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# Housing Zones

A Prospectus



**MAYOR OF LONDON**

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## Foreword

Britain's economy is growing again, and growing faster than any other major industrial country. Employment has increased by nearly 1.7 million since 2010, and there are nearly 380,000 more jobs in London alone. Our long term economic plan is working. But we can't be complacent. We must make sure that our recovery is sustainable, and avoid repeating the mistakes of the past. And we must make sure that this recovery benefits everyone.

That's why today we are taking action to make sure all families can get a home of their own. We can't risk the housing market endangering the economic stability we have fought hard for over the last four years. We want rents to be affordable, and for as many people as possible to have the security of a home of their own.

The challenge is obvious. London's population has grown by a million since 2001, the fastest ever rate in this city's long history. We all need somewhere to live, but at the same time we all value the green spaces in our cities and the beautiful landscapes outside them. So if we want to get more houses built, but limit development on our green fields, we have to remove all the obstacles that remain to development on brown field sites.

We need to regenerate whole areas of our cities that are wasted. So today we have set out plans for new Housing Zones across the capital. We will help local authorities plan the development, put in the infrastructure, release public sector land, simplify the planning, clean up pollution, streamline compulsory purchase powers, and do anything else necessary to open up the regeneration of an area.

These plans are designed to get brownfield sites across London ready for new homes. The Government and GLA are jointly committing a total of £400m funding for twenty zones across the capital, delivering up to 50,000 new homes for Londoners.

All this builds on the steps we've already taken: like our reforms of the planning system, like Help to Buy, improving the private rented sector and building 100,000 affordable homes in London. As a result, we are seeing encouraging signs: the number of new homes being built is a quarter higher than last year.

Both of us grew up in London, and we're proud of our beautiful, dynamic, diverse city. And we want it to be a city that everyone can afford to be part of. That's why we are working together to make sure that we turn wasted, ugly, derelict land into homes and pleasant places that all Londoners can enjoy.

**Boris Johnson, Mayor of London**

**George Osborne, Chancellor of the Exchequer**

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## Introduction

The Mayor's draft Housing Strategy set out plans to create a number of "Housing Zones" to boost housing supply in London. It also identified that a range of planning and financial measures would be used in these areas to unlock and accelerate housing delivery and to build homes more affordable for working Londoners.

This Prospectus sets out the framework within which Housing Zones will operate and the context for the something-for-something deals that the Mayor would like to see in these Zones. It also offers the opportunity for London Boroughs to bid for designation as one of the twenty Housing Zones that the Mayor would like to see come forward across the capital, each delivering a minimum of 1,000 homes each on brownfield land.

Over ten years these Housing Zones should deliver over 50,000 homes as part of the Mayor's efforts to double housebuilding in London, including supporting 250,000 Londoners into low cost home ownership, through part-rent, part-buy, over the next decade. Bids that deliver significant amounts of intermediate and low cost market housing to buy will be given priority. To support these aims, the Mayor is making £400 million available, at least half of which is in the form of repayable investment with the remainder available in a flexible funding form, including potentially grant.

The document has five parts:

- The first part describes why London needs this new policy approach, what it is, and how it will benefit the capital.
- The second part explains how the Mayor sees Housing Zones operating.
- The third part describes the range of planning and financial policies that the Mayor, working in concert with the relevant boroughs, would be able to pursue in Housing Zones.
- The fourth part sets out the additional ideas for possible future policy or legislative change or significant additional financial commitments. These would need a firm evidence base as to the housing supply that would be brought forward for the Mayor and Government to pursue further.
- The fifth part of this Prospectus sets out the timetable for bidding for Housing Zone status, the requirements that all bidders will need to meet and the criteria that will be used when assessing bids.

Five cases studies are also considered in the document. These are "front runners" for Housing Zone status where the GLA has been working with partners to assess the validity of the concept and where there is clear potential to deliver significant housing supply. They are included to demonstrate the range of ideas that bidders can develop, but will still need to formally bid.

The deadline for submission of bids in the initial phase is **30 September 2014**, although bids will begin to be considered and assessed as soon as they are submitted and the GLA will continue to consider further applications up until the funding is fully allocated. Bids should be sent to: [housingzones@london.gov.uk](mailto:housingzones@london.gov.uk)

# PART 1: Why and what



## Why does London need Housing Zones?

1. The draft London Housing Strategy set out the housing challenge posed by London's growing population. Since 2001 London's population has grown by a million, equal to the population of Birmingham, and is increasing at the rate of around 100,000 people a year, equivalent to a new borough approximately every two and a half years. This is the fastest growth in population in London's history and it requires a range of new policies to boost home building to address this rising demand.
  2. The Mayor identified the need for new housing as London's greatest challenge in his 2020 Vision. The GLA's assessment of housing requirements show that London needs at least 49,000 homes a year to keep pace with its rising population and to address its historic backlog of housing need. The last time this level of construction was achieved was in the 1930s, when circumstances were very different and land availability was much less constrained by the Green Belt and planning policies.
  3. Although the Mayor is on target to deliver 100,000 new affordable homes by 2016, and new construction orders are running at record levels for recent years, there remains a structural challenge to address if the rates of new home building are to increase to the level needed. Only around 20,000 to 25,000 new homes have been built annually over the last 30 years and for three decades, under Governments of all parties, London's supply of new homes has not kept pace with the increase in housing demand.
  4. This mismatch between supply and demand has grown widely in the last decade and is reflected in the average household size in London increasing recently for the first time in over 100 years, from 2.35 persons per household in 2001 to 2.47 in 2011. It is also contributing to rising housing costs. In March 2014, the average house price in the capital was £459,000, compared with an England average of £263,000. Average prices in London have risen by seventeen per cent in the last year, compared with eight per cent nationally. Rents are also higher in the capital, with the median monthly rent for a private rented home at £1,300, compared with a national average of £595.
  5. The draft London Housing Strategy has identified the need to significantly increase supply above recent trends to levels not seen for 80 years. To do this, every aspect of the development process needs to be addressed. It needs new ways of delivering housing supply innovative policy responses that exploit the full array of available funding, planning and other tools. London Government – the GLA, boroughs, and other public sector agencies – will need to think and act in new, flexible and innovative ways, and Housing Zones offer an opportunity to do so.
  6. The commitment to develop Housing Zones is set out in Policy 50 of the draft London Housing Strategy. It is also being incorporated into London's planning framework through the new Policy 8.1B in the draft Further Alterations to the London Plan (FALP). The FALP identifies Housing Zones as initiatives to realise the potential of large development areas and commits the Mayor to working with Government on developing implementation options for them and with boroughs on potential locations.
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## What are Housing Zones?

