

## Appendix 6 Housing Strategy Glossary