

Analysis of housing developments completed by size 1 April 2015 to 31 March 2025

- 1.1 This analysis relates to the Council's response to Matter 3, Issue 2, Question 34 (the sliding scale for affordable housing) and the Inspector's request made on Day 2 of the Examination hearings. The Council's response to Question 34 draws on data related to schemes completed from 1 April 2005 to 31 March 2015 to examine housing developments completed by size and explain:
- the importance in Camden of housing delivery from small developments;
 - the negative impact of past thresholds above which affordable housing requirements apply; and
 - the benefits of a sliding-scale affordable housing target.
- 1.2 As requested by the Inspector, this analysis examines data for 1 April 2015 to 31 March 2025. The analysis illustrates the continued importance of housing delivery from small developments, and the benefits of the revised sliding-scale affordable housing target that has operated since adoption of the Camden Local Plan 2017.

Developments with housing completed by size – 1 April 2015 to 31 March 2025

Scheme size (additional homes)	Number of schemes	Percentage of all schemes	Total units	Percentage of all units
1	458	44.2%	458	5.5%
2	193	18.6%	386	4.6%
3	85	8.2%	255	3.0%
4	57	5.5%	228	2.7%
5	41	4.0%	205	2.4%
6	29	2.8%	174	2.1%
7	17	1.6%	119	1.4%
8	15	1.4%	120	1.4%
9*	14	1.4%	126	1.5%
Total 1 to 9	909	87.7%	2,071	24.7%
10	8	0.8%	80	1.0%
11	3	0.3%	33	0.4%
12	7	0.7%	84	1.0%
13	9	0.9%	117	1.4%
14*	3	0.3%	42	0.5%

Scheme size (additional homes)	Number of schemes	Percentage of all schemes	Total units	Percentage of all units
15	5	0.5%	75	0.9%
Total 10 to 15	35	3.4%	431	5.1%
16	7	0.7%	112	1.3%
17	7	0.7%	119	1.4%
18	7	0.7%	126	1.5%
19	3	0.3%	57	0.7%
20	3	0.3%	60	0.7%
Total 16-20[†]	27	2.6%	474	5.7%
Total 21 to 30	16	1.5%	398	4.8%
31+ units	49	4.7%	4,997	59.7%
Grand total	1,036	100.0%	8,371	100.0%

* red text indicates the scheme size immediately below the former 2010 affordable housing threshold of 10 homes and the former 2006 affordable housing threshold of 15 homes

† entries for individual sizes of scheme from 16 to 20 homes were omitted for 2005-2015, but have been added to this table to assist in understanding the scale of housing output immediately above the proposed termination of the affordable housing sliding scale (at capacity for 15 additional homes) in the draft Camden Local Plan

- 1.3 Comparing the table above with the table for 2005-2015 provided in the Council's response to Matter 3, Question 34, it is apparent that:
- over 2,000 more homes were completed in developments involving housing (up from 5,879 to 8,371 homes), although slightly fewer *schemes* were completed than in the previous 10 years);
 - additional homes were completed primarily in large schemes - the number of homes completed in schemes involving 31 homes or more rose from 2,431 homes to 4,997 homes;
 - the number of homes completed in schemes involving 16 to 30 homes also increased from 684 to 872 homes¹;
 - there was a modest reduction in the number of homes completed in schemes involving 1-9 homes (down from 2,412 to 2,071 homes) and in the number of homes completed in schemes involving 10-15 homes (down from 684 to 431 homes).
- 1.4 The response to Matter 3, Question 34 noted that the table for 2005-2015 indicated the impact of the former 2006 affordable housing threshold of 15 homes and the former 2010 threshold of 10 homes, with far more schemes involving 14 homes than 15 homes, and far more schemes involving 9 homes than 10 homes.

¹ for the period 2015-2025, 474 homes from schemes with 16-20 homes and 398 homes from schemes with 21-30 homes (total 872)

The table for 2015-2025 provided here shows no clustering of schemes below the former 2006 threshold of 15 homes, and a reduced clustering of schemes below the former 2010 threshold of 10 homes. In this respect, the Council considers that the sliding scale target for affordable housing included in the Camden Local Plan 2017 has been effective in countering the negative impact of thresholds on scheme size.