7. Housing Zones will be areas where home building will be accelerated by working in innovative partnerships with boroughs, land owners, investors and builders. They will only work where they are proposed by a borough prepared to demonstrate their commitment to housing delivery through a 'something-for-something' deal. This will enable the GLA to act in concert with the relevant borough and other stakeholders, focusing resources on the specific task of boosting housing supply using a series of policy interventions in a coordinated and targeted way.
8. New homes developed in Housing Zones will be expected to be geared towards meeting a range of housing needs. This means that they must address the affordability challenge currently facing many Londoners. This requires both open market homes that are affordable for Londoners with an obligation, where possible, to prioritise the sale of individual homes to Londoners purchasing for owner-occupation. It also includes new long term market rent homes, as well as affordable homes for rent and low cost home ownership. This Prospectus suggests measures in the planning and financial packages to specifically address this priority.
9. All new homes in Housing Zones will need to be built to high quality standards, with policy-compliant levels of environmental performance and the Mayor will expect them to conform to the London Housing Design Guide. Proposals will also need to demonstrate how new homes will come forward in a master planned approach consistent with strong community and urban design principles to achieve coherent neighbourhoods.
10. Housing Zones will be areas where the Mayor will look to use funding or policy levers in new ways to achieve higher levels of housing delivery, piloting new approaches and over long term timescales.
11. Housing Zones will work flexibly and will operate in different ways according to local circumstances so that the approach fits the specific needs of an area. Housing Zone designation could be used to unblock or kick-start development where it is stalled; it could be used to speed up delivery of homes that are already planned; or it could be used to bring forward new supply that would not otherwise have occurred. In any one Housing Zone any or all of these approaches could be applied.
12. Planning and finance are the keys that the Mayor and boroughs can most readily use to unlock development blockages, and this Prospectus suggests a range of interventions in Part Three that could possibly be applied in Housing Zones. Each Housing Zone could thus have a package of both 'Planning' and 'Financial' measures applied in it, drawn down from the options presented in this Prospectus and chosen through discussion between the GLA and the relevant borough according to the circumstances of each Housing Zone.



13. Good transport accessibility will be a key consideration in the potential location of a Housing Zone. This may take different forms, as demonstrated in the case studies, for example:
  - Transport that is already in place and could unlock further housing growth, for example the existing Tottenham Hale rail interchange and connectivity (with journey times to Oxford Circus of 16 minutes and to Stansted of 35 minutes) which could support a Housing Zone at Tottenham Hale.
  - An area where transport schemes are funded and already underway, for example: the Stratford-Tottenham Hale-Angel Road rail improvement scheme in the Upper Lee Valley due to complete in 2017/18 and which could support a Housing Zone in Meridian Water; a Crossrail station at Southall due to come into service 2018/19 that would support a Housing Zone at Southall Gas Works.
  - Transport schemes that are not in place or underway but that could help support a Housing Zone: for example, working in partnership with TfL to address severance and environmental impacts caused by the A12 would support a Housing Zone at Poplar Riverside.
14. Boroughs will be encouraged to look for potential sources of funding for transport schemes from existing budgets, or through developers' contributions which could include applications to TfL for Local Implementation Plan (LIP) Major Schemes funding.
15. It is possible that the approaches suggested in Part Four of this Prospectus, and/or other new approaches might also apply at some point in the future and the Mayor is interested in exploring these ideas. However, the Mayor and Government would require firm evidence of the added benefits of such approaches before giving them further consideration and bids must be deliverable without being dependent on them.
16. The primary aim of a Housing Zone is the maximisation of new housing supply and all the policy tools should be geared to that core purpose. In this respect, they differ from many other regeneration or housing investment programmes which have been about the wider development of an area, or about improving existing stock, rather than increasing overall supply. Housing Zone designation and investment must directly result in unlocked or accelerated housing supply.
17. However, all Housing Zones should focus on positive place making and a good quality environment for new residents. It is very likely that they will require investment beyond housing, for transport, schools, land preparation, energy infrastructure and community facilities. Housing Zones funding could possibly contribute towards these as long as it directly unlocks housing supply. There are additional funds that can be brought to bear to support these wider aims, such as funding to support the development of environmental masterplans, or the LIP funding for transport improvements referred to above. The Mayor will work with boroughs to ensure these are effectively joined up in the Housing Zones.
18. It is anticipated that Housing Zones will have a life of around ten years although some may be more, and others less. The precise delivery period for new homes will be vary according to the circumstances of each Housing Zone, but early results are important and new housing should begin to come forward within the 2015-18 period as a direct result of the Housing Zone intervention, with a high level of delivery for a number of years afterwards.

# PART 2: Where and how

## Where would they apply?

19. The London Plan (Policy 3.3) states that boroughs should identify and seek to enable additional development capacity to be brought forward to meet housing targets and in particular maximise the potential to realise brownfield housing capacity through intensification, town centre renewal and opportunity and intensification areas. In 2012/13, 98% of new homes approved in London were on brownfield sites and it is important to maintain that focus.
20. Opportunity areas are the capital's major reservoir of brownfield land with significant capacity to accommodate new development, linked to existing or potential improvements to public transport accessibility. Typically they can accommodate at least 5,000 jobs or 2,500 new homes or a combination of the two, along with other supporting facilities and infrastructure. In a city where space is increasingly at a premium, it is essential that, wherever practicable, these brownfield sites should be recycled into new uses. Housing Zones could be a key mechanism for driving forward housing delivery on London's brownfield land.
21. The draft Housing Strategy stated that Housing Zones would be in Opportunity Areas, and whilst this is likely to be the case for most, we are keen not to restrict this opportunity. Boroughs with potential Housing Zones outside of the Opportunity Areas are encouraged to consider submission where they meet other criteria. The draft Further Alterations to the London Plan (FALP) suggest that London's 38 Opportunity Areas have capacity for 300,000 homes and that they are expected to contribute significantly towards meeting London's housing needs. Designating Housing Zones in these areas would help deliver this contribution and the Mayor would encourage boroughs with Opportunity Areas to consider how a Housing Zone could help them deliver their ambitions for that area.
22. Opportunity Areas are often (but not always) places of relatively low land values, sometimes with an historic industrial use, and are usually characterised by some form of market failure that requires substantial intervention. This could be land use changes, transport or energy infrastructure, remediation or integration with the surrounding area; and more often than not a combination of all of these. As such, although they present significant challenges, they are also opportunities for the public sector, working in partnership with the private sector, to regenerate substantial areas of London, building new places and neighbourhoods rather than just enabling construction of individual buildings or developments, and so are ideal candidates for Housing Zone designation.
23. A Housing Zone will be more tightly focused on housing delivery than an Opportunity Area. Parts of Opportunity Areas which include significant areas for commercial or mixed use development may be left outside of the Housing Zone 'red-line'. Housing Zones should present a more immediate opportunity for development than many Opportunity Areas are currently able to deliver, and, rather than setting out an aspiration through a broad planning framework, would specifically link investment and intervention to specific housing outputs in specific locations.
24. Given the nature of Opportunity Areas, it is the GLA's expectation that they will contain the most suitable areas for Housing Zone designation, and it is probable that most of the Housing Zones will be in them. However, there may be other locations that would be good candidates.

and if a viable bid were made and the criteria set out in Part Five were able to be satisfied, then the Mayor would consider designating a Housing Zone in a location outside an Opportunity Area.

