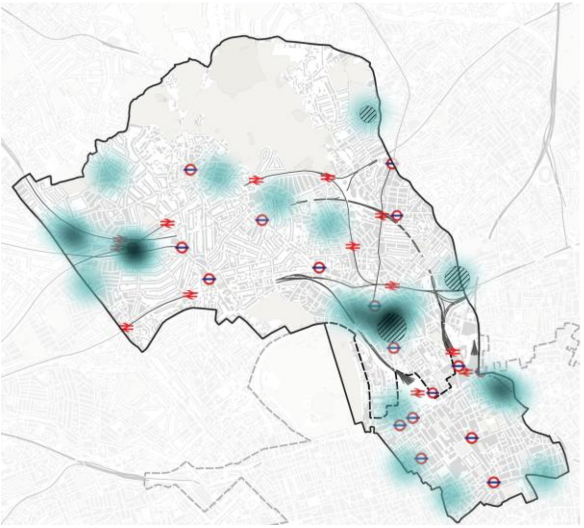
Source: LB Camden

2a: What has been built?

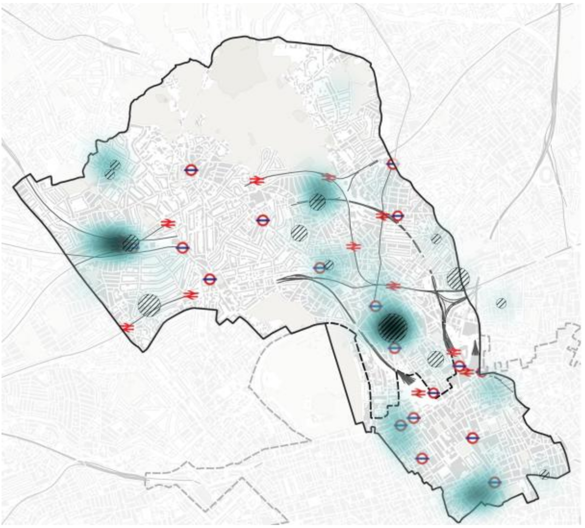
Spread of overall delivery by tenure (1)

- Affordable rent, social rent and shared ownership are different affordable or intermediate tenure types.
- There are a high number of affordable and social rent homes within Camden, but London shared ownership is provided in only one development in West Hampstead.

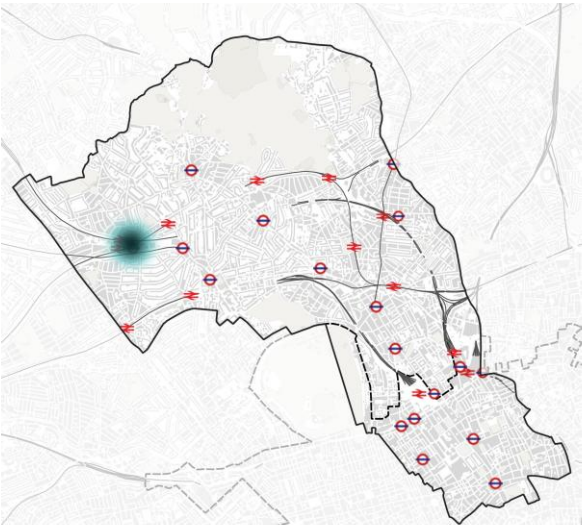
Source: LB Camden; Maps contain OS data © Crown copyright 2025



Affordable rent development provides homes for individuals and families who cannot afford market-rate rents by charging rents below the local market rate (e.g. up to 80% of market rates)



Social rent development refers to homes rented from a social landlord, such as a local council or housing association, at a cost lower than the private market rate.

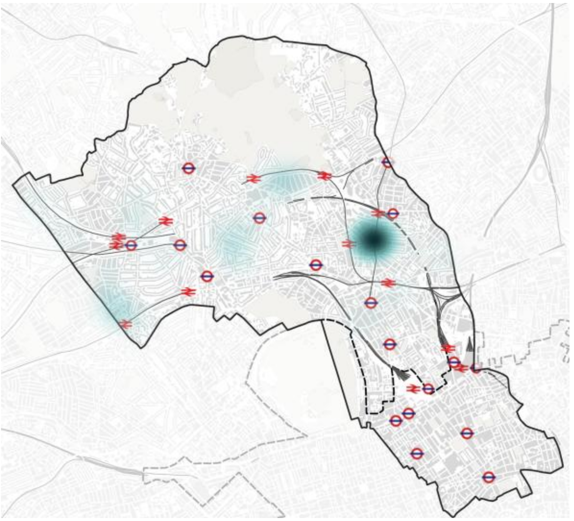


London shared ownership development is a government scheme that helps first-time buyers and low-to-middle income households purchase a share of a property and pay rent on the remaining share.

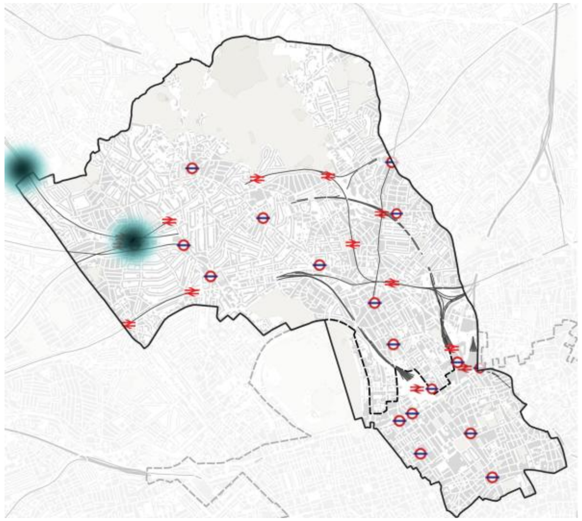
2a: What has been built?

Spread of overall delivery by tenure (2)

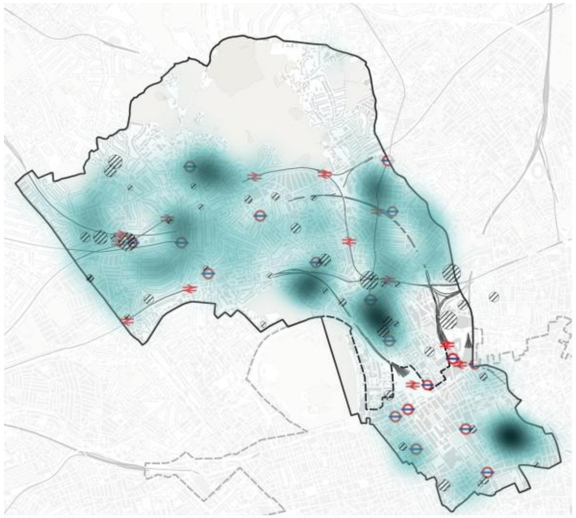
- Most new homes in Camden are market for sale, and these are distributed across the borough.
- There is low level of discount market sale and market for rent homes, with these provided in only a few new developments.



Market for rent development refers to open market for private rental properties, where rents are set by the supply and demand for similar properties in a specific area.



Discount Market Sale (DMS) development allows eligible low- and middle-income individuals and families to buy a new-build or resale property at a lower price than the market rate.



Market for sale development refers to private development sold at market prices. This is the most common form of development in Camden

2b

Evidence Session 1:

What has been built through CIP?

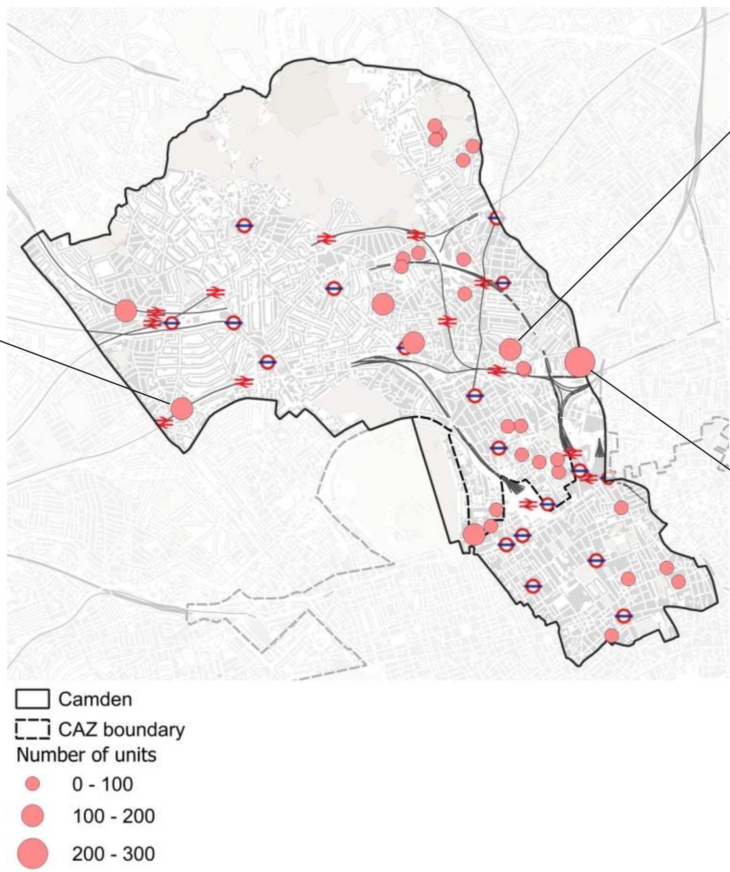
2b: What has been built through CIP?

Council-led delivery has unlocked thousands of new homes across Camden

Source: LB Camden; Map contains OS data © Crown copyright 2025

- Through the Community Investment Programme (CIP) Camden council has delivered several major new developments across the borough. These include Maiden Lane Estate, Abbey Road & Agar Grove. Due to the scale of these schemes, they are delivered in phases, with many new homes still to be delivered.
- Alongside new homes, these schemes include new community and health facilities, play spaces and wider infrastructure.

CIP delivery



Abbey Road
280 new homes, including 112 genuinely affordable council homes, Belsize Priory Medical Practice, a new community centre and retail space. 2/3 phases completed

Agar Grove
496 new homes, including 273 affordable council homes. 3/6 phases completed

Maiden Lane Estate
273 new homes, including 74 new council homes, Camden Living homes and homes for private sale. Low-cost employment space, and retail and café uses.

2b: What has been built through CIP?

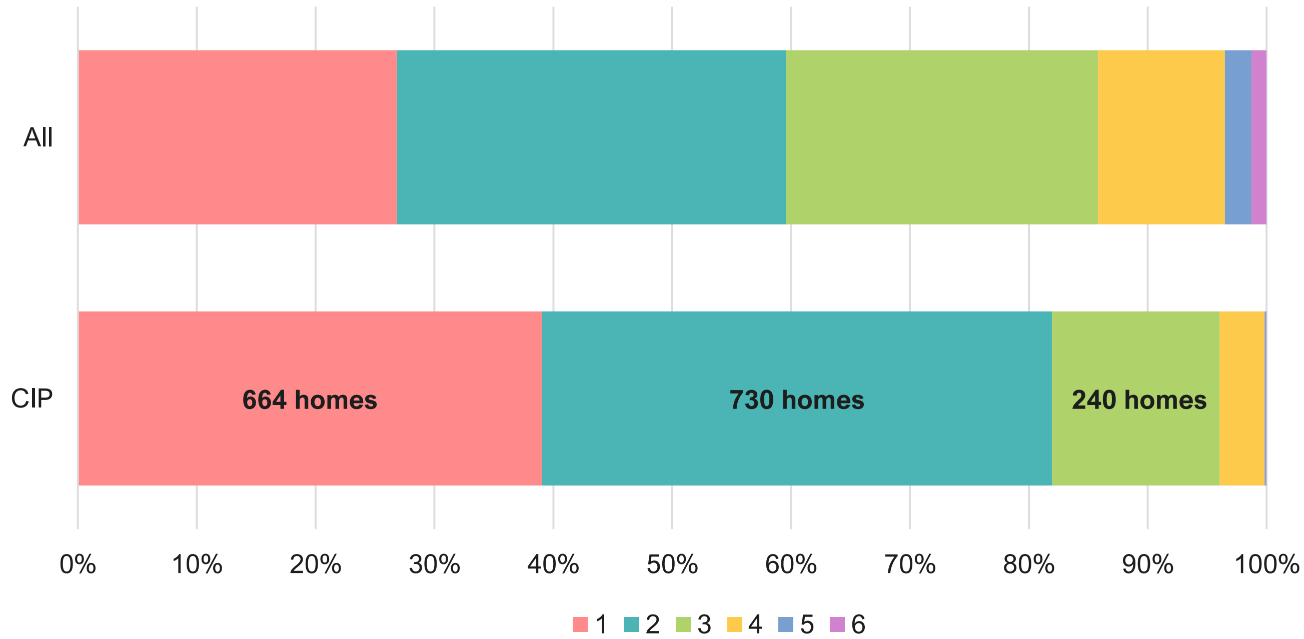
CIP delivery has prioritised 1- and 2-bedroom homes for social rent

- Over 1,700 homes have been, or are being, developed across a range of tenures and locations throughout the borough through CIP.
- There is a focus on social, affordable and specialist housing delivery, with over 1/3rd of homes delivered for social rent, and significant proportions of temporary accommodation and specialist housing delivered, explored on the following page.
- Private sale and rent makes up just under 1/3rd of delivery.
- Most homes delivered through CIP (excluding specialist delivery such as hostels) are 1 & 2 bedroom.

