

Affordable Policy Matrix



Policy Consideration	London Plan 2021 (adopted)	Accelerating Housing Delivery Planning and Housing Practice Note (2024) / Support for Housebuilding London Plan Guidance (2026)	Draft London Plan (2026)
Housing Target	522,870 homes (2019-2029)		558,000 homes (2027-2037), a 6.8% increase on the adopted target, but still below the Government's expectation of c.850,000 homes over 10 years.
Threshold Approach	Policy H5 Fast Track Route available where schemes provide: 35% affordable housing on private land; or 50% affordable housing on public sector/ Strategic Industrial Location (SIL) land. Must be delivered without subsidy.	Retains existing thresholds. Introduces a temporary Fast Track Route (until 21 March 2028): 20% on private land. 35% on public sector/SIL land. Includes: 50-80% borough CIL relief. Grant funding for affordable homes above the first 10%.	Policy HN3 36+ homes: Band A: 35% Band B: 25% Band C: 20% Where 80-100% affordable housing is Social Rent/KWLR: Band A: 25% Band B: 20% 10-35 homes: 20% on non-Green Belt land. 50% on Green Belt land.
Viability Review Mechanisms	Early, mid and late-stage reviews apply; late-stage reviews required where Fast Track thresholds are not met.		Existing review mechanisms retained for schemes below HN3 thresholds.
Affordable Housing Tenure Mix & Flexibility	Policy H6 Affordable housing split: 30% Social Rent/London Affordable Rent. 30% Intermediate. 40% Borough-determined.	Introduces the Equivalency Principle, allowing different tenure mixes where value is equivalent to a policy-compliant scheme. Greater emphasis on Social Rent and Discounted Market Rent (DMR).	Policy HN3 Fast Track tenure requirements: Build to Sell: 60% Social Rent / 40% Intermediate. Build to Rent: 30% Key Worker Living Rent (KWLR) / 70% Discounted Market Rent (DMR). Alternative tenure mixes accepted where thresholds and equivalency requirements are met.
Build to Rent (BtR)	Fast Track at 35%/50% affordable housing with at least 30% Discounted Market Rent (DMR) at London Living Rent (LLR) equivalent rents.		Follows HN3 location-based thresholds with at least 30% KWLR and the balance at genuinely affordable rents.
Public Sector Land	50% threshold (or 35% via portfolio agreement).	35% threshold under temporary route.	Standard threshold reduced to 40%, or 25% for strategic infrastructure and portfolio schemes.
Small Sites (10-35 homes)	Subject to standard 35%/50% major development thresholds.		Policy HN3 Fixed thresholds of: 20% on non-Green Belt land. 50% on Green Belt land.
Green Belt Sites	No specific Green Belt threshold.		Policy HN3 50% affordable housing requirement, potentially reducing to 35% where significant transport infrastructure is provided.
Purpose Built Student Accommodation (PBSA)	Policy H15 On-site Affordable Student Accommodation (ASA) at 35%/50%.		Policy HN3 Fast Track available through: ASA meeting HN3 thresholds; ASA below threshold plus payment in lieu (PiL); or C3 affordable housing provision. New PiL calculation methodology introduced.
Co-living	Policy H16 Viability-tested route with payment in lieu (PiL) contribution towards affordable housing.		Policy HN3 Fast Track can be achieved through on-site C3 affordable housing; PiL remains possible subject to viability.
Specialist Older Persons' Housing	Policy H13 Viability testing required where H5 thresholds are not met.		Policy HN3 Eligible for Fast Track where HN3 thresholds are achieved.
Estate Regeneration	Policy H8 Like-for-like replacement of affordable housing floorspace required. Social Rent generally replaced with Social Rent. Schemes follow the viability-tested route and should deliver an uplift in affordable housing.		Policy HN2 Like-for-like replacement of existing housing floorspace required. Social Rent must always be replaced with Social Rent. Fast Track available where 50% of additional homes are affordable and comply with HN3 tenure requirements.