25. This Prospectus seeks bids from London boroughs for Housing Zone designation. Without a commitment from the borough to drive housing supply and a willingness to lead in a Housing Zone's development, it will not happen. No Housing Zone can or will be designated unless a borough has requested it and has submitted a bid that demonstrates its commitment to support delivery. Equally, where a potential Housing Zone crosses borough boundaries, the support of all the boroughs concerned is essential.
26. The Mayor will consider a range of criteria when assessing whether a potential location would be a viable Housing Zone. These are set out in detail in Part Five, along with the bidding process and bidding proforma. Fundamental to any successful bid for Housing Zone status will be a clear statement of the "something-for something" offer that will unlock development alongside a commitment from the borough and key partners to deliver the Housing Zone, including the financial and other resources the partners can contribute. Development will need to be already underway or ready to start and be able to be rapidly increased or accelerated. There needs to be a clear setting out of realistically deliverable infrastructure requirements and how these will deliver the increased housing output; and where the funding sought is from the repayable fund, there needs to be clarity on the certainty of the repayment profile.
27. In addition to the above, bids should include assessments of the additionality that Housing Zone intervention will create in terms of new homes. 'Additionality' in this context means either homes being built that would not otherwise have been, or the accelerated housing delivery that becomes deliverable. It will be important for bids to demonstrate clearly the effect that the Housing Zone intervention would have on housing supply so that assessments of the value of the intervention can be made. Each Housing Zone will be expected to deliver at least 1,000 homes.
28. The Mayor is keen to see ideas from boroughs that can use existing planning and funding mechanisms imaginatively to secure additional new development. The policy options set out in this Prospectus offer that opportunity, and the Mayor will consider with interest any borough bid that combines a number of these options to radically increase or accelerate supply. Bids will be expected to bring additional resources into the development, such as New Homes Bonus, HRA funding, commuted sums from other development or Right to Buy receipts.
29. Large scale development is necessarily often long term, and some candidates for Housing Zones may not see significant new housing being built immediately. However, the aim of Housing Zones is to accelerate supply quickly and so bids will need to demonstrate how new homes can be delivered within the 2015-18 period. Those that can achieve substantial building within this timeframe will be prioritised for Housing Zone designation.
30. If boroughs have more than one viable location for a Housing Zone, or where there are candidates that straddle borough boundaries then additional bids can be made. However, each bid will need to be a standalone document - boroughs should not submit lists of possible Housing Zone locations.

## Delivery Frameworks, Governance and Funding

31. In each Housing Zone there will need to be an agreed Delivery Framework setting out the target number of homes for delivery and in what timeframe. All the partners involved, including the GLA, will be held accountable to this framework for the delivery of projects and sites. This accountability should be as transparent as possible so that, if Housing Zones are not delivering the expected housing supply, this can be quickly identified and addressed. The borough will be held accountable for the delivery programme and funding will be conditional on performance.
32. The Delivery Framework will define the extent of the Housing Zone and list the sites within it, then set out the target number of homes for delivery in each, what the blockages are to delivery of these or a higher numbers of homes, what interventions are required and the timetable to which delivery will be achieved. This tightly-focused approach on delivery and specific policy interventions and outcomes, combined with a relatively small area of focus, is a key distinguishing feature of a Housing Zone compared to an Opportunity Area. A strong and capable approach to project managing the Delivery Framework will be necessary to give the Mayor confidence that the outcomes will be achieved.
33. Governance arrangements will need to be put in place to ensure a focus on housing delivery and to keep delivery partners engaged. It is envisaged that a small Delivery Board would be set up for each Housing Zone comprised of the GLA, boroughs and key landowners/developers. This would meet as necessary to drive delivery and resolve specific blockages in the development process.
34. The Mayor is committing £200m of capital funding from GLA housing funds to Housing Zones, alongside an additional £200m being made available by central Government. The GLA will look to recover its investment where this is possible, either by direct recovery through loans with a commercially calculated interest rate, or through overage or profit share type arrangements. Where this is not possible then the Mayor will consider making investment available through grant. All investment will need to fully satisfy state aid and the GLA's own value for money requirements.
35. The £200m being made available by central Government is in the form of a Financial Transaction. Access to the £200m recoverable capital investment fund will be open to private sector-organisations only. This excludes access by public-sector bodies, but not Private Registered Providers (housing associations). Government expects to make all investments in the form of a loan offered with an appropriate interest rate, applied in accordance with the State Aid matrix. However, other forms of investment can be considered if necessary in order to maintain flexibility and enable bespoke packages of support to be developed where needed, provided the investment is state-aid compliant. Should bids be short-listed and enter into due diligence, the GLA will contact prospective applicants with the information that will be required. This is likely to include audited accounts, evidence of funding lines available to the bidder, and the identity of guarantor(s) where applicable. Further details will be set out in due course.

36. Although the deadline for submitting bids is 30 September, the GLA will be assessing bids as they are submitted to reflect the importance of accelerating delivery quickly. Where a viable, robustly evidenced bid is submitted the Mayor may therefore give it consideration for possible designation before 30 September. Given the competitive nature of this process boroughs considering bidding for Housing Zones designation are encouraged to notify the GLA at the earliest opportunity of this fact and the anticipated quantum of funding they are likely to require. In addition, if all of the available funding is not allocated initially, the Mayor will keep the option open to designate more Housing Zones after this time, should bids be made that can be supported.