CIP homes delivered by type, 2011 - 2025

Type	# delivered	% of overall delivery
Social Rent	644	36%
Temporary Accommodation	217	12%
Specialist	190	11%
Refugee Housing	97	5%
Camden Living	65	4%
Social Rent - CLHA	34	2%
Shared Ownership	10	<1%
Private Sale	475	27%
Private Rent	48	3%
Total	1,780	100%

Homes delivered by size – CIP (exc. Specialist delivery) compared to all new builds



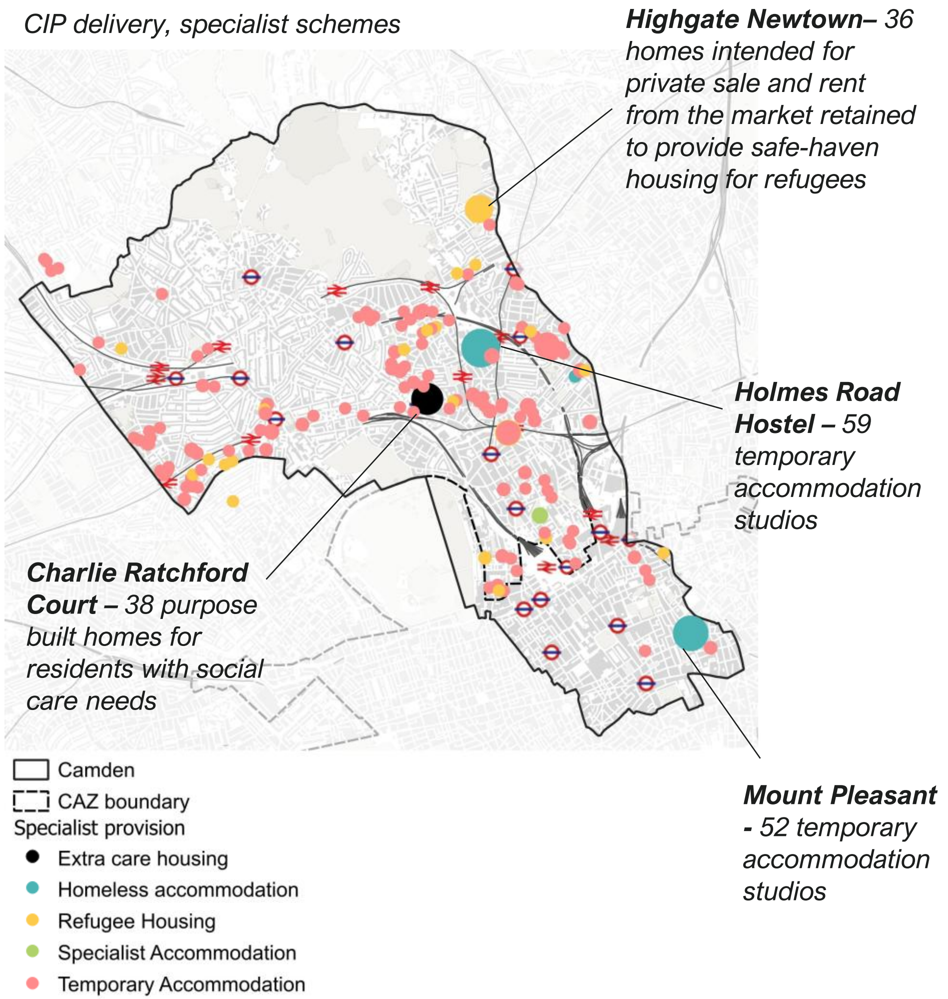
Source: LB Camden

2b: What has been built through CIP?

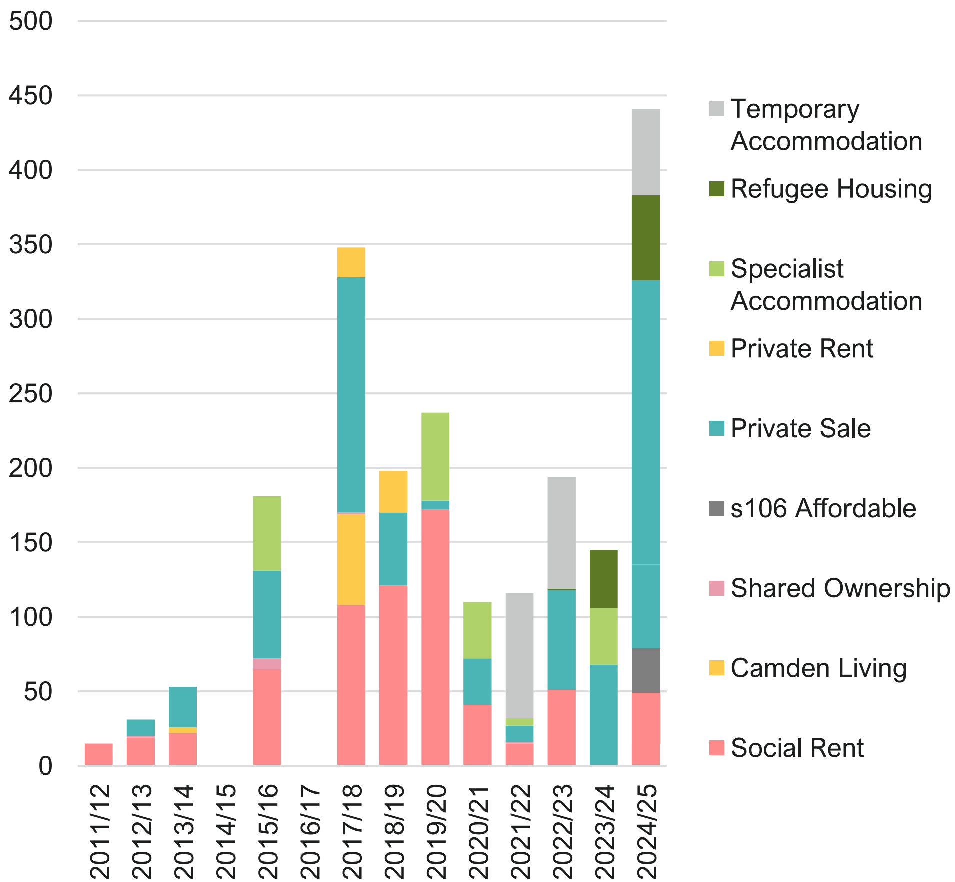
This has also included a range of specialist provision to tackle the borough's changing challenges

- CIP has also delivered a significant number of specialist housing schemes across the borough including temporary accommodation for homeless residents, homes for refugees and homes for those with additional support needs.
- Within the last five years, there has been a rise in delivery of temporary accommodation across the borough, reflecting the rising demand for this housing across London.

CIP delivery, specialist schemes



Number of units delivered by type by year



2c

Evidence Session 1:

The future: What trends could shape Camden's future housing needs?

There are several key pressures that will shape the need and demand for housing in the coming years

Pressure on the private rented sector risks the borough being 'hollowing out'

Previous evidence chapters show that residents are increasingly renting from private landlords. This makes understanding – and planning for – changes in the private rental sector to be important when considering Camden's future housing needs.

Many different cohorts now rely on renting privately. A significant driver of PRS demand is students who rely on Camden's proximity to London's elite universities. Camden has the highest number of all-student households in Inner London. As universities expand, this could create growing demand on an already overheated PRS sector and increase developer interest in Purpose Built Student Accommodation (PBSA).

Since the pandemic, Camden has seen the fourth largest drop in rental listings of any borough in London. Compared to August 2021, there were 54% less available rental listings in June 2025. This supply and demand imbalance could lead to further rental price growth.

The borough's renters already face a challenging affordability picture with average earners increasingly finding it challenging to rent locally due to the rising cost of living. Our analysis shows that families who could previously afford to rent in Camden are more at risk of falling into poverty than they were two years ago due to rising prices.

This is having stark impacts on the borough's young people and their ability to get on in life. Young people are having to live with their parents for longer due to a lack of viable alternatives. The average salary for young people in London is approximately £34k, but this only just covers a flat share between four people in the borough.

Ensuring the most effective use of Camden's existing housing stock

There are a range of factors that affect the availability and affordability of Camden's housing stock.

One of the key challenges facing Inner London boroughs such as Camden is high rates of long-term empty and second homes. Camden has the 3rd highest rate of homes not being used as a primary dwelling with 1 in 14 homes not in full-time use.

Overcrowding is a big challenge in southern and central parts of the borough. 70% of overcrowded homes in social rented and 69% of overcrowded homes are households with dependent children. Conversely, many households in the north of the borough are considered under-occupied.

Finally, it is forecast that development pressures in the south of the borough are likely to continue. Between 2021 and 2031, the GLA forecasts Camden's economy to add a further 38,000 jobs in key areas such as the Knowledge Quarter and Euston. Leveraging this growth and investment to support affordable housing delivery in other parts of the borough is therefore likely to be important.

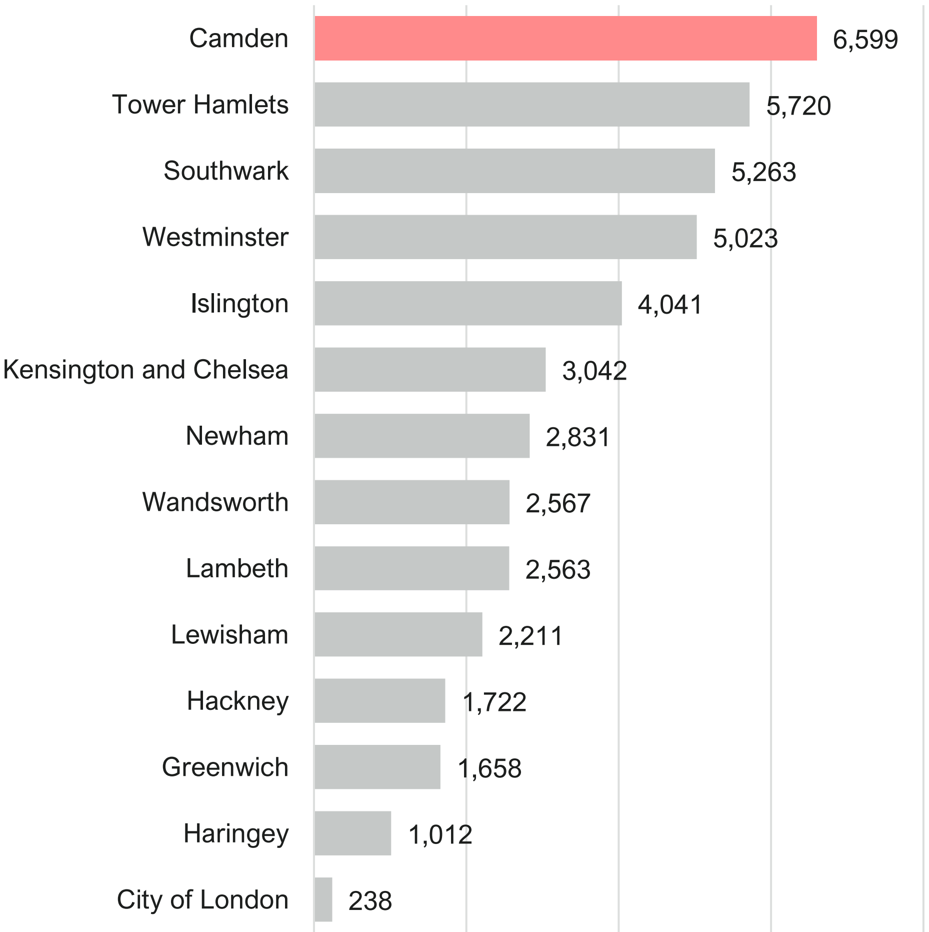
2c: The future

A large student population driving additional demand for the PRS

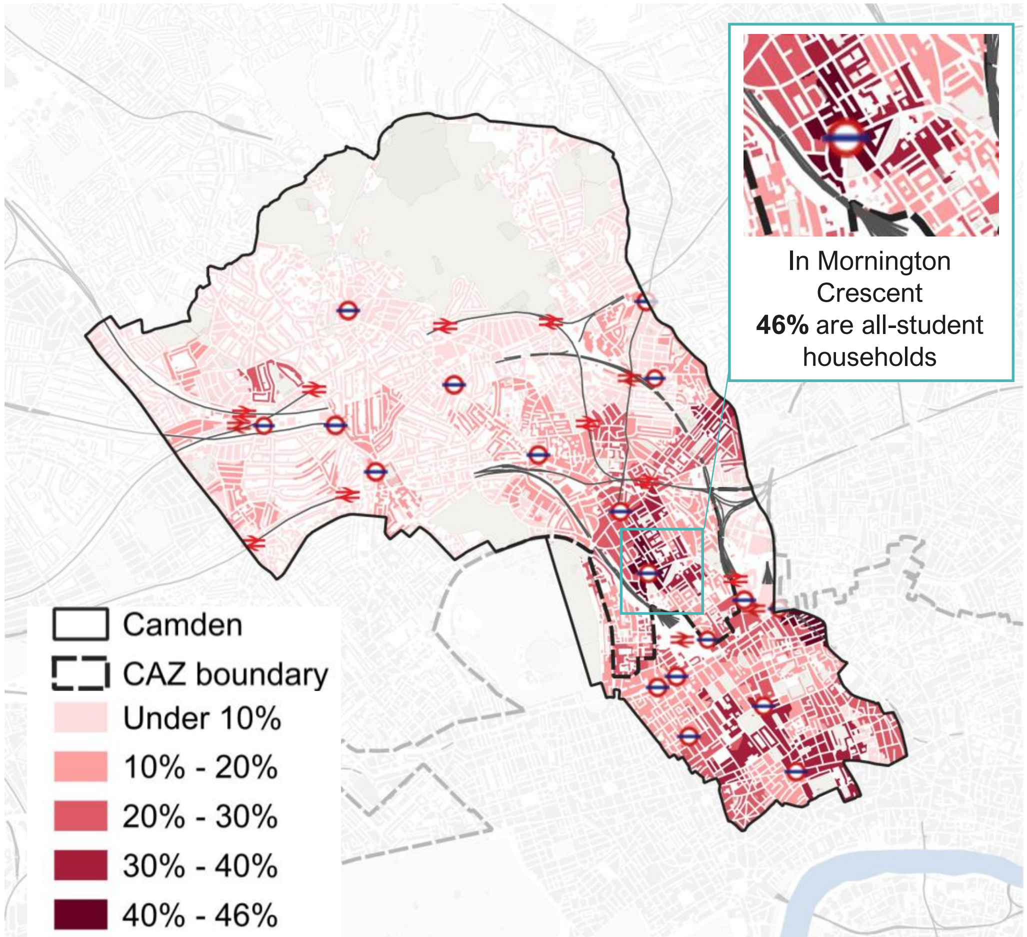
Source: 2021 Census; Map contains OS data © Crown copyright 2025

- Camden has several world-leading universities including University College London (UCL) and Central Saint Martins. As a result, the borough has one of the largest student populations in London.
- The high number of students living in the borough is increasing demand for properties in the private rental sector. 38% of full-time students in Camden rent privately in all student households. As a result, there is likely to be significant developer interest in Purpose Built Student Accommodation in the borough. The London Plan acknowledges a need for 3,500 PBSA beds per year across London over the course of the Plan. The Plan prioritises mixed communities, affordability, and Nomination Agreements with Higher Education Institutions.