- 1.5 The Council notes that from 2015-2025 (compared with 2005-2015) there is a modest reduction in the overall number of homes completed in schemes involving fewer than 10 homes (from 2,412 to 2,071 homes), but also notes a number of contextual considerations:
- across completed schemes of all sizes, the number of homes increased substantially from 5,879 homes to 8,371 homes;
 - the number of homes completed in schemes involving 10-15 homes was also subject to a modest reduction (from 684 to 431 homes) despite the introduction of the sliding scale affordable housing targets in 2010²;
 - the modest reduction in the delivery of homes from the smallest schemes did not apply uniformly across every individual size of scheme – for example, there was an *increase* in the number of homes from schemes involving 5 homes from 135 homes to 205 homes;
 - the shift towards larger schemes in terms of the overall contribution towards housing completions may reflect factors such as a more effective optimisation of site capacity, the introduction of the London Plan's threshold approach to viability and fast-track route in the Mayor of London's Affordable Housing and Viability SPG 2017 (RD08) (draft issued in November 2016), and a reduced number of small developers operating in London following the financial crisis of 2008 and the pandemic of 2020-21.
- 1.6 Taking these considerations into account, the Council is confident that the modest reduction in the number of homes completed in schemes involving 1-9 additional homes has not arisen from the requirement for a financial contribution to affordable housing from such schemes introduced in 2017. Notwithstanding the modest reduction, schemes involving 1-9 homes still provided 24.7% of the homes completed from 2015-2025, and the Council considers that seeking a financial contribution to affordable housing from these developments continues to be essential if the Council is to meet its affordable housing target.

Affordable housing delivery through the sliding-scale target

- 1.7 Schemes with capacity for fewer than 10 additional homes are expected to contribute to affordable housing through a financial obligation rather than direct provision on-site. In the case of small sites, contributions are pooled through the Council's dedicated Affordable Housing Fund, which is used to support the delivery of affordable housing on alternative sites. Contributions to the Fund are not ring-fenced to fund nominated projects: 90% is used to support the Council's Community Investment Programme (CIP) and 8% is used to assist projects

² a full timeline of amendments to Camden affordable housing requirements for smaller schemes is set out in paragraph 34.9 of the Council's response to Matter 3, Issue 2

delivered by the Council's partner Registered Providers of affordable housing (RPs).

- 1.8 As indicated in the responses to Matter 3, Issue 2, Questions 34 and 40, the Council's assessment of financial contributions from applications determined from 2017 to 2025 shows that non-major developments have contributed over £7 million to the Council's Affordable Housing Fund. We estimate that £7 million funding could generate 14 affordable homes³, or potentially more if the projects supported can also draw on other resources e.g. from the Mayor's Affordable Homes Programme or from the Registered Provider (RP) involved.
- 1.9 Examples of delivery from small CIP projects without funding from on-site market homes include:
- 10 low-cost rented homes on Chalton Street near completion (an infill site on the Godwin and Crowndale Estate, Site Allocation S29); and
 - 10 low-cost rented homes on Glenhurst Avenue with a resolution to grant permission (an infill site on the Highgate Road estate, application reference 2025/5314/P, listed on page 7 of the Camden Housing Land Supply Table ED3s).
- An example of an RP project assisted by the Fund is three low-cost rented homes delivered at 168 Broadhurst Gardens in 2025 by converting vacant shared accommodation to self-contained move-on flats for formerly homeless adults (application reference 2022/4984/P).
- 1.10 The sliding scale target for affordable housing also applies to schemes with capacity for 10-15 additional homes, but these are expected to make direct on-site provision of affordable housing in accordance with NPPF paragraph 64 and London Plan Policy H4.B. The Council's response to Question 34 provided two examples of relatively recent permissions for development at this scale that included an obligation to provide affordable housing, one of which is complete and has directly provided two off-site affordable homes, and one of which is under construction and will provide one on-site affordable home.

³ The estimate has been calculated by reference to the figure of £5,000 per sqm provided as the payment-in-lieu rate for affordable housing in draft Local Plan paragraph 7.142, and the 100 sqm size of a typical home (including ancillary space/ common areas) provided in draft paragraph 7.114 of the Local Plan and explained in the Council's response to Question 32, which combine to indicate that the provision of an affordable home could be expected to cost £500,000. On that basis, £7 million could deliver 14 affordable homes.