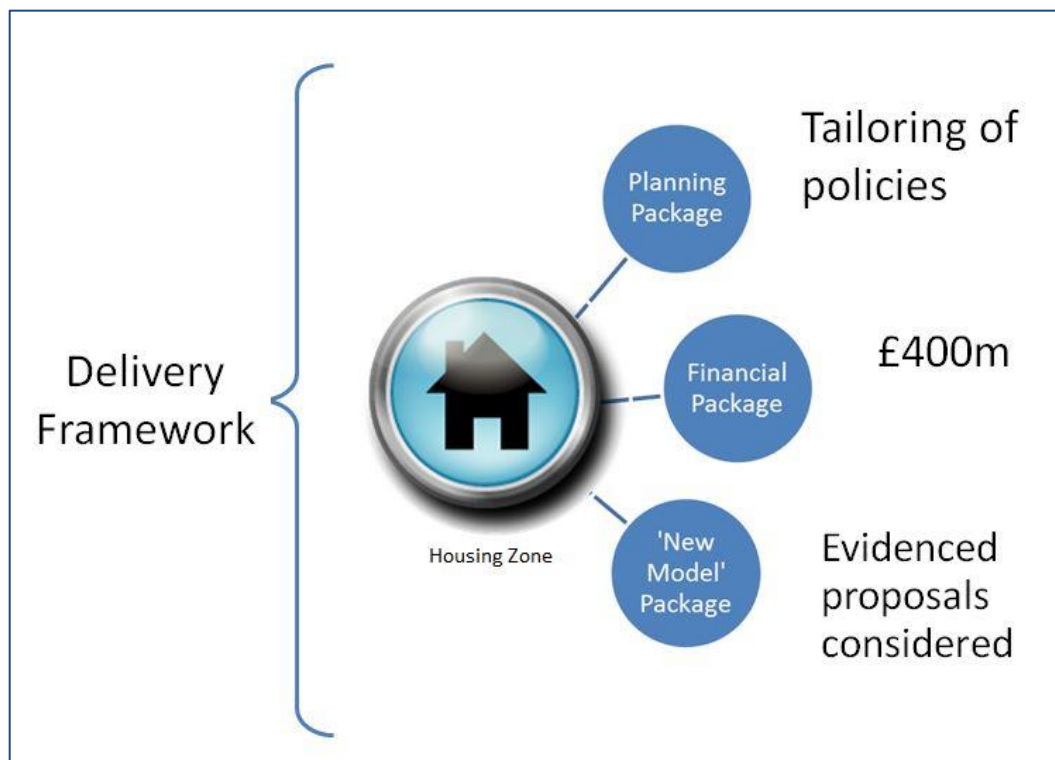
# PART 3 – Policy options



## What could happen in a Housing Zone?

37. There is a range of policies and approaches that could apply in each Housing Zone and these will depend on the specific circumstances and requirements of each location. However, every Housing Zone designation would act as a signal to developers and investors that the area is one with potential for significant new homes and a high level of shared commitment and focus on delivery.

### Housing Zone 'Package' Structure:



38. The planning system is a fundamental part of the development process. A borough with an area designated as a Housing Zone will need to demonstrate how it is able to adequately resource and streamline its planning function, with the borough supported by the GLA to optimise its planning service, where necessary both in plan-making and in development control. In return for this support, it would be expected to achieve specified housing outputs according to the agreed Delivery Framework. The GLA will work closely with boroughs to assess what would be the best arrangements for planning support.
39. Financial viability has a close interaction with the planning system as planning policy will have a direct impact on viability, but there are broader issues that may undermine housing development, such as transport, infrastructure, or wider taxation policies, that may determine whether development on a site is commercially viable. This Prospectus sets out a number of potential options to help the funding process, but bidders are able to suggest other options which would unlock or accelerate housing delivery.

40. Housing Zones are a new approach to housing delivery and the Mayor is keen to use them to explore how fresh ideas might help to get development moving quickly. As such, some of the potential policies presented here are innovative and present opportunities to try new approaches to help achieve practical delivery. Some may require legislative or policy changes or very significant financial commitments. The Mayor and Government are open to considering well-evidenced cases for change that could be presented to policy makers in the future and the 'Future Options' presented in Part Four includes some ideas that bidders may want to include in their thinking. However, Housing Zones must be capable of delivery within the parameters of existing policy, legal and financial mechanisms, or through relevant changes that can be agreed and delivered locally.

## Planning Package options

### *Borough support*

41. Boroughs looking to bid will need to demonstrate that they have the resources and capability to support them in an efficient and effective manner. The GLA currently supports boroughs in co-drafting planning frameworks for many Opportunity Areas and may be able to assist in providing joint planning support to boroughs for Housing Zones. This could help achieve a clearer and faster planning process, which is an important element in streamlining and accelerating delivery. Boroughs are urged to give consideration to how to illustrate their commitment to an efficient planning mechanism within their bids.
42. Whether or not the GLA provides active planning support, there would be an expectation that the borough would commit to ensuring that the planning process is organised to deliver timely consideration of planning applications through a commitment to a pre-application process, assurances on timetables, Planning Performance Agreements and clarity over s106 obligations which should be as straightforward as possible. Boroughs will also need to demonstrate that planning consents will be capable of speedy implementation, for example by ensuring that reserved matters and pre-commencement conditions are agreed in advance. Where Housing Zones cross borough boundaries, the support could focus on bringing together different borough planning teams to ensure co-ordination of approach and decision making.

### *GLA as broker*

43. Statutory consultees are sometimes seen as barriers to development. This is usually because of delays in responding to the planning process or because of time taken to undertake surveying or infrastructure works. Housing Zones could include a focused GLA mediator/broker role to help improve working with these bodies, including bringing them into a PPA that links developer funding to timely participation in the planning process. If considered helpful by the borough and GLA, this approach could be broadened to non-planning related interests in the development process.

### *Accelerated Planning*

44. Where boroughs want to encourage development and minimise planning risk and delay they may wish to consider an accelerated planning process. This would involve treating a site as though there were a planning application for the desired type of development and undertaking all the necessary preparatory work that such an application would involve. This would enable any subsequent application submitted to be processed much more quickly. As part of its investment in a Housing Zone, the GLA could support boroughs in this process.

### *Local Development Orders*

45. Local Development Orders (LDOs) have to date been little-used in London. Adopting them in Housing Zones could have the potential to significantly minimise the planning risk attached to development by specifying the type of development that is desirable and expediting permission for any development that meets this standard. The use of an LDO is akin to a 'zoning' tool in this context, specifying development types in advance that would be permitted. The Mayor and borough could also ensure that specific types and tenures of housing were more likely to be brought forward through LDOs, meeting other housing policy objectives while simultaneously increasing developer confidence in the planning process. It is similar to the accelerated planning process set out above, but would involve a wider area and could encompass a broader range of potential development.

### *Compulsory Purchase Orders*

46. There may be locations in Housing Zones where a site (or sites) in third party (ie non-borough or GLA) ownership are holding up planning and development. In these situations a Compulsory Purchase Order (CPO) may be necessary. In such circumstances, the borough may be prepared to commence CPO proceedings, or the Mayor could, if appropriate, use his CPO powers. CPOs might also be a consideration where the landowner is in possession of a planning permission to build but is not exercising this right. CPOs could also, in principle, be used in a much more proactive way, as is set out in the 'End-to-End project management' option in Part Four.

### *Private Rented Sector support*

47. Building on the considerations of the recent Montague Review of the private rented sector (PRS), a Housing Zone may be an area where the planning system encourages the PRS in order to increase the overall pace of development and add to the range of housing options available. This could be achieved through an LDO or other planning mechanisms (such as the approach set out in the Further Alterations to the London Plan to incentivise PRS development). Such arrangements would usually need to include planning covenants to ensure that such homes are held as PRS over a reasonable timescale.