Number of all student households, 2021



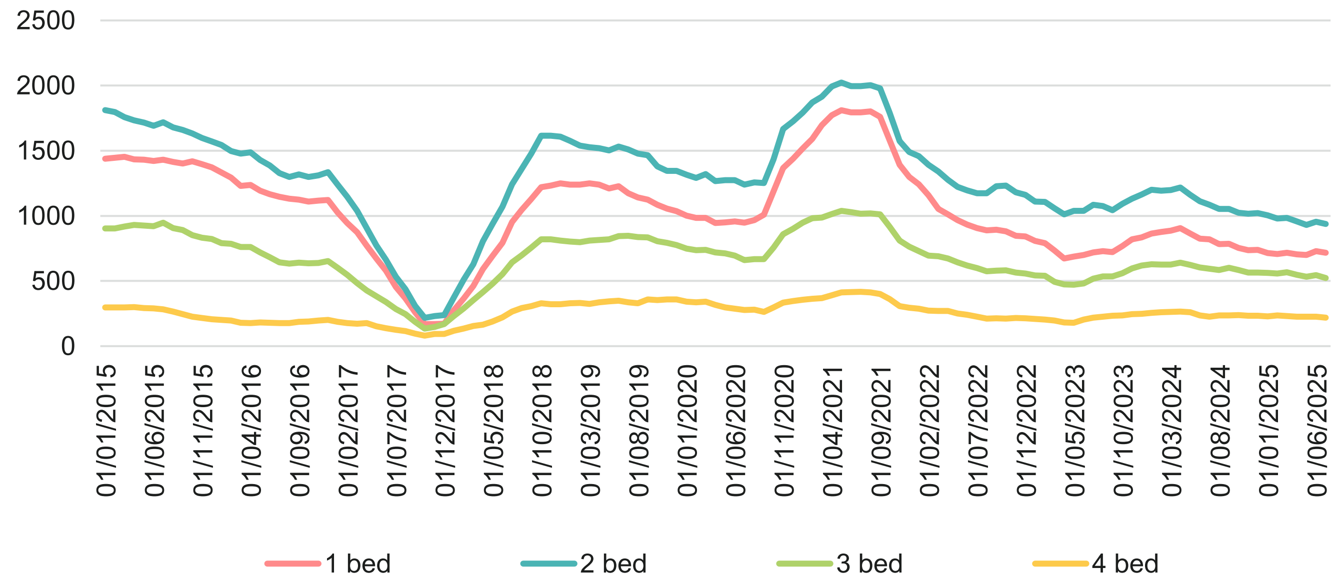
Proportion of households which are all student households, 2021



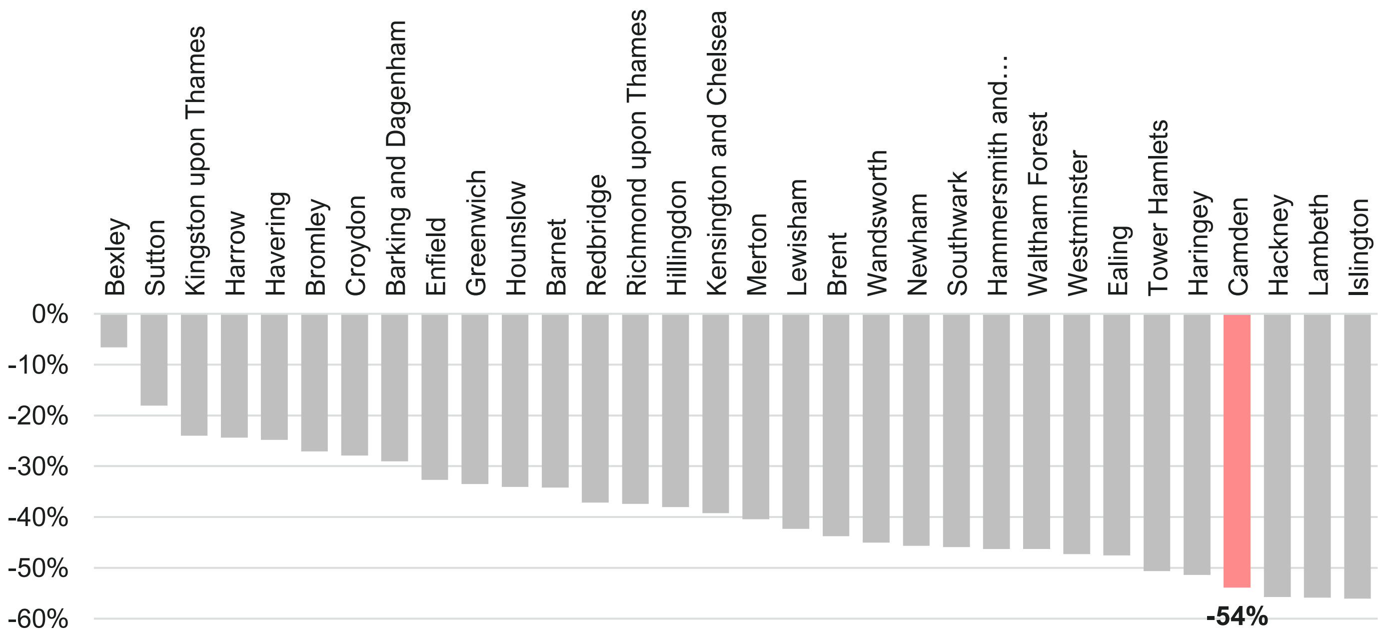
Steady decline in listings in the private rental sector

- The number of rental listings is used as an indicator of the number of homes available for private rent across Camden.
- All London boroughs have experienced a decline in private rental listings within the past 5 years, with Haringey, Camden, Hackney, Lambeth & Islington seeing a fall over 50%.
- Within Camden, the highest fall has been in 1 & 2 bed listings, which are often the only affordable homes for single family occupiers like explored on Page 16.
- This reduction in supply is likely to lead to further competition for rental homes and price growth.

Camden, current rental listings – 12 month moving average, split by size



August 2021 – June 2025, change in 12-month moving average of current listings (percent)



Source: Realyse

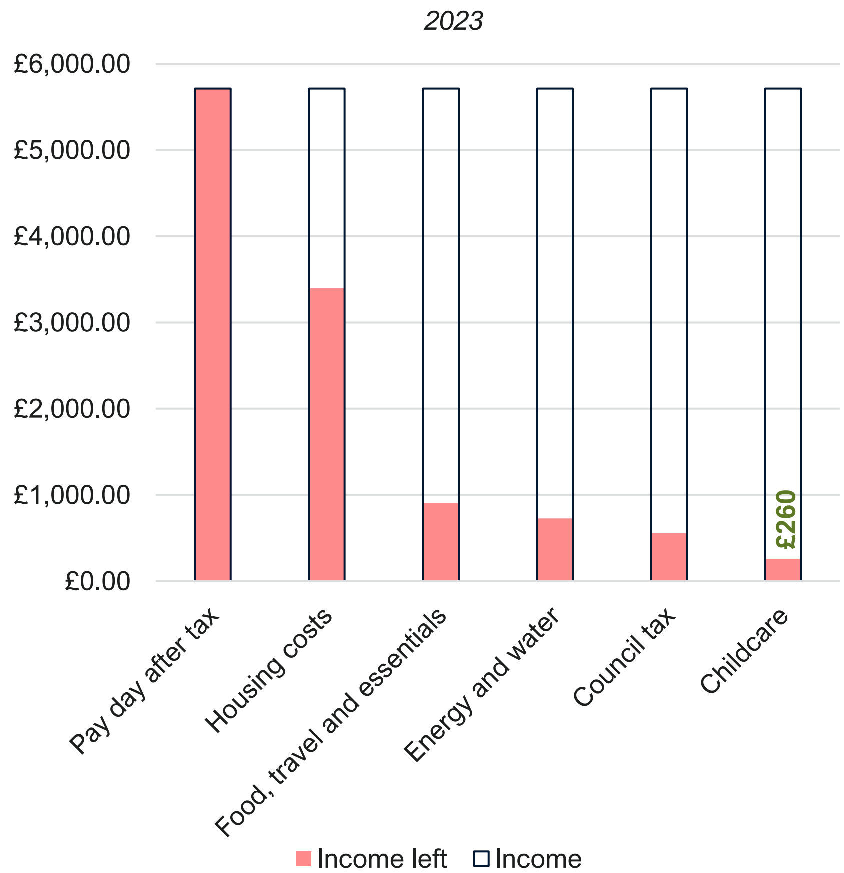
2c: The future

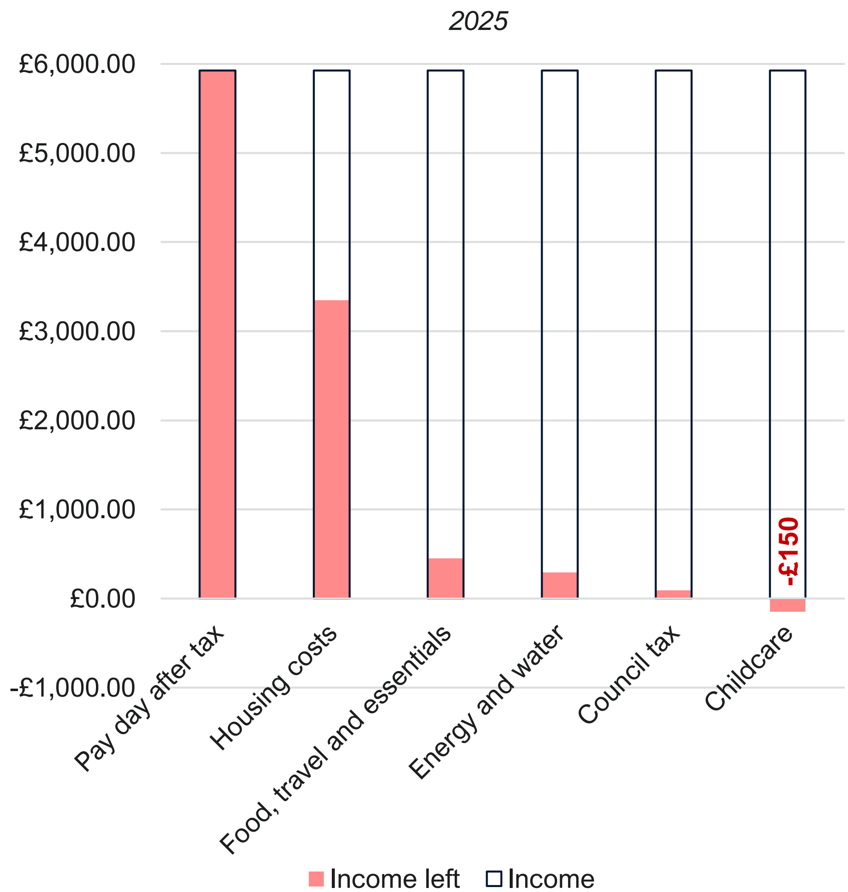
Challenging affordability picture for middle-income residents – risking a 'hollowing out' of the borough

Source: PRD Cost of Living Calculator

- We have again used PRD's Cost of Living Calculator to assess the affordability of Camden for specific households, and how this has changed between 2023 and 2025.
- For a family earning median income with a child, private renting a 2-bedroom home was affordable in 2023, but in 2025 rising housing and living costs have made living in Camden unaffordable.

The charts below show the amount leftover at the end of each month for the same example household in the borough in 2023 and 2025 to show increases in the cost of living. The example shows a family with two adults earning median income (£44,500) and one primary school aged child going to afterschool club. They are private renting a 2-bed flat.





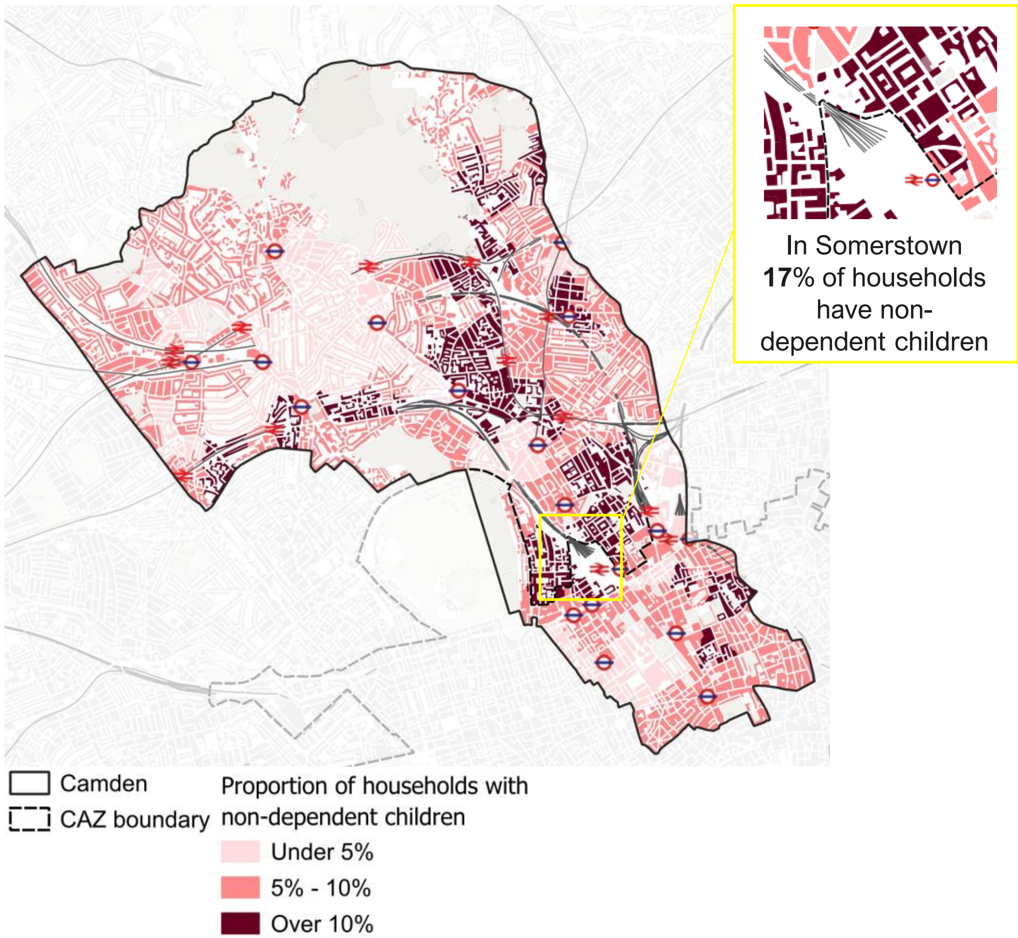
2c: The future

Young people who have grown up in Camden will struggle to move on to homes of their own in the borough

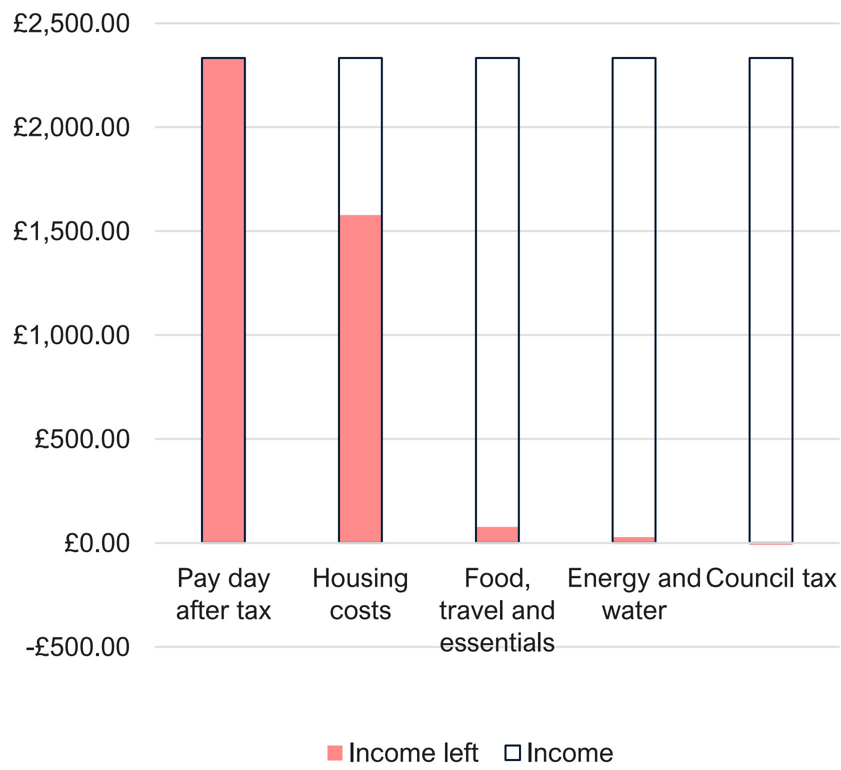
Source: ONS Census; PRD Cost of Living Calculator; Map contains OS data © Crown copyright 2025

- Across the country, there is a rising number of adult children living at home, with the number increasing in London at double the rate of the next fastest regions.
- Within Camden, there is a high proportion of non-dependent children in some neighbourhoods, especially those in the areas of the borough with high proportions of social housing.
- The average salary of young people in London is approximately £34k. Within Camden, high housing costs mean that young people on this income have limited options, with the only option in the private rental sector a four-bedroom flat shared between three other people. Combined with the lack of this type of housing in the borough (Page 43), this makes it very challenging for young people to find a viable option beyond their family home.

Proportion of households with non-dependent children, 2021



Young person on salary of £34k* will struggle to afford a 4-bedroom house share in Camden



**Average salary of a young person in the UK multiplied by 1.2 (uplift for young people in London)*

2d

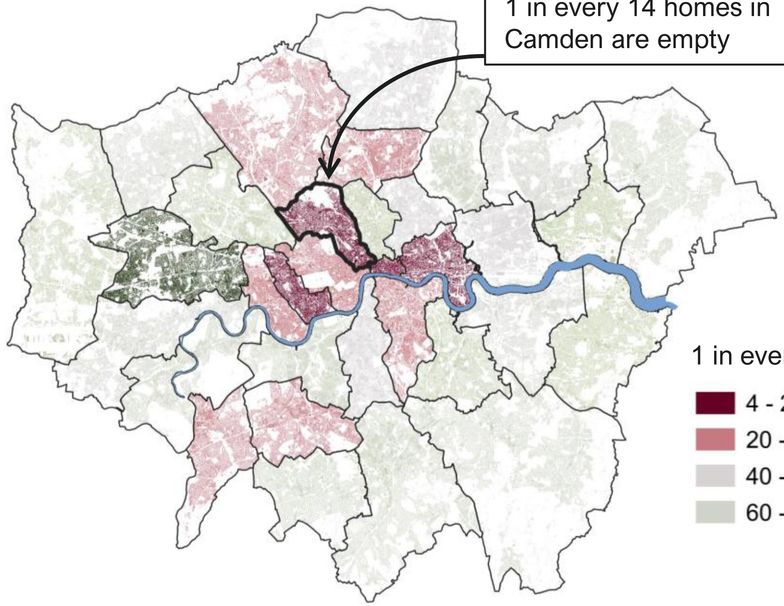
Evidence Session 1:

Considerations for most efficient use of Camden’s existing housing stock

2d: Considerations for existing stock

There are a high number of empty homes

- 1 in every 14 homes in Camden is not in use. This includes homes that are long term empty or those that are used as second homes. This includes both those homes which are and aren't in a fit state to be lived in.
- This is a challenge common across Inner London and is not unique to Camden, however the borough has the 3rd highest rate of homes not being used as a primary dwelling.



Area	Number of LTEH 2024	Number of second homes	1 in every x homes not in use
City of London	145	1,894	4
Kensington and Chelsea	1,787	7,667	9
Camden	**1,652**	**6,298**	**14**
Tower Hamlets	1,474	7,572	16
Hammersmith and Fulham	665	2,785	27
Southwark	2,348	3,148	27
Westminster	1,242	2,772	33
Hackney	1,184	1,085	53
Newham	2,180	224	55
Lambeth	2,024	604	56
Greenwich	1,203	781	63
Wandsworth	194	1,384	100
Lewisham	765	539	102
Islington	749	232	115
London			*44*

Source: Action on Empty Homes; Map contains OS data © Crown copyright 2025

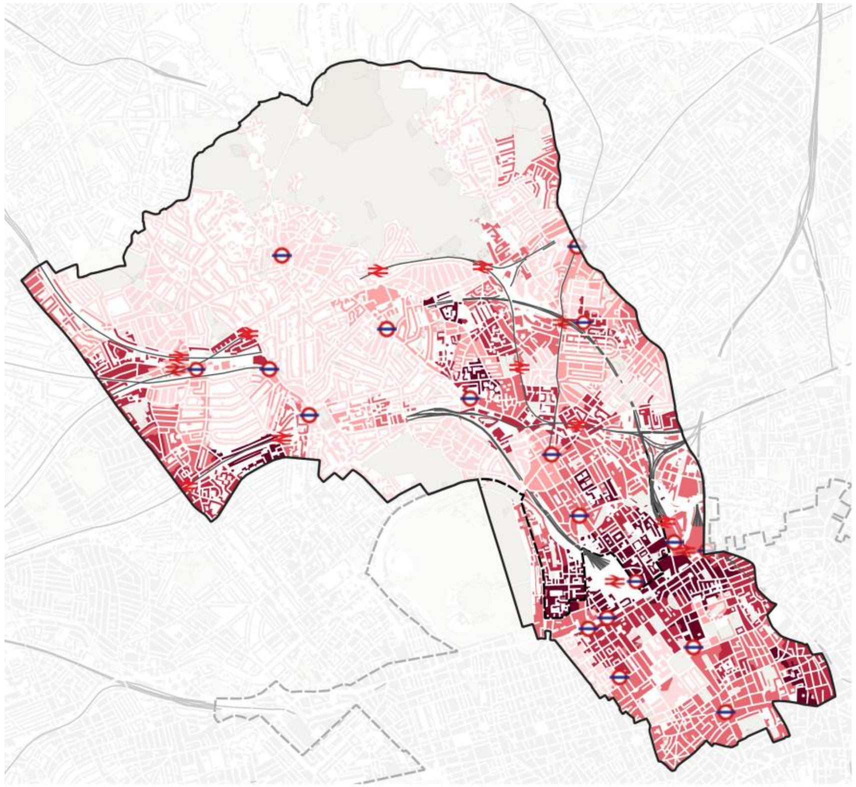
2d: Considerations for existing stock

Ability of residents to find suitable housing is potentially constrained

ONS Census 2021; Maps contain OS data © Crown copyright 2025

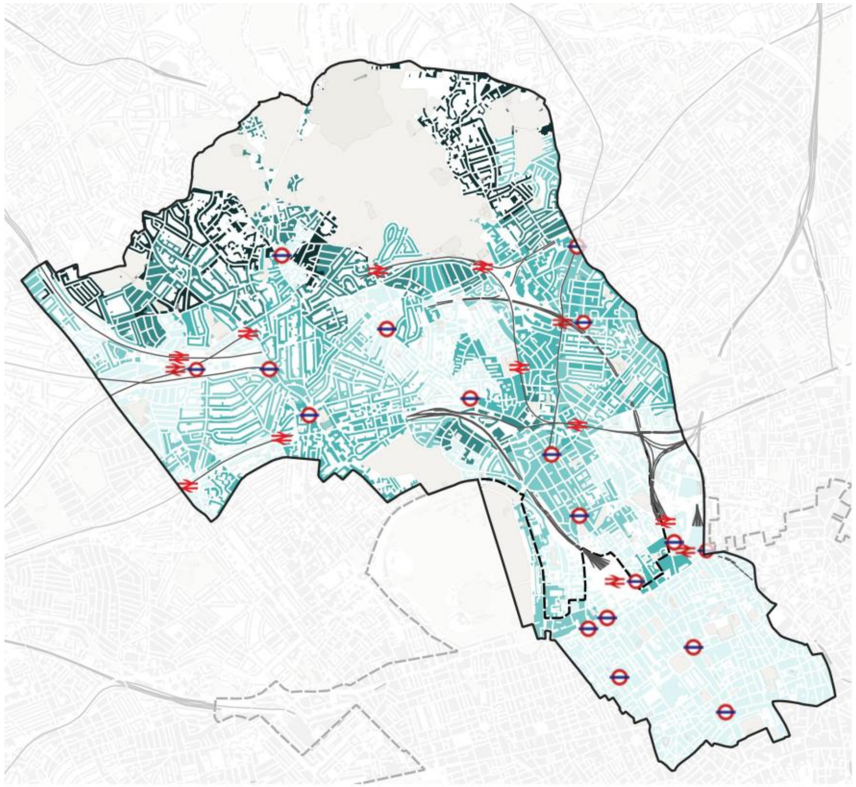
- Like many areas with a constrained housing supply, Camden has the twin problems of neighborhoods with a high proportion of residents living in overcrowded homes, and a high proportion of older residents living in larger homes which may not be suited to their needs.
- Overcrowding is a challenge in the southern part of the borough in social housing. Over 70% of those in overcrowded homes are in social rented accommodation and 69% of overcrowded homes are families with children. This is reflective of constraints on supply of larger social housing properties, and difficulties moving.

Proportion of children in overcrowded homes with bedroom occupancy -1 or less, 2021



Camden
CAZ boundary
Proportion of children in overcrowed homes
Under 20%
20% - 30%
30% - 40%
40% - 50%
Over 50%

Proportion of elderly living in homes with 2+ spare bedrooms, 2021



Camden
CAZ boundary
Proportion of residents aged 66+ with a +2 occupancy rating
Under 20%
20% - 30%
30% - 40%
40% - 50%
Over 50%

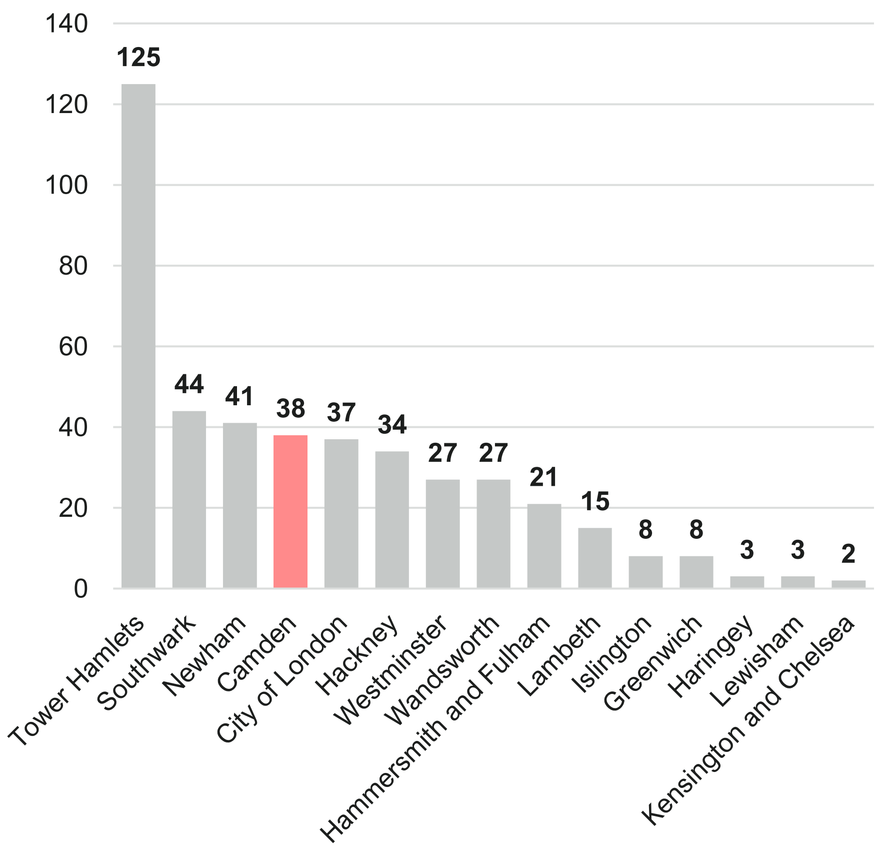
2d: Considerations for existing stock

There is an opportunity to secure housing benefits from future economic growth

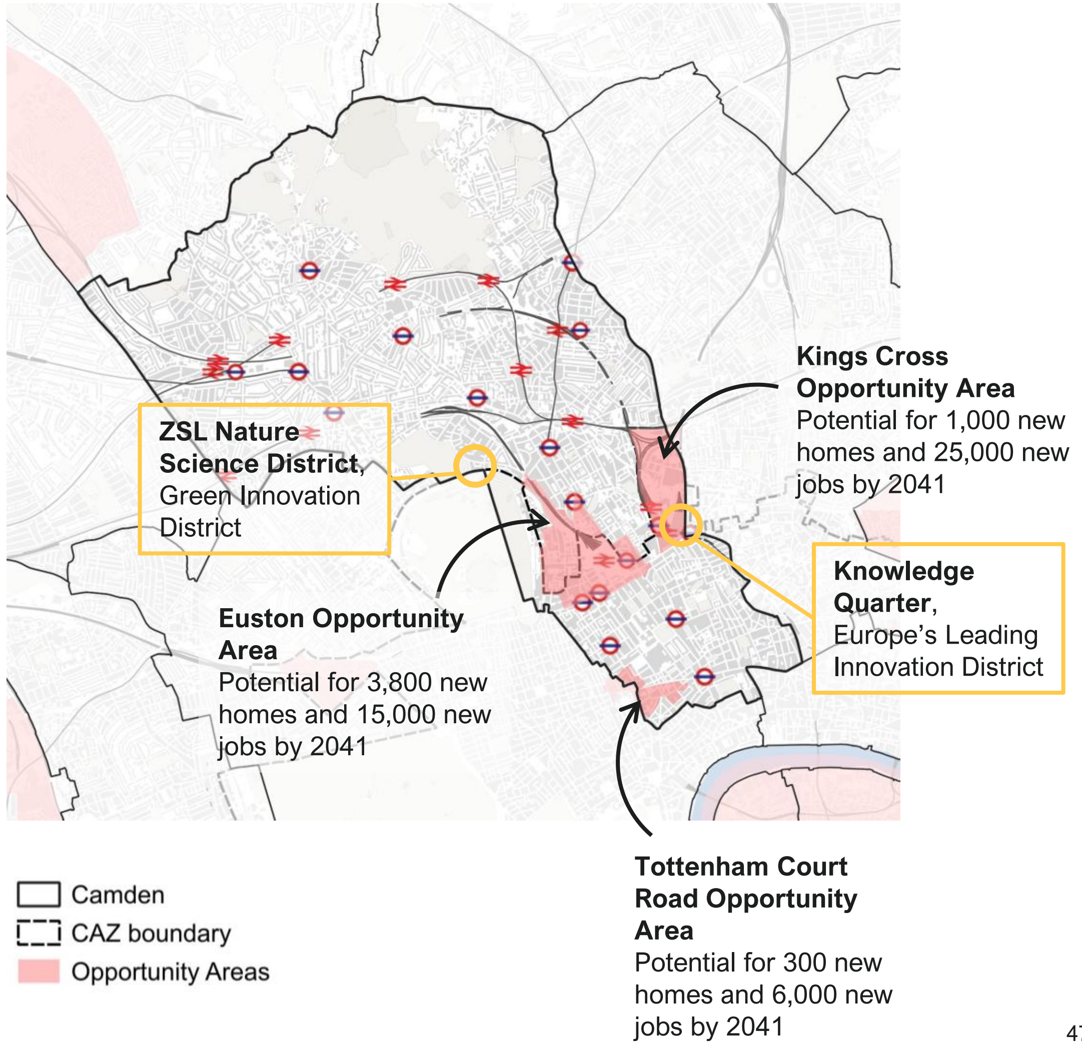
GLA Economics; GLA Opportunity Areas; CoStar; Map contains OS data © Crown copyright 2025

- Camden has been earmarked for significant future economic growth through by the Mayor of London. The London Growth Plan identifies Camden as an 'internationally significant creative cluster and visitor destination.
- GLA Economics forecasts that the borough will see some of the highest job growth in London between 2021 and 2031. It is earmarked to add an additional 38,000 jobs within the next decade, with the King's Cross, Tottenham Court Road, and Euston Opportunity Areas having the capacity to accommodate thousands of additional jobs.
- Large commercial developments can be leveraged to fund affordable housing through planning obligations. Camden has historically been successful in securing S106 contributions from office-led schemes.

Raw change in number of jobs forecast, 000s, 2021-2031



Key opportunity areas & commercial specialisms in Camden



3

Evidence session 2: How should Camden build?

Camden needs to proactively respond to the challenging delivery context to secure the homes the borough needs

Challenging delivery market across London

Within Camden, like across London, there are declining construction starts. The challenging financial climate and regulations around design and retrofit set in regional and national policy is making delivering new homes more difficult. Because of the reliance on Section 106 and cross-subsidy, slow downs in building of new homes is also slowing down affordable house building.

Need for affordable and intermediate housing

Camden has the fourth highest private rental costs in London, with renting increasingly unaffordable for many key workers and residents on average incomes. Affordable and intermediate housing options are increasingly important for supporting residents to stay in the borough. However, the income cap of £67k is likely too restrictive for some key worker households.

Options for delivery

Camden is reviewing its approach to how it delivers affordable homes in the future. Part of the current approach, delivering homes through Community Investment Partnership (“CIP”) is more advanced and developed than most other developers in London. However, the market fundamentals of affordable housing delivery have shifted in recent years, with less scope to secure affordable homes through planning gain, and there is a need to explore other methods of delivery. All models involve trade-offs but require a choice between direct delivery and a partnership approach with developers.

3a

Evidence Session 2: How should Camden build?

State of play - market review

3a: State of play - market review

There are declining construction starts across London

The number of new homes started across London has declined in the last decade and this is impacting upon Camden. The primary reasons for lower delivery rates are explored in more detail on the following pages. These are:

- Increase in the cost of capital
- Inflation of build costs
- Design and viability requirements of the London Plan
- Retrofit requirements reducing capacity for Registered Providers and Local Authorities

Source: Molior

Increases in cost of finance – personal, business and public borrowing

Source: Newbridge / Bloomberg 03 November 2025

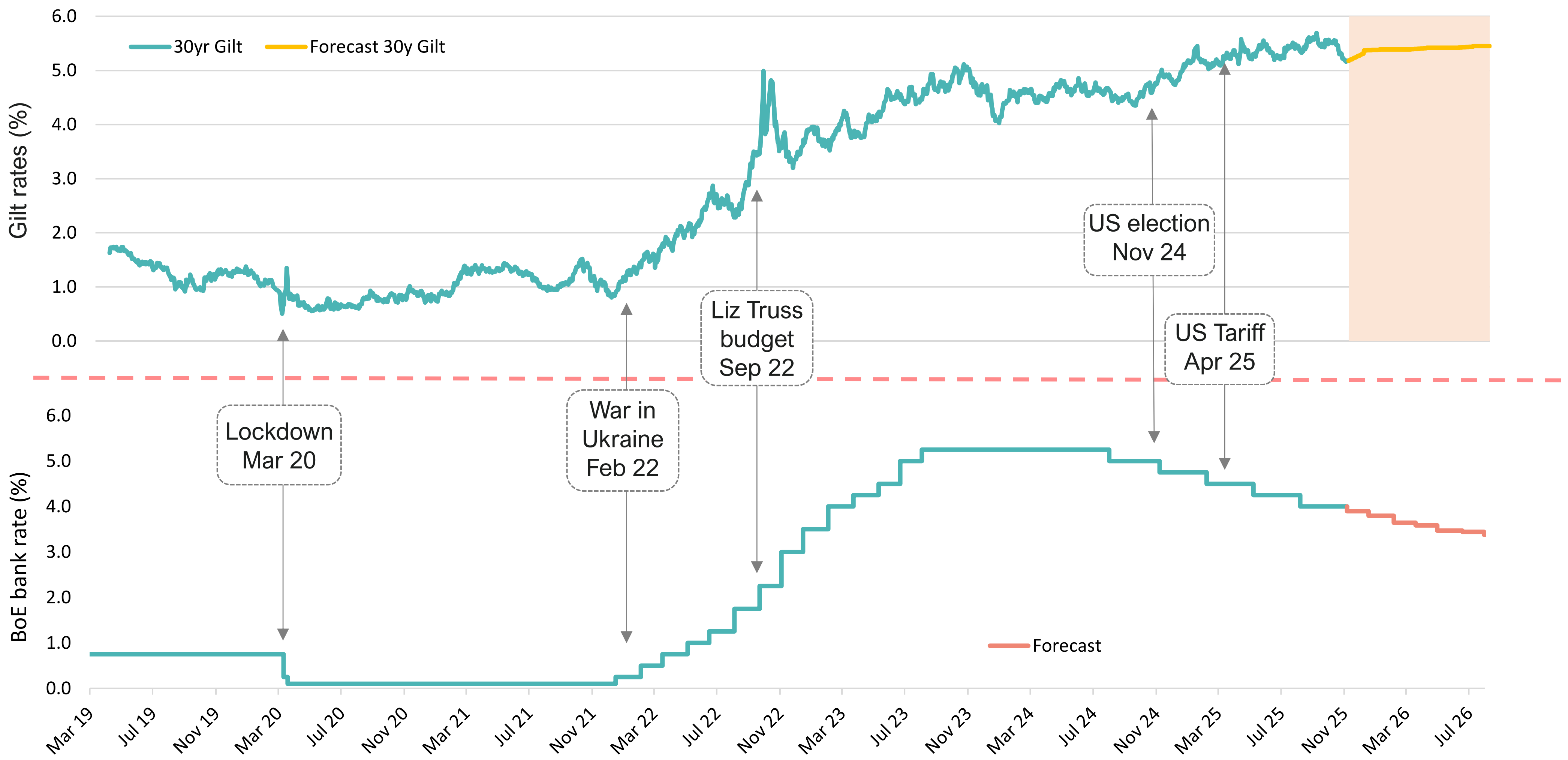
Gilt Rates and the BoE Bank Rate determine the cost of finance, impacting the public sector, developers and house builders, and households looking to buy homes through a mortgage.

The top graph shows Gilt rates. When government borrows money from investors, this is in the form of a bond. In the UK, a government bond is called a gilt. Rising gilt rates mean borrowing is more expensive for the government, impacting public spending plans and investment.

The Bank of England set the Bank Rate, the core interest rate in the UK – shown on the bottom graph. This is the rate of interest the Bank of England pays to commercial banks, building societies and financial institutions that hold money with the Bank of England, and the rate the Bank of England charges on loans to them.

Both Gilt Rates and BoE Rate affect lending and savings rates for customers, and impact on mortgages. The higher the rates, the higher the interest on lending and reduced mortgage affordability.

Movements in UK Gilts and Bank of England Base Rate (2019 to present)



3a: State of play - market review

House price inflation and build cost inflation

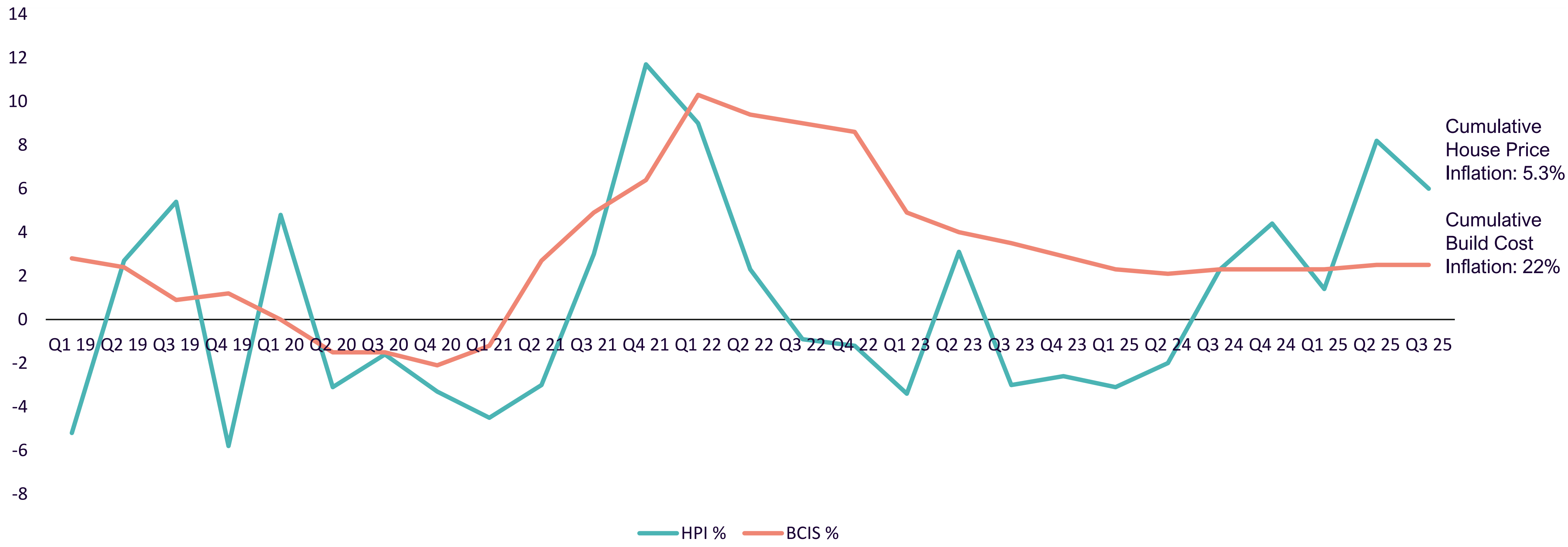
Source: Newbridge / Bloomberg 03 November 2025

The graph below shows the past 6 years' data on house price inflation and build cost inflation. Over that period, while house prices have grown by 5%, the cost of building homes has grown by 22% due to factors such as rising material prices.

The diagram beneath the graph shows the value, cost and profit from a hypothetical development. It demonstrates the challenges faced by developers and developing RPs in the current market, with build costs increasing whilst values have declined. Fire safety legislation requiring a second means of escape in high rise building reduces sellable floorspace, further adding to costs.

Overall, this means that the net profit gained from each development is reduced. This in turn risks affecting affordable housing delivery through planning gain and cross subsidy.

Camden House Price Inflation vs Build Cost Inflation All in TPI



Hypothetical Development (single flat)

Values: £525k
Build Costs: £250k
Net: £275k

inflation

Values: £553k
Build Costs: £305k
Net: £248k

Fire safety

Values: £512k
Build Costs: £305k
GIA:NIA: 80% → 74%
Net: £207k

Less available for:
- **Cross subsidy**
- **Planning levies**
- **Fees**
- **Finance and Profit**

3b

Evidence Session 2: How should Camden build?

Tenure viability

3b: Tenure viability

Reduction in delivery by Registered Providers

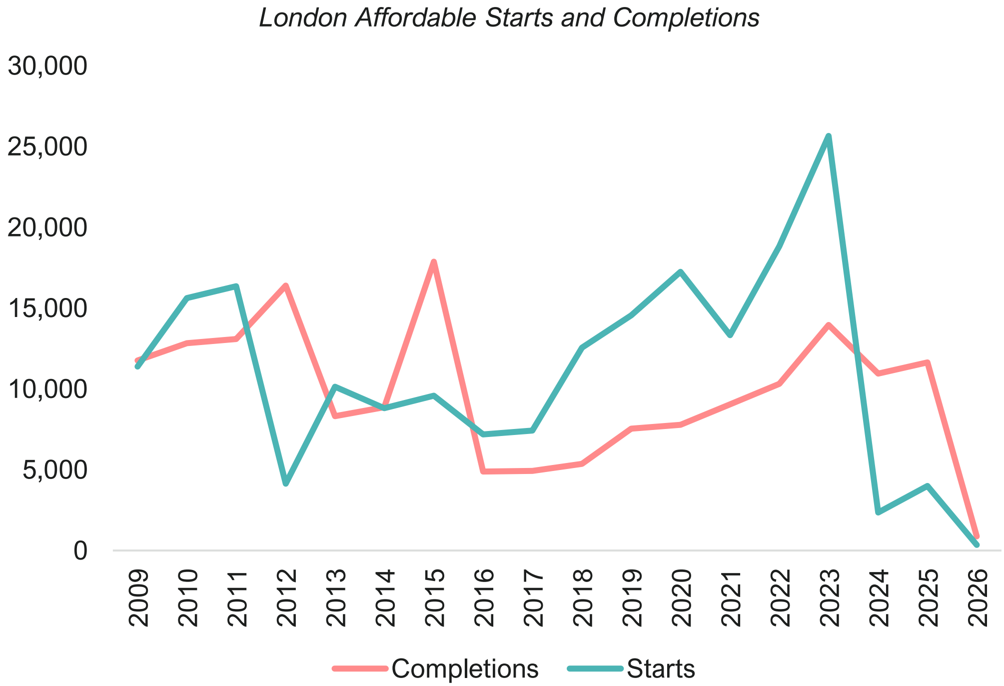
Source: Newbridge / Bloomberg 03 November 2025

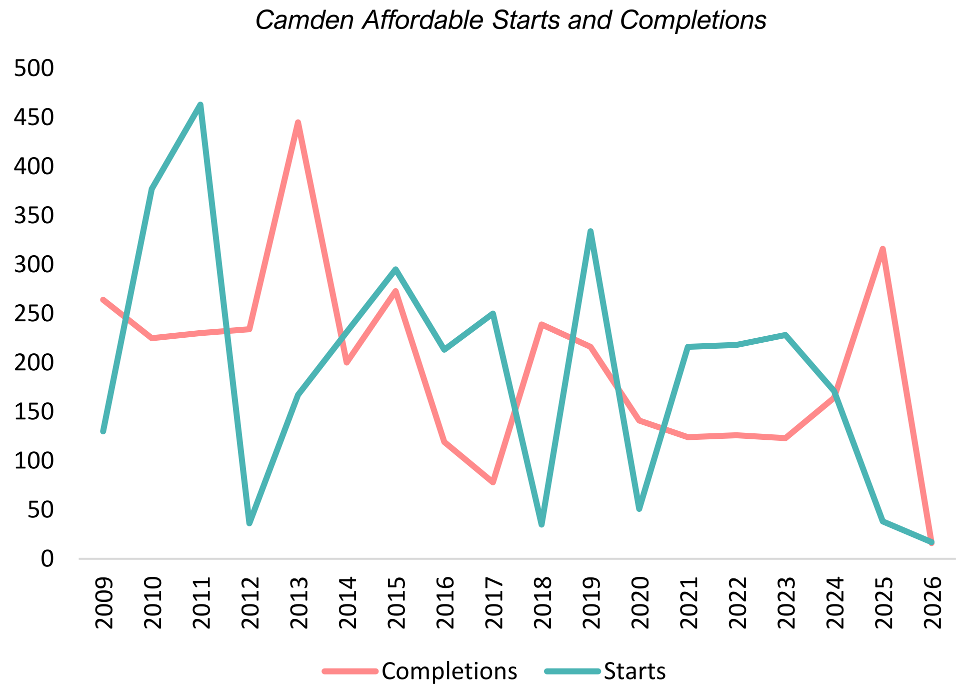
Like most places nationally, Camden relies on the delivery of new private housing to subsidise affordable housing delivery. This means a slow down in all construction starts is impacting on Camden's ability to deliver new affordable homes.

LB Camden's planning department highlighted that application volumes have reduced, those have approval are seeking to renegotiate their affordable housing commitments on viability grounds. Greatest volume is for Purpose Built Student Accommodation (PSBA) and Co-Living.

Anecdotal evidence of fewer traditional Registered Providers (RPs) being active in the Borough and this is impacting the take up for S106 schemes.

Retrofit and Balance Sheet Constraint Impact





3b: Tenure viability

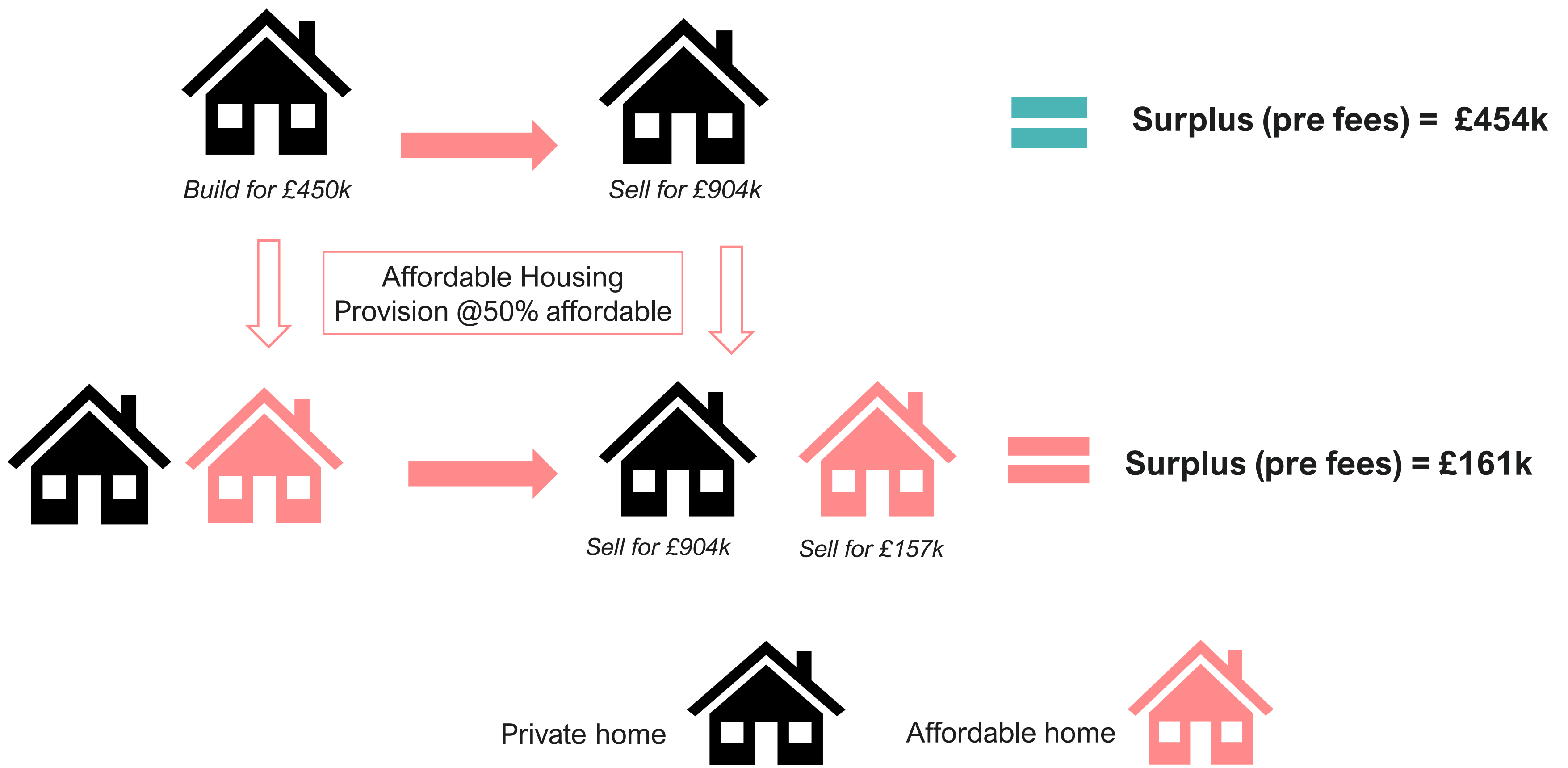
Principle of cross subsidy – how the private sector delivers affordable housing

Newbridge Advisors

There is limited direct state provision of affordable housing. Camden's CIP is an outlier in the scale and success of its self-delivery programme.

Nationally, nearly 50% of all affordable housing is delivered through Section 106 agreements without grant. S106 are an attempt to reconcile private profit with community gain by placing requirements on developers linked to community benefit/ compensation. Over time this has focused on affordable housing delivery - delivery of affordable homes by developers through cross subsidy. RPs have been key to this model by buying the affordable homes delivered from developers. Build costs for affordable and private are similar, but values vary significantly across the tenures.

Below illustrates this model in practice, assuming homes that costs £450k to build, with an open market value of £904k.



3b: Tenure viability

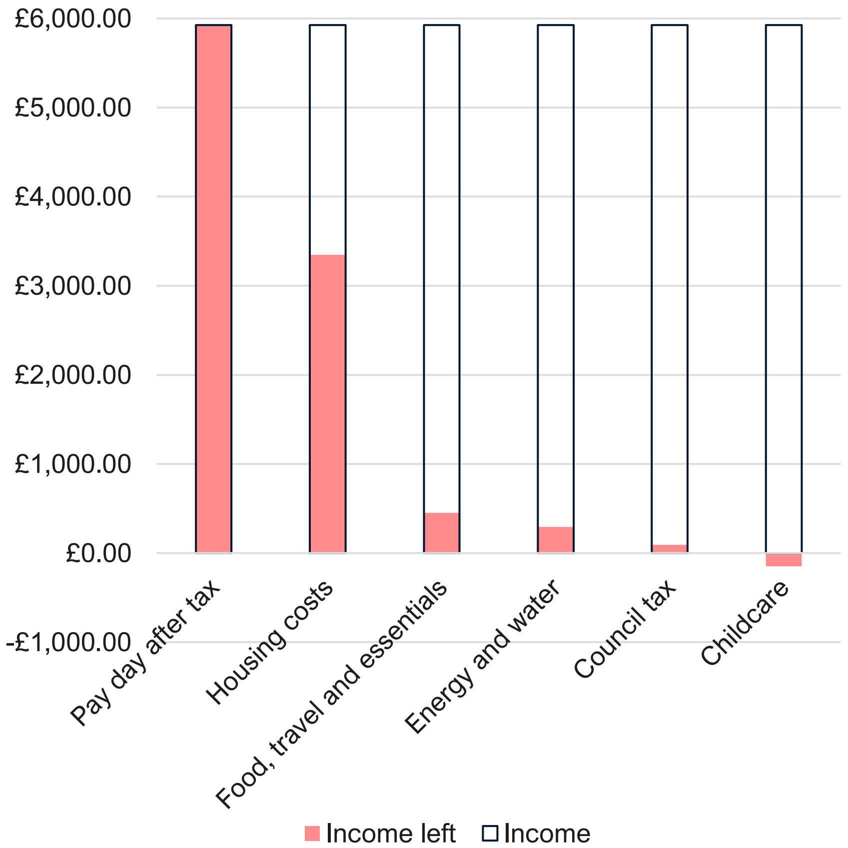
Demand for affordable housing delivery in the context of rising private rental costs

The graph on the left shows the monthly expenditure of a couple on average income in Camden. The graph on the right shows the increases in monthly rents in the private rental sector. London rents have increased £550 pcm since Jan 2019.

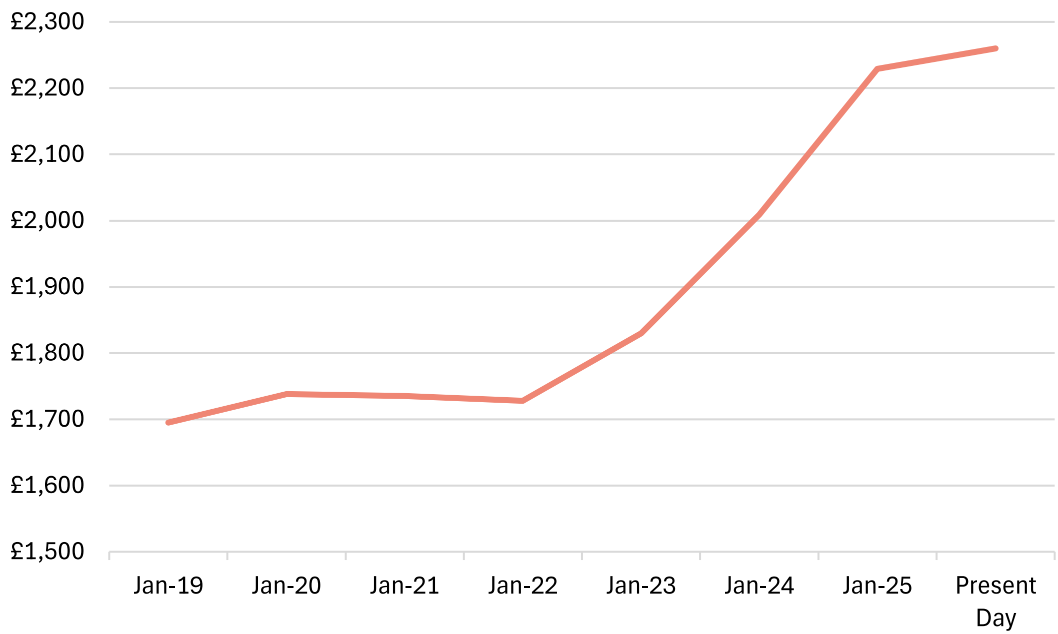
Rental price inflation is putting pressure on household budgets and making Camden an increasingly unaffordable borough for average earners.

PRD, ONS

Monthly cash position: £89k pa couple with primary school child



London Average PRS Rents



3b: Tenure viability

Evidence of impact of the intermediate income cap

ONS

Currently, to be eligible for affordable housing households must have a combined income of under £67k. Below are examples of public sector workers (key workers) and young people, and their eligibility for intermediate rent. Most are eligible for intermediate rent when living alone, or early in their career. Two teachers, and two nurses four years into their career are not and must rely on the private market.

Housing costs are deemed unaffordable if above 40% of monthly income. Only two nurses four years qualified can live in acceptably affordable private homes. This details a gap in provision of affordable housing. Key workers beyond their starting salaries are ineligible for intermediate rent, and most private housing is unaffordable on mid-career key worker salaries. Increasing the intermediate rent income cap may incentivise families to stay in Camden, who are currently living in unaffordable private market housing.

Person / Group	Household Income	Qualify for intermediate Rent	% of household income spent on private 1 bed	% of household income spent on a private two bed
One Nurse	£31k	Yes	94%	>100%
One Teacher	£34k	Yes	87%	>100%
Young People	£34k	Yes	87%	>100%
Two Nurses	£62k	Yes	47%	60%
Two Teachers	£68k	No	43%	55%
Two Nurses (4yrs qualified)	£84k	No	36%	46%

£67k Cap

3b: Tenure viability

Intermediate rent requires significantly less grant than social rented homes

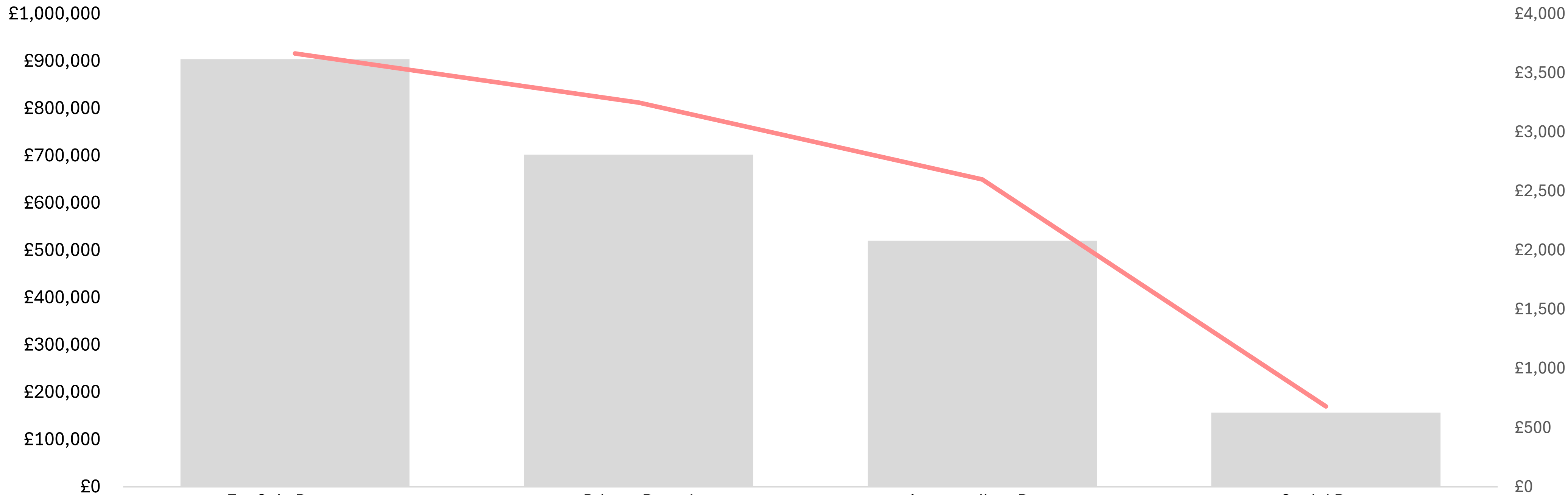
The graphs below show the value differences in private sale, rental, intermediate rental and social rental properties in Camden based on average market costs.