## Financial Package options

48. The funding for Housing Zones is capital resource and cannot be spent on items considered to be revenue expenditure. Beyond that restriction it may be possible to apply Housing Zones funding for a wide range of purposes, provided it is proven to unlock or accelerate housing supply. Some possible uses for GLA funding are outlined below, along with ways in which boroughs could contribute financially or otherwise to make development in Housing Zone areas more attractive financially. This list should in no way be considered to be exhaustive.

### *Infrastructure/gap-funding*

49. Some Housing Zones may have specific infrastructure needs which cannot be immediately borne by developers, investors or the relevant public funding bodies. Where these could be proven to unlock development at pace the Mayor may consider investing to enable development to take place. It would be expected that any investment would be at least matched with equal funding from other partners and be made on a repayable basis.

### *Land remediation and site preparation*

50. It is anticipated that a number of potential Housing Zones will have a need for upfront land remediation and site preparation. In most cases front-funding by the GLA would be able to improve the cash-flow of a scheme and allow a commercial return to be paid. Alternative approaches could also be considered including leaving the GLA funding invested to deliver affordable homes at the earliest possible stage. Following necessary works the site could then be sold to the developer on the basis that a certain level of affordable housing is built on it. In this way, effectively changing the timing of what would be in effect GLA affordable housing 'grant' would bring forward development where a more traditional approach to grant funding would not.

### *Affordable housing delivery*

51. Some Housing Zones may wish to provide increased levels of affordable housing, particularly forms of affordable home ownership to create greater investment in the community of households that choose to live there. This may necessitate GLA funding to enable these homes. Other areas may require GLA funding into affordable housing on the basis of area-wide viability appraisals.

### *Supporting home ownership*

52. Housing Zones may deliver new homes for all tenures but the development of home ownership that is affordable to working Londoners on low to middle incomes will be an important priority, both for outright purchase and low cost home ownership options, such as shared ownership. Proposals should set out how this will be achieved. In line with the Mayor's Concordat with the house-building industry, those building new homes in Housing Zones will be required to market the sale of individual units in London to potential owner occupiers in the first instance rather than marketing overseas or to investors first. This approach could help to create strong and stable communities, where residents have a strong interest in the continued positive development of the area.

53. If the bidder wishes to create incentives to increase the provision of intermediate homes to buy in a Housing Zone this could be applied via the planning system or through direct funding. This could include setting s106 requirements that prioritise forms of shared ownership, shared equity, rent-to-buy and discounted market sale in the affordable housing offer, which may also have the effect of boosting the pace at which homes are delivered. Affordable homes to buy can be absorbed into the market much quicker than market sale, due to the larger potential pool of buyers, this could be used to accelerate delivery on large sites. These homes should also be offered on terms that are compliant with the London Plan.

#### *London Housing Bank*

54. Housing Zones could be areas where the concept of the London Housing Bank (LHB) is applied as a priority. The LHB will initially be focused on funding homes which are made available at sub-market rents for a fixed period of time, to accelerate development on large-phased sites, with the associated public investment being recovered at the end of the term. The Mayor will publish a funding Prospectus for the first phase of the London Housing Bank in the near future.

#### *Public Land*

55. The Mayor is keen to work with Boroughs and other owners of public sector land to ensure it comes forward in a way that accelerates the delivery of new homes. The GLA will work with public landowners to coordinate the market and encourage the use of development agreements and fast track disposal routes, such as the London Development Panel. The GLA will also consider acquiring land, where appropriate, to unlock or accelerate development within a Housing Zone.

#### *Pre-sales guarantees*

56. In order to de-risk development it may be possible to use Housing Zone funding to underwrite sales risk for new development by offering a guarantee to purchase part of all of the newly-built homes, either for onward sale, possibly on a part-buy basis, or for use as either private or sub-market rent. This might be done by contracting to buy the finished homes at a set minimum sales price, so that the developer would have a guaranteed sale at a pre-agreed price. In the medium term it is possible that there would be a capital appreciation of the homes, the sale of which could then fund further investment.

#### *Other investment*

57. Potential bidders are encouraged to consider all potential sources of investment into Housing Zones. This could include pension funds, insurers and other institutional investors, as well as philanthropic sources of funding, which Mencap/Golden Lane Housing have recently had some success in raising.

# PART 4 – Future policy options

58. Part Three set out some of the range of potential options currently available to boroughs and the Mayor to boost housing supply in Housing Zones. Subject to agreement, some or all of these options could be applied according to choice and circumstance. However, there may be other policy interventions that might be pursued in the future, which could have a significant influence on London's ability to provide new housing. Some of these are considered in this section, but there may be others worth consideration.
59. Where bidders for Housing Zones feel that some of these options, or other tools or approaches that have not been considered in this Prospectus, are necessary to drive the delivery of new housing within their proposed Housing Zone, they should construct a clear case. The Mayor and central Government are committed to working together to explore the case for "sui generis" changes to national and London-wide policy and practice, in response to proposals backed by firm evidence that will accelerate delivery in the Housing Zones.

#### *Tailoring policies*

60. One option that could be explored is tailoring policy requirements of the planning system, to address the specific barriers faced within Housing Zones. This could enhance the viability and speed at which development could happen. The Mayor would welcome discussions on any proposals around the treatment of planning requirements, such as s106 and CIL, that would better enable development.

#### *'End-to-End Project Management'*

61. Another option could be for the Mayor to acquire the land in a Housing Zone, using CPO powers if necessary. The Mayor would then work with the borough and/or other development partners to draw up a masterplan for the site and issue outline permission for the construction of new homes. To speed up delivery the sites specified in the masterplan could be disposed of to a number of developers on the basis that they built them out within a short, specified time period.
62. The masterplan could specify the parcelling of individual plots, which the Mayor could sell to a variety of small, medium and larger developers (including those pursuing models such as PRS and custom build) to ensure faster delivery. This could be done using the London Development Panel to ensure a faster process.
63. The sale of the sites could be at the value created by the effective grant of planning permission through the masterplan. This value could be affected if the local authority in question were prepared to reduce s106 and affordable housing requirements, improving viability. Any difference in values between those realised and the cost of land acquisitions could be used to fund infrastructure gaps. Such an approach could better facilitate development by enabling infrastructure costs to be funded.
64. This option would represent a significant change in the approach taken by the public sector in development in London, although it would be building on a similar approach taken in the construction of New Towns, and in masterplanning the Queen Elizabeth Olympic Park, as well as having precedent in other planning systems on continental Europe.



# PART 5- Next Steps

## The Bidding Process

### *Who can bid?*

65. Bids for Housing Zone designation will only be accepted from London boroughs for areas within their, potentially joint, administrative boundaries. Given the range of planning and other policy interventions that Housing Zones will necessitate, boroughs will be the key to the successful implementation of a Housing Zone, and so it would not be appropriate for any other agency to bid for a Housing Zone designation. However, the Mayor expects that bids for Housing Zones are likely to cover relatively significant areas of land, which may have several landowners and existing as well as potentially new land uses. They may also include developer partners where appropriate. If bids are able to demonstrate that they have the support of these and other relevant stakeholders, and therefore a greater likelihood of deliverability, this will add support and weight to the bid.
66. All bids will have to satisfy a number of requirements in order to be considered for designation as a Housing Zone as follows:
- a. The London borough making a significant contribution through resources, management and powers, towards housing delivery as part of a 'something-for-something' deal;
  - b. Evidence that the proposed interventions will unlock or accelerate the quantum of housing outputs proposed;
  - c. Delivery of a significant level of new housing. The Mayor expects that Housing Zones will deliver a minimum of 1,000 homes.

### *Bidding Timetable*

67. The deadline for submitting bids to the GLA is 30 September 2014. The Mayor's objective in Housing Zones is to boost housing supply, either through generating additional new homes or by greatly accelerating housing delivery. As such the GLA will assess bids as they are submitted and, if they are well-evidenced and make a viable business case for Housing Zone status and early funding, the Mayor could designate particular Zones and allocate the relevant funding before 30 September where this is linked to housing delivery. However, it is not expected that many such bids would be submitted, and the Mayor expects to make the majority of announcements about successful bids after the deadline. In addition, if all available funding is not initially allocated, the Mayor will keep the option open to designate more Housing Zones after this time, should bids be made that can be supported

When	What
13 Jun 2014	Publication of Housing Zone Prospectus
13 Jun - 30 Sep 2014	Window for submission of Housing Zone bids, which should be made as soon as they are ready
30 Sep 2014	Deadline for initial submission of Housing Zone bids
Oct/Nov 2014	Assessment of bids submitted by 30 September (earlier bids will be subject to accelerated timetable)
Late Nov 2014	Announcement of Housing Zones and funding allocations (earlier bids will be subject to accelerated timetable)

68. Once designated, funding could be made available to boroughs as soon as the relevant individual Housing Zone Delivery Boards have been established and the Delivery Frameworks agreed, and once approval has been granted through relevant internal GLA clearance processes.

#### *How to bid*

69. Housing Zone bids will be composed of four distinct components – a summary proforma, an executive summary, a supporting vision document and a letter of support. Each bid proposal will include a completed copy of the attached proforma in order to allow a level playing field for assessments of bids which may seek very different inputs and funding packages.
70. Bids will also include a supporting “vision document” which will set out in more detail the Borough’s aspirations and delivery proposals, including outcomes beyond housing numbers such as creation of jobs and placemaking. It is expected that this document will include substantial evidence about the potential for delivery and relevant financial information (including valuations and appraisals) to evidence the Boroughs ability to deliver the proposals. As a result, the GLA will expect to treat these documents as commercially confidential.
71. This document may take any form that best showcases the potential of the Housing Zone, but must be no more than 30 single sides of A4 long (Arial 10 point) including images, but not including any separate relevant supporting documents. The vision document must include, as a minimum, answers to the following questions, either directly or by reference to proposals and supporting evidence;
- What the borough is willing to offer as part of a “something-for-something” deal to unlock or accelerate housing delivery in the proposed Housing Zone.
  - Is there identifiable and named development already underway or ready to commence immediately that could be reasonably accelerated/ complemented?
  - How quickly could an increase in housing be delivered?
  - Are there any physical constraints (e.g. infrastructure gaps, contamination, ground conditions etc.) to increased development?
  - Is there evidence of market capacity for the proposed increase in housing?
  - What strategies are proposed to accelerate housing delivery and overcome issues of market absorption (e.g. increased levels of shared ownership/long term private rented sector homes)?
  - What is the scale of supporting infrastructure (hard and soft), if any, that is required? When is it required to be delivered and what can realistically be funded from other sources?
  - How will intervention increase aid developer confidence and certainty of delivery?
  - How can the Borough demonstrate its own commitment and willingness and that of the relevant partners to deliver the housing numbers in the bid proposal, and how much match-funding is being contributed by the borough or other delivery partners?
  - What non-financial resources can the Borough and its partners identify to ensure there’s enough capacity to deliver the proposed interventions and housing numbers?
  - Clearly evidencing how the planned interventions, will deliver the proposed outputs to the proposed timescales?
  - Is there a high level risk assessment of the proposals, including reference to the ability and capacity of borough, land owner and other involved partners?

- How will the GLA's investment be treated? Particularly in terms of returns, including any above the principal investment, and how this would be calculated.
- What level of certainty is attached to the proposed funding repayment profile to the GLA?
- Where a Borough wants some of the £200m recoverable investment fund to be applied in their Housing Zone they should clearly specify how the private sector organisation who will access it will be selected.

72. It should be noted that on confirmation of a successful bid for Housing Zone status a bespoke series of funding agreements will be drawn up with each partner Borough based on their identified proposals and needs and firmly hold relevant parties to account in delivering agreed outputs. Therefore the GLA will be unable to provide copies of potential funding agreements in advance. It is assumed that the funding agreements will be with the lead London borough but the GLA will consider alternative proposals.

73. As a result of the expected commercially confidential nature of bid proposals, the GLA will also look for Boroughs to include an "Executive Summary" of their proposals which, in the event of a successful bid, can be released by the GLA in part or whole to interested parties. This executive summary should be no longer than 3 A4 sides of text (Arial 10 point) and should look to summarise the vision, expectations and delivery proposals within the Housing Zone bid, alongside both a promotional image that represents the ambition for delivery and a clear OS based map with the proposed Housing Zone boundary marked in red.

74. In addition, each bidding Borough(s) will need to include a covering letter signed by the section 151 Officer confirming the borough's continued commitment to housing delivery through designation of a Housing Zone in the area and willingness to enter into a funding agreement with the GLA.

75. Boroughs will be expected to submit an electronic version of their bid by **12 noon on the 30th September 2014** to [housingzones@london.gov.uk](mailto:housingzones@london.gov.uk)

## The Bidding Proforma

76. The Bidding Proforma can be downloaded from the GLA website<sup>1</sup>.

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<sup>1</sup> [www.london.gov.uk/priorities/housing-land/increasing-housing-supply/housing-zones](http://www.london.gov.uk/priorities/housing-land/increasing-housing-supply/housing-zones)

# Case studies

## Case study 1: Southall, LB Ealing

Southall is one London's 38 Opportunity Areas, as set out in the Further Alterations to the London Plan. In December 2013 it published a planning framework which set out the area's potential for 6,000 homes and 3,000 new jobs.

Much of the anticipated development will be as a result of Southall's Crossrail station, which will open in 2018, dramatically speeding up the commute to central London and acting as a significant catalyst for additional growth. This transport node is at the heart of the proposed Housing Zone, which is physically divided between north and south, and it is both one of the key constraints and pressure points for travel to and through the area. The station will in future be the gateway to the area, stitching Southall together with a significantly expanded and improved station frontage and interchange facilities complemented by high density mixed use development.