The value difference in Camden private house prices and a social rent unit is £747k (before grant). Grant can be used to support the principle of cross subsidy (funding social housing through private development) and ensure there is enough return for a developer.

The value difference between private sale and intermediate rent is much reduced compared to social rent.

Newbridge advisors

Tenure Capital Values and Occupier Cost Per Month (rent or mortgage cost)



	For Sale Property	Private Rental	Intermediate Rent	Social Rent
Capital Value	£904,443	£702,000	£520,000	£157,000
Cost pcm	£3,665	£3,250	£2,600	£680

3b: Tenure viability

Viability of schemes at intermediate tenures

Newbridge Advisors

Below we have modelled a scheme with 35% affordable housing (60% social rent/ 40% intermediate).

Only 17.5% affordable housing is achievable once land is included in both scenarios, however due to having larger units in the family housing, there are fewer overall units.

There is a policy decision to make between *quantum* of affordable versus *larger family* homes.

Note, GLA AHG now regards more family units on estate regeneration as additionality.

Item	Intermediate Rent	50% family housing
Number of Properties	200	188
Affordable Homes	70	66
Residual Land Value £	£4.9m	£4.7m
Existing Use Value £	£12.5m	£12.5m
Gap to Benchmark Land Value £	*£7.60m*	*£7.80m*
AFH % to get to positive RLV	17.5%	17.5%
Grant Required to get to 35% AFH	£10.50m	£10.67m

Fewer homes due to introduction of larger family homes

Co-Living Viability and tradeoffs

Newbridge advisors

Below is a comparison between a co-living scheme to a conventional open market sale scheme.

Co-living has the potential to remove at least 480 people from HMO sharing market, meaning increased availability of houses for families. In the right parts of Camden, residents looking for short term leases have access to a dedicated service with amenities on site.

However, Co-Living has no family housing or affordable housing within the scheme. Using the payment in lieu, our model provided for c. 12 affordable homes (assuming no land cost). Purpose Built Student Accommodation works on a similar basis and Camden LPA has also secured on site provision for affordable general needs homes.

Item	Co-Living Scheme	Conventional OMS Scheme
Number of Properties/ bedrooms	480 bedrooms	200 apartments
% Private	100%	65%
% AFH (60% SR / 40% Int.)	0%	35%
Affordable Homes	0	70
Residual Land Value £	£20.95m	£4.9m
Existing Use Value £	£12.5m	£12.5m
Gap to Existing Use Value £	+£8.45m	***£7.60m***
AFH % to get to positive RLV	n/a	17.5%
Max cash in lieu payment	£6.95m	n/a

3c

Evidence Session 2: How should Camden build?

Delivery options

Camden Delivery Vehicles – considerations for the Taskforce

Camden has experience across a range of delivery vehicles.

Camden's direct delivery programme through the Community Investment Partnership ("CIP") is more advanced and developed than most other developers in London.

Camden also has Camden Living Ltd, plus the Registered Providers.

In addition to self delivery through CIP, the following schemes are in partnership contracts with developers:

- Greenwood centre (development agreement with Kier)
- Charlie Ratchford Court (development agreement with Vistry)
- Bacton 2 (Development agreement with Mount Anvil)
- Camley Street (development agreement with Ballymore/ Lateral)

The table on the right is used to summarises the pros and cons of different delivery models.

Direct Delivery	Partnership
Pros: • Control over design and delivery. • Flexibility to respond to change, switch tenures and move residents between schemes to minimise decant. • Retain financial surplus or elect to translate this into more affordable. • Integration of new stock into existing platform. • Highly skilled development workforce in house. • Good reputation for delivering community centric development.	Pros: • Less risk - transferred to the private sector. • Potential for land receipts and profit sharing (at low risk). • Private developer expertise and supply chains should deliver a more cost-efficient scheme. • Ability to negotiate levers of control within the contract e.g. planning change and tenure controls. • Ability to scale pipeline upwards using same amount of capital, therefore delivering more homes.
Cons: • Requires upfront capital expenditure from the HRA. • Higher level of risk in event of market downturn. • Higher build costs on account of design spec and location.	Cons: • Delivery of the homes is beholden to private sector return requirements. • Loss of control over design and programme. • Risk of loss of skills developed for self delivery. • Changes are slow to implement through contracts.

3c: Delivery options

How should Camden build, and how can Camden make a difference?

Alongside quantitative analysis, Newbride Advisors engaged with LB Camden Senior Officers to gain perspectives on current and future delivery options. Drawing on this insight and best practice examples from across the country, the suggestions below were set out as provocations for discussion during the Taskforce session.

Newbridge Advisors

What can Camden change?	What can Camden influence directly?	Actions for areas without direct control or influence
• Approach to direct delivery and partnerships on Camden owned land • Allocation of HRA funding capacity • Internal planning process and policies, including design and levels of family housing – incl. priority between volume and family homes • Expand role of Camden Living to take on a more active role acquiring S106 in the Borough • Whether to support Co-Living, in either a blanket or targeted in certain areas	• Apply for affordable housing grant under the new programme – including housing for Key Worker Rent • Engage with For Profit RPs in the sector to encourage investment in Camden • Encourage investment models for LHA housing including partnerships with PRs selling void properties. Benefit to TA • Encourage positive engagement with LPA through best practice and procurement routes • Develop lessons learned from CIP self delivery and partnership projects	• Lobby for more flexible funding products that work for London through the National Housing Bank and GLA • Be a pilot Borough for these products to demonstrate what can work and attract a first call on funding • Lobby Central Government for taxation and incentive programmes (such as lower SDLT for potential downsizers, or ringfencing for delivery of homes).

4

Evidence Session 3:
How can we make the greatest impact for residents?

The experience of living in Camden

Camden is a great borough to call home, but the cost of housing is having impacts on health, wellbeing and security of tenure

Focus groups were asked what it was like to live and grow up in Camden, and how the borough has changed. Conversations focused on the quality of public services in the borough, and the provision for children. The access to amenities, green spaces and central location were all key draws.

Camden is one of London's most expensive boroughs to call home and there is significant pressure on housing supply. Participants across tenure types spoke about their experience of overcrowding, living in poor quality homes and the lack of alternative options available to them. This was having an impact on physical and mental health and wellbeing.

Private renting is the most common tenure type in Camden, but it is also the fourth most expensive borough to privately rent in London. This is reducing the options available to private renters and increasing insecurity. Participants in the private renters focus group spoke about not knowing where to go for support.

Social renters face challenges around swapping to larger or smaller homes, and ensuring that maintenance and repairs happen.

Development was commonly perceived as not being for local people

Whilst it was widely understood that new housing was needed in Camden, few residents saw the new homes as good options for them because of cost, design and quality.

There is a perception that new development is mostly for private ownership, with a small proportion of affordable homes. Participants did not have confidence that the social and affordable housing promised in new development would be delivered. There were also concerns over service charges.

There is a shortage of family-sized homes within the borough, yet focus group participants felt that only small homes were being delivered. The design of these homes was also not seen as meeting family needs.

Participants also had experience of, or had heard stories about, living in homes which were less than 10 years old but already had damp and mould issues.

We also spoke to residents in CIP estates, where Camden Council has led the delivery of new housing. These experiences were more positive, showing the impact of CIP delivery on health and wellbeing.

Recommendations for action

Participants wanted to see the provision of affordable and social homes within Camden with a focus on homes for families and older residents. Design quality was of upmost importance, and should not be deprioritised. There were conversations around who new homes should go to, with an emphasis on the need to provide options for young people who have grown up in Camden.

Delivery was only seen as one part of the solution for residents. Efficient use and maintenance of existing homes was seen as just as important. This includes ensuring that homes are not being used for short-term lets, and that larger homes are not being underoccupied. There was an emphasis on the importance of high quality homes, ensuring that social homes are well maintained and those doing repairs of private rental homes are approved by the Council.

Alongside this, participants shared ideas for how to better work with residents with a focus on communication. This included ensuring private renters know where to go for support and advice, and social renters have a single point of contact. There is a desire for better communication around what is being built in Camden and who is benefitting.

4a

Evidence Session 3: How can we make the greatest impact for residents?

What we heard from residents

Across all tenures, residents felt Camden was a great place to call home

Participants had different reasons for living in Camden.

Many have grown up in the borough or lived in the borough for a while but there were also residents who had moved to Camden recently.

Whilst our data shows that there is a declining number of children in Camden, participants from across tenures emphasized that the borough is a good place to bring up children. This is because of the quality of public services such as schools and libraries, parks and open spaces, and leisure activities.

> *Compared to other places in London, I am glad I live here; I am glad I call Camden home.*
>
> **Private Renting Focus Group Participant**

> *I said to my brother, if you have children, bring them up in Camden.*
>
> **Social Housing Focus Group Participant**

> *I've lived in Camden my whole life. There are schools very close, and shops; everything's really close by. There's entertainment and stuff to do: cinemas, Camden market. I think it is a great place to raise a family, there are green spaces where you can go…*
>
> **Young People Focus Group Participant**

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

Participants from across tenures said they would like to continue living in Camden in the future – and some people felt that this was their only option. This was often put down to the positives of Camden outlined on the previous page – the quality of public services, schools and green spaces.

Participants emphasised the importance of having a community, strong social ties and close links to friends and family. Moving away from the borough would mean moving away from a support network and having to establish new social relationships. Many participants spoke about the new challenges that this would bring, for example having to pay for childcare which was previously provided by family members.

However, this wasn't the same for younger participants who accepted they may need to move out of Camden to outer London boroughs to be able to afford their future home.

> *To move out of the area is a really big challenge … I think about all the connections, the missed connections.*
>
> **Private Renting Focus Group Participant**

> *In the end, they decided that being overcrowded and being near their support network, and children's schools, was better for them [than moving out of London].*
>
> **Social housing Focus Group Participant**

> *I do still really like Camden and I don't really want to move out of the area, so this is my worry. At the moment my daughter is at college, so I really want her to have two years still in the same area. She also has mental health problems and is vulnerable as well. It is really important that we find somewhere in the same area. […] I'd like to stay period, I really like Camden.*
>
> **Private Renting Focus Group Participant**

There were residents across tenure types who enjoyed their homes

A lot of the participants had challenging experiences of living in Camden, often due to the cost, availability, size and quality of their homes. These are explored in the following pages.

However, whilst these negative experiences were common, there were participants across tenure types who had positive experiences of their homes. This includes those participants in older social housing homes who talked about having pride in their estate and their homes meeting their needs; private renters who had positive stories of finding new flats and housemates; and participants in supported accommodation which met their needs and helped them gain independence.

> *We moved to a very beautiful and unique estate.*
>
> **Social Housing Focus Group Participant**

> *We found the perfect flat […] I love it.*
>
> **Private Renting Focus Group Participant**

> *I was a SpareRoom success.*
>
> **Private Renting Focus Group Participant**

> *Moving out [into supported accommodation] is one of the best things that I ever did.*
>
> **Young People Focus Group Participant**

Overcrowding was a common challenge experienced by private and social renters

In every discussion with private and social renters overcrowding was raised as a challenge in Camden. The data shows that there are areas of Camden where over 50% of homes are overcrowded.

For participants in the private rented sector, this tended to be because of the cost and availability of suitable homes. Camden has the 4th highest rents in London. For many the right-sized home was too expensive, and participants spoke about renting homes with a smaller number of bedrooms than required and converting the living room into an extra bedroom.

For social housing, participants spoke about the lack of availability of larger properties and the barriers to swapping homes or downsizing.

Participants spoke about the impact of overcrowding on mental and physical health, with a lack of private spaces putting a strain on family relationships. It also has an impact on children's learning and school. One young person told us about the impact of moving to a larger home, where they now had a desk and quiet space to study.

> *It does have a massive impact on your mental health. If you haven't got the money to go out, you spend more time at home – in a claustrophobic place.*
>
> **Private Renting Focus Group Participant**

> *It puts a strain on relationships. Everyone is on top of each other; there is no privacy.*
>
> **Bourne Estate Focus Group Participant**

> *Now I live in a room with one of my sisters. It is nice to have a bit more space. For example, in my old house I wouldn't be able to sit and study in my room or chill in my room. I have a desk now.*
>
> **Social Housing Focus Group Participant**

Poor maintenance of stock was also a key area of focus, impacting health, wellbeing and finances

The importance of well maintained and high-quality homes was emphasised across conversations. This was seen as essential for good health and wellbeing and to reduce costs.

However, stories of poor maintenance and repairs were common. This was split into two challenges. The first was the quality of housing and homes. Many participants had directly experienced, or knew people who experienced, damp and mould in their homes. There were also participants who experienced leaks, outages in hot water and faulty fire doors.

The second challenge was around resolving issues. Both social and private tenants spoke about insufficient repairs. This was often attributed to the contractors, whom participants did not believe were qualified for the job, long delays for maintenance and being left with unfinished repairs.

Residents of historic estates appreciate the unique qualities of the buildings but feel that “listed building status” is sometimes used an excuse for not improving the safety or accessibility of the estate.

Participants across focus groups recommended a feedback system to ensure that poor service could be reported and responded to.

I don’t think he was qualified to do an inspection. It is not only about my safety; there are so many flats in my area.

Private Renting Focus Group Participant

Could the council require credentials for contractors? […] Maybe have them come from bodies who are approved by the council and only those can be used.

Private Renting Focus Group Participant

It feels like they [Camden council] don’t really care for the houses they have.

Young Person Focus Group Participant

Camden working better with contractors is a matter of urgency.