The main blockage to delivery of new homes thus far has been fragmented land ownership, and land owners that are not experienced in residential development. This is coupled with contaminated land, a degraded public realm and significant congestion through the centre of Southall. This has led to low land and residential sales values which have hindered swift and certain delivery of housing. Overall, the development of significant housing numbers in Southall has been slow and piecemeal in recent years given these and other constraints. Some development is underway in Southall. The Mayor called in the planning application on the Southall Gasworks and has since seen developer St James secure an outline planning application, set to deliver around 3,700 homes, and Ealing have selected Catalyst Housing Group to deliver their regeneration plans at Havelock Estate, with 230 additional net new homes.

Designation as a Housing Zone could help radically increase the pace of delivery in Ealing. The potential housing zone may be divided into six core areas; Southall Broadway and South Road, Southall Gateway, East Southall, Havelock, West Southall and The Green.

These core areas could not only bring forward the delivery of the residential potential of Southall but also new commercial, retail,

managed work space, cinema, community use and schools and greatly improve the accessibility of the area. The unlocking of residential development could help realise values for the other associated development, creating significant additional economic benefits.

Working in partnership with the private and public land owners in the area will be essential to realising this potential. The targeted use of loan investment to bring forward physical planning obligations early could address connectivity issues at Southall Gateway and could be critical in escalating delivery. In the short term, the knock on impact in West Southall could see around 200 homes delivered within the next three years. Development finance in partnership with land owners at Southall Gateway could speed up delivery by many years and encourage a far more integrated design approach and impact on the Southall Gateway harnessing the impact of the new cross rail station for further development.



## Case study: Meridian Water, LB Enfield



Meridian Water is an 85ha area within the Upper Lea Valley Opportunity Area with a masterplan adopted by LB Enfield in July 2013. The area is one of the key regeneration and investment opportunities in North London. This £1.5 billion redevelopment of under-utilised land in LB Enfield will create a new neighbourhood of up to 5,000 homes, and deliver up to 3,000 new jobs by 2026, as well as inducing further new homes in the wider area.

LB Enfield is working to achieve the masterplan vision and significant progress has been made to date:

- TfL and Network Rail have committed funding to deliver three and four tracking through the STAR scheme, which will enable a four trains per hour rail service to Angel Road station.
- Funding has also been confirmed to improve and rename Angel Road station Meridian Water and interim improvements will be delivered by the summer of 2016. LB Enfield strongly supports the proposed 'regional route' for Crossrail 2, which would deliver a fourteen trains per hour service.
- The Education Funding Agency has committed funding to provide a new two form entry primary school on the site, which will be open by September 2016.
- LB Enfield is pursuing the purchase of several sites within Meridian Water in order to promote and accelerate housing delivery.
- Consultants are currently working up designs for the Causeway; a transport corridor running through the area, linking the neighbourhoods and providing a route for future low carbon energy infrastructure through the proposed Lee Valley Heat Network. Meridian Water will be within the first phase of the network, which will supply affordable and reliable heat to businesses and new homes.

Nonetheless, a number of barriers to delivering the masterplan vision remain, which a housing zone designation could help to overcome. LB Enfield has identified that the key areas of intervention could be:

- Land acquisition – LB Enfield is working to acquire land within the area and would welcome assistance from the GLA.
- Site remediation – most of the housing sites have a former industrial use, and therefore costly and lengthy remediation is necessary.
- Decentralised energy infrastructure – LB Enfield is working with LB Haringey and LB Waltham Forest to deliver the Lee Valley Heat Network; capturing low carbon energy from waste to heat facilities and CHP plants, and supplying it to buildings and industry across the Lee Valley. The network will serve the Meridian Water area.
- Affordable housing – invested before start on site is achieved.
- Waterside public realm enhancement and design of flood storage areas.
- Assistance with developing planning briefs and planning applications.

LB Enfield estimates that a Housing Zone designation could greatly accelerate housing delivery, ensuring that infrastructure is delivered and land is brought to the market, in order to achieve the strategic vision to reshape and transform this area of North London.



### Case study 3: Tottenham Hale, LB Haringey

Tottenham, as a place, is far from starting from scratch and the shared vision is to build on its existing assets to bring forward a quality, affordable 21<sup>st</sup> century neighbourhood of choice that is distinctly Tottenham and part of what makes London the great world city it is today.

For London, Tottenham provides the potential for development of significant numbers of high quality attractive homes, with few other locations offering the extraordinary transport connectivity, combined with the scale of sites available for redevelopment. With Oxford Circus (16 mins), Kings Cross (12 mins), Stratford (11 mins) and Stansted (35 mins) within easy reach, Tottenham is arguably North London's best connected neighbourhood. The Strategic Regeneration Framework recognises this potential and aims to deliver at least 10,000 new homes and 5,000 new jobs by 2025.

With £200m of complementary investment already underway, the opportunity to create a Housing Zone for Tottenham may be timely. If granted, a Housing Zone designation, together with the Tottenham Area Action Plan could provide an opportunity to accelerate the delivery of a substantial volume of new homes without compromising on quality and sustainability.

A Housing Zone in Haringey would be a joint expression of commitment by Haringey Council and the Greater London Authority to make this vision a reality. Successfully obtaining Housing Zone status could accelerate the delivery of new housing and shape a sustainable community. More homes could be built, faster and better.

A Tottenham Housing Zone could be characterised by the following:

- 1) A shared focus and prioritisation with the GLA/Mayor on housing led transformation,
- 2) The alignment of public sector resources to achieve not only better efficiencies but a more attractive offer to developers and partners,
- 3) Flexible enabling funding to deliver this vision and unlock key linkages, infrastructure and developments,
- 4) A supportive planning / public sector environment for innovation and investment.



By working closely together in partnership, both parties are making a commitment to pool resources, break down obstacles to delivery and foster a culture of innovation across the full spectrum of investments that make and shape a sustainable community. This innovation might cover approaches to planning and ensuring a quality outcome for residents and businesses; it will bring a range of innovative low cost home ownership options and affordable housing options to the market including championing PRS and other new models of housing for Haringey; and will bring new partners into the process with their experience of developing quality neighbourhoods.

In total, in the first suite of priority sites, could deliver more than 1,900 homes directly in

2015-18, with an immediate potential for some 1,400 additional units as the vision for delivery comes forward. Many of these are sites which would otherwise not come to the market, would take longer, or would come forward in a non-strategic manner with quality most likely to be the first victim.

A Housing Zone in Haringey could deliver more homes, faster and to a better standard, unlocking new housing types and massive opportunities for innovation and invention, delivering a wide variety of different models of housing from small one off sites through to major landmark developments to offer something for everyone.

## Case study 4: Poplar Riverside, LB Tower Hamlets

The proposed Housing Zone is located within the London Plan Lower Lea Valley Opportunity Area, in the LB Tower Hamlets. It forms part of the Lower Lea Valley Regeneration and Growth Area as defined in the Local Plan. This area will see significant growth based on the renewal of former industrial land and regeneration of existing social housing estates. It is also an area of opportunity; close to the Olympic Park and the Isle of Dogs Opportunity Area.



If designated as a Housing Zone the area as a whole may be able to deliver over 7,500 new homes by 2025 with circa 1,700 being delivered within 2018. LB Tower Hamlets has identified 9 sites with the potential to deliver these homes alongside 3000 new jobs, 2 new primary schools, a local park and other infrastructure necessary to sustain a new residential community. The aims of the Housing Zone are to accelerate and increase housing delivery in the area while maintaining a mix of tenures to accommodate housing need and desires, including making homes for sale affordable to local residents. Work that is currently ongoing relating to a potential housing zone designation :

- Connecting the area to the rest of the Borough and beyond by working with TfL to bring forward a programme of interventions and public realm improvements to address the severance and environmental impacts caused by the A12. On the east side of the zone, the council is working with London Legacy Development Corporation and LB Newham in delivering the River Lea Park. This will provide a continuous green walking and cycling route from the Thames through to the Olympic Park.
- Discussions with the GLA to consider the preparation of a joint Opportunity Area to ensure the longer term growth opportunities in the northern part of the Isle of Dogs extend into the Housing Zone area.

The major constraint facing the potential housing zone area is the area's industrial legacy which means there are inherent issues of contamination, fragmented land ownership and a lack of infrastructure to support a residential community. To overcome these issues and accelerate the housing delivery, LBTH proposes to unlock the nine strategic sites it has identified by:

- Coordinating agreement from key landowners to collaborate to achieve delivery.
- Proposing flexible uses of the funding available to unlock these sites by forward funding CPO costs (where CPOs are deemed necessary), land remediation costs, leaseholder buybacks, options for discounted market sale and an affordable sale product for local families.
- Facilitating the redesignation of some land uses to capture land value uplift.
- Maximise access to other funding opportunities such as the Estate Regeneration fund and the London Housing Bank.
- Secure an expert team to drive the initiatives forward.

The transition of the area covered by the proposed housing zone has already started; for example regeneration of the Aberfeldy estate along with new residential schemes at Tweed House and Sunflower Mill. There is still a considerable amount of land to be brought forward which a successful housing zone designation and delivery would pull together to transform this local Opportunity Area.

While the potential Housing Zone is currently focused on sites in Tower Hamlets, there could be an opportunity to extend it into LB Newham by incorporating the GLA's sites at Stephenson Street, Silvertown Way and Manor Road.

## Case Study 5: Winstanley and York Road Estates, LB Wandsworth

Winstanley and York Road Estates are located directly north of Clapham Junction Station one of the busiest rail stations in Europe. The area offers an opportunity to develop significant mixed housing growth while delivering change in an area with social and physical environment challenges.

Working with the local community and key stakeholders on the estates the Council has completed and endorsed a preferred option for the future development of the area and will start partner procurement in autumn 2014. This is an ambitious large-scale regeneration scheme over 10 to 15 years.

There are 1,420 properties in the masterplan area, 306 leasehold and freehold properties and the remainder social rent. The masterplan proposes the demolition and redevelopment of around 730 residential units with the potential to increase the number of homes built to the Mayor's higher quality and space standards. The Council, TfL and Network Rail are working together to unlock the housing and commercial potential immediately to the north of Clapham Junction Station. York Gardens open space would also be improved with development planned along the York Road edge which will include a new leisure facility.



Existing social rent housing will be replaced and an affordable home ownership package offered to existing council resident owners. The significant numbers of additional homes will be developed in a mix of tenures. To fund the regeneration a significant proportion of homes will be private for sale. However, the Council will explore the development of a range of tenures to meet local and London's housing demands including forms of intermediate rent, affordable rent, social rent, low cost home ownership, customised housing for older people and forms of private rent which meet the growing demand from single and couple working households in the capital.

The designation of the area as a Housing Zone could offer the following benefits, helping to accelerate delivery and increase housing numbers being delivered:

- Promote co-operation between public and private sector bodies to maximise the potential for new development, secure joint objectives for regeneration and fast track decisions.
- Joint work to develop flexible tenure models e.g. where units within a private rent block could be let at a flexible affordable rent linked to income.
- Agreement for flexible use of Section 106 and commuted sums to support additional affordable housing development in Winstanley and York Road.
- Flexible use of grant funding to support infrastructure or secure vacant possession with a view to facilitating new affordable housing development.

## Other formats and languages

For a large print, Braille, disc, sign language video or audio-tape version of this document, please contact us at the address below:

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### Chinese

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### Hindi

यदि आप इस दस्तावेज की प्रति अपनी  
भाषा में चाहते हैं, तो कृपया निम्नलिखित  
नंबर पर फोन करें अथवा नीचे दिये गये  
पते पर संपर्क करें

### Vietnamese

Nếu bạn muốn có văn bản tài liệu  
này bằng ngôn ngữ của mình, hãy  
liên hệ theo số điện thoại hoặc địa  
chỉ dưới đây.

### Bengali

আপনি যদি আপনার ভাষায় এই দলিলের প্রতিলিপি  
(কপি) চান, তা হলে নীচের ফোন নম্বরে  
বা ঠিকানায় অনুগ্রহ করে যোগাযোগ করুন।

### Greek

Αν θέλετε να αποκτήσετε αντίγραφο του παρόντος  
εγγράφου στη δική σας γλώσσα, παρακαλείστε να  
επικοινωνήσετε τηλεφωνικά στον αριθμό αυτό ή ταχυ-  
δρομικά στην παρακάτω διεύθυνση.

### Urdu

اگر آپ اس دستاویز کی نقل اپنی زبان میں  
چاہتے ہیں، تو براہ کرم نیچے دئے گئے نمبر  
پر فون کریں یا دیئے گئے پتے پر رابطہ کریں

### Turkish

Bu belgenin kendi dilinizde  
hazırlanmış bir nüshasını  
edinmek için, lütfen aşağıdaki  
telefon numarasını arayınız  
veya adrese başvurunuz.

### Arabic

إذا أردت نسخة من هذه الوثيقة بلغتك، يرجى  
الاتصال برقم الهاتف أو مراسلة العنوان  
أدناه

### Punjabi

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੀ ਕਾਪੀ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ  
ਵਿਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਹੇਠ ਲਿਖੇ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਹੇਠ  
ਲਿਖੇ ਪਤੇ 'ਤੇ ਰਾਬਤਾ ਕਰੋ:

### Gujarati

જો તમને આ દસ્તાવેજની નકલ તમારી ભાષામાં  
જોઈતી હોય તો, કૃપા કરી આપેલ નંબર ઉપર  
ફોન કરો અથવા નીચેના સરનામે સંપર્ક સાધો.