Social Housing Focus Group Participant

Private renters are facing significant challenges linked to rising rents, competition for homes and difficulties accessing support

Camden is the 4th least affordable borough in London to rent privately. For a couple with a baby to afford to rent a two-bedroom flat, a combined salary of at least £95k is required. Participants spoke about how homes were becoming increasingly unaffordable in the borough and the knock-on effects this is having on health, wellbeing and communities.

To meet the cost of housing, participants spoke about having to cut back on other essentials, including healthcare. They also spoke about not being able to afford activities outside of the home, which meant that there was more time spent in unsuitable housing. There was also a knock-on impact on community; high rents mean there is significant churn, with neighbours leaving the area.

Some participants spoke about the vulnerability of their situation and feeling powerless. This is partly attributed to the demand for housing in Camden and the fear that landlords could easily find new tenants. For those that had sought help, it was hard to know where to go. Participants spoke about not having much knowledge about what their rights are, and how to liaise with their landlord.

Participants wanted the taskforce to explore options for longer term renting and rent controls. They also recommended renters liaison officers and better communication and support from the council.

> *First, you've got to have a job […] and then second is your rent. Everything else – your health, your enjoyment – is always at the bottom because you are so worried about having a roof over your head.*
>
> **Private Renting Focus Group Participant**

> *If you are a private tenant you don't have someone like the council looking out for you. It is just you. […] Camden is good with a lot of things but it is only recently that they have started talking about private tenants.*
>
> **Private Renting Focus Group Participant**

> *I wouldn't have a clue. [where to go for help]. So frustrated being passed from pillar to post.*
>
> **Private Renting Focus Group Participant**

> *[The council could] organise face-to-face sessions on how to build that resilience and how to have those conversations [with landlords]. Tell me how to speak, how to deal with that situation.*
>
> **Private Renting Focus Group Participant**

Across focus groups there was an emphasis on the pressure caused by Airbnb, overseas ownership and students

Camden has over 3,000 AirBnB's, the second most of any London Borough and 1 in 14 homes are empty.

Across conversations there was a strong emphasis on the unfairness of this situation, with empty homes or short-term lets perceived as an inefficient use of stock whilst residents are struggling to find and afford housing.

Participants in social and rented tenures spoke about the impacts that short-term lets were having on their neighbourhoods. The challenges focused around the negative impact on the community and personal safety.

Private and social renters called for Camden Council to tackle short-term lets. Some participants spoke about having reported short-term lets to the council, who did not respond to complaints. There was also a focus on the need to work with landlords to disincentivise short-term lets and encourage longer term tenancies.

A lot of people who are higher earners, paid by the company, renting the properties with one person […] they are taking the properties where it is harder for us to move around and have choices. […] You don't begrudge them the property if they are using it but they aren't even using it, it is like having holiday homes

Private Renting Focus Group Participant

A lot of private landlords, when they own two or three properties, they will put those onto Airbnb and take those off the market. I think this is a big error by Camden, they could provide a lot more stock if they worked with private landlords.

Social Housing Focus Group Participant

Too many people Airbnbing, which they shouldn't be. You've got suitcases wheeling through the square at all hours. And the students living on the Bourne – they think they're on a university campus.

Bourne Estate Focus Group Participant

Inside AirBnb; LB Camden Housing Taskforce Focus Groups

Alongside residents, we spoke to landlords in Camden

The landlords we spoke to were professional landlords with one or two properties. A large focus of the conversations were on the Renters Rights Act and other legislation.

The Renters' Rights Act is already impacting on landlord behaviour, with some landlords raising rents ahead of changes beginning to take effect. Landlords spoke about the risks they felt the Act would bring, with greater tenant protections making it harder to evict those with missed rent payments or who are not looking after properties. This risks creating a two-tier market where longer-term tenants have better security, whilst those who are starting a new tenancy face challenges in finding a property.

Landlords also felt the need for greater prioritisation from Camden Council, to focus resource on penalising rogue landlords and supporting those good landlords in the borough.

> *[I will now] hold on like hell to the tenants I have. Because if I have a change in tenancy, it's like playing Russian roulette… I'm already in a regime of holding rents as they are to the extent I can, even though my costs are going up.*
>
> **Landlord Focus Group Participant**

> *The effect will be an increase in rent… Get your house in order now – and also start increasing your rents now, and doing the other things which the regulations will stop you from doing in the future.*
>
> **Landlord Focus Group Participant**

> *The new regulations will affect us because many of our tenants are employed by large companies so they've got sufficient salary to pay, but they have no references. So, one of the things that we have done is take six months' rent in advance. Under the new Renters Act, we're not allowed to do that.*
>
> **Landlord Focus Group Participant**

Who is development for?
1. Overall new development was seen as necessary, but few residents saw the new homes as a good option for them

Participants shared their perspectives on new development in the borough.

There were multiple discussions in focus groups about new development and the potential positive impacts that it could bring – improvements to the public realm in Kings Cross for instance. However, the common theme across conversations was that new development brings expensive homes for private ownership, and new social housing or improvements to existing neighbourhoods are deprioritised.

The issues that participants raised around new development covered three key themes, explored in the following pages. Firstly, there are concerns around price and affordability. These include service charges being unpredictable, the cost of rent and a lack of affordable options, including social and affordable rent and shared ownership. Although people know that social and affordable housing *should be* delivered as part of a new development, there was a lack of confidence that it actually gets delivered.

> *The world gets nicer around us, but tenants don't see any of that [benefit]. The Kentish Town development is hundreds of houses for private ownership.*
>
> **Social Renter Focus Group Participant**

> *All the building that is taking place has become private – when they agree a proportion for shared ownership or social housing they just decrease it over time.*
>
> **Social Renter Focus Group Participant**

> *The price is ridiculous for the place you are getting… The new builds come with a service charge which is out of control and very difficult to predict.*
>
> **Private Renter Focus Group Participant**

Who is development for?
2. Many residents feel that new builds are not designed for them and aren't a "forever home"

The second challenge raised by participants around new development was design. There is a perception that new homes are small and don't meet the needs of families, because of design elements like an open plan living space. This was raised by participants with children, but also younger participants who did not want to move to a smaller home which may not meet their needs in future.

Because of the challenges explored previously around overcrowding, and the difficulty in finding larger social rented homes, participants did not see new builds as a solution to the key housing challenges in the borough.

> *The size that they are building rooms is not practical [for a family]; the sofa is in the kitchen.*
>
> **Private Renter Focus Group Participant**

> *I was offered a new home but it was too small, plus it was open plan. I hate open plan kitchens.*
>
> **Bourne Estate Focus Group Participant**

> *I think that living in a new build is ideal for me […] But if I wanted to start a family, I don't think living in an apartment would be ideal.*
>
> **Young People Focus Group Participant**

The poor quality of new developments was raised across focus groups

In our social and rented focus groups, there was a perception that new builds are built poorly and do not last. Many participants had stories of themselves, or people they knew, living in poor-quality new build homes that were only about a decade old. This include problems with damp and mold, heating, and structural issues.

This was having an impact on health and wellbeing, for example from going weeks without hot water or because of damp in the homes. There was also a knock-on impact on household finances, with residents having to pay for repairs after moving into their new home.

> *My building is 15 years old and we have constant leaks, heating issues… When it was built, it was considered the crown jewel in that area and a Clarion premium estate. But it hasn't lasted, it's been so poorly maintained.*
>
> **Social Renter Focus Group Participant**

> *[Damp and mould] is a major problem. I am on the fifth floor and the floors down below have had serious problems with their kid's health.*
>
> **Social Renter Focus Group Participant**

> *It's obviously not greener on the other side to be in a new build. We are in prewar buildings. We're lucky because the flats can generally keep warm. It just sounds like new build isn't the way forward.*
>
> **Bourne Estate Focus Group Participant**

CIP Investment in estates: Central Somers Town & Bourne Estate

Camden has delivered over 1,700 new homes through the CIP programme. We had conversations with residents of these homes to understand what the impact of investment has been on residents and neighbourhoods. These conversations were different to those on the previous pages, with the positive impact of new development explored.

In contrast to the challenges on the previous pages, participants explained the benefits moving to a new home has had on them, and the impact living somewhere warmer, cleaner and more energy efficient has on both health and wellbeing and finances.

There was also a general feeling and perception that new social homes have gone to longstanding residents who were experiencing overcrowding, or damp and mould. However, these issues continue to persist for the residents still living in the older homes.

Through the CIP programmes there has also been investment in community facilities. This has been viewed as positive and strengthened feelings of community cohesion for social tenants. The participants we spoke to were social renters, and they felt new residents haven't integrated into the community. They also described tensions between leaseholders and social tenants over repairs and maintenance.

> *I don't even know who they [residents who bought new homes] are. But we know who our social housing neighbours are. I'm not against people buying their own properties – my mum bought her flat – but we're not really benefitting from these [new homes delivered for private sale].*
>
> **Bourne Estate Focus Group Participant**

> *I love it [the estate]. I'm proud to be a resident here. I'm proud of the community that has been built up*
>
> **Bourne Estate Focus Group Participant**

> *There are a few people in here from my old building. There's three of us – including a family that was overcrowded with a dad who had cancer. They live downstairs from me now and they're happy with their property*
>
> **Bourne Estate Focus Group Participant**

> *I don't feel as ill as I did. It is warmer so I spend less money on the electric and gas. Oh, we don't have gas and that's another good thing. I find it is a bit cheaper as I only have to pay for the electric rather than electric and gas. It is nicer, it is clean, it is easy to maintain*
>
> **Central Somers Town Focus Group Participant**

Residents thought there should be more social and intermediate housing, and options for older people

We asked participants what should be prioritised in future delivery. Whilst there was an acknowledgement that some new housebuilding will have to be for private delivery, residents wanted to see more social housing. Participants mentioned Camden's history of building social housing as a source of pride and inspiration in the borough.

There was also discussion of other affordable options alongside social housing. This included making sure that there were homes available at affordable rent and the need for it to be genuinely affordable for Camden residents.

Participants also mentioned the importance of appropriate housing for elderly residents, to ensure that they can live in suitable accommodation for their needs and free up larger homes for families.

> *I acknowledge that to build a block of flats must cost a lot of money and Camden doesn't have that much resource, but maybe they should increase that [the social housing proportion]*
>
> **Social Renter Focus Group Participant**

> *The government's affordable rent is not what our affordable rent is. For the places that they are doing up, that they are building, just make them affordable, for goodness sake.*
>
> ***Private Renter Focus Group Participant***

> *I don't think there is anywhere appropriate for older people. […] It is like chucking them into a housing estate, putting them into a property which is loud. I like the idea that you have older people in one place.*
>
> **Social Renter Focus Group Participant**

Build quality and the suitability of homes for families should be prioritised

Rather than focusing on delivering quantity – or delivering quickly – residents would like to see more emphasis on building materials being of the highest standard and safety standards being upheld. There was a feeling that this would save the council money in the long run as homes would last longer and require less maintenance.

This explains why people feel that a new warmer home can have a positive impact – but in 5 years' time they don't want to discover issues like damp and mould.

People also want to have more of a say in the design of their home and public realm around their homes

> *We've seen properties built as soon as possible, but we don't want to rush the building site. Don't compromise on safety and the regulations.*
>
> **Private Renter Focus Group Participant**

> *They keep building these tiny little boxes, they are not appropriate for families*
>
> ***Private Renter Focus Group Participant***

> *These new wooden garden beds they keep making. […] I would have preferred a shed for bikes. There is no storage in my property. We're on the third floor; if you look on the balconies, everyone's house is outside their house. Ask us what we need. I live on the third floor, I have kids which are 16 months apart, I have to bring my double buggy up the stairs every day alone. A buggy space*
>
> **Social Renter Focus Group Participant**

All participants felt Camden residents should be prioritised for affordable housing

Regardless of age or tenure, most participants emphasised the importance of providing homes for existing Camden residents. This was seen as important because it keeps existing communities together and means people don't have to leave their support networks.

It was also clear that there's a lack of clarity about who gets priority with regards to the allocation of social housing – particularly regarding the "points" that you get because of a health condition, care leaver status, or the number of children you have. There is a perception that some people have to wait for a long time, while others "skip the queue".

Even if they are expensive, you could have schemes to make it affordable […] Maybe you will have a cheaper rent because you have been in Camden for a while; you have built those connections.

Private Renter Focus Group Participant

Priority for current residents so we keep a sense of community and people who have already established roots

Young People Focus Group Participant

I have severe asthma and my daughter as well. I'm under the care of respiratory team and the rheumatology team as well. But I don't know if I am "a priority" or not. We need to know when we have priority and what is our right when our kids reach that age [when they need their own bedrooms]. We don't we don't have any idea about allocations

Bourne Estate Focus Group Participant

4a: What we heard from residents

There should be affordable options for young people, either through social housing or discount market prices

The conversations often came back to the experience of young Camden residents. The data shows that for the average young person in Camden, the only affordable option is a room in a large house share, and for many this will be out of reach.

Participants emphasised the need to show a pathway for young people who grow up or study in Camden to be able to move into homes of their own. There was a strong perception that this will not only benefit young people and their families, but that Camden will "lose out" if young people move out of the borough.

> *Having a certain percentage for up-and-coming young people in housing will be great*
>
> **Young People Focus Group Participant**

> *The kids that have just finished university [...] That category should be included in whatever system they have to help them with their first home... They have jobs, but a job that doesn't allow them to buy. It is that kind of group in the market that doesn't fall under any category.*
>
> **Bourne Estate Focus Group Participant**

> *There should be some sort of 25% or something I don't know, something to support these children who Camden paid for their education, paid for their leisure centres to enjoy growing up here. Now is the time for them to pay back to Camden but they can't. [...] They cry when they go. There should be something for the new generation because they are the future of Camden*
>
> **Social Renter Focus Group Participant**

4b

Evidence Session 3: How can we make the greatest impact for residents?

Resident recommendations

There were a range of priorities identified across focus groups. These have been grouped into four key questions which were the focus of taskforce session 3

LB Camden Housing Taskforce Focus Groups

Focus question	Recommendations from residents
What other levers should the council be considering to tackle the biggest housing challenges facing residents?	• Reducing the number of and regulating short-term lets and overseas ownership • Providing support for private renters including consistent communication • Joined-up communication within social housing teams, for example between maintenance and new tenancies • Support for young people living at home to support them to remain in their current homes
How should we work with residents to maximise the benefits of housing delivery for communities?	• Ensure that new homes are affordable, through provision of social housing and other affordable options • Design for families, with the right sized homes and layout • Emphasise quality in building materials • Communication to tell residents what has been delivered
Who should new homes go to?	• Importance of maintaining mixed communities with different tenures including supported • Specialist provision for older residents • Intermediate options for those with specialist housing needs such as mental health support • Prioritisation of young people to help them remain in the borough • Camden residents
What should our priorities be for Camden's existing stock?	• Maintenance and refurbishment of existing properties • Fast and efficient repairs, and a way of reporting poor quality repairs • Support for residents to downsize including a point of contact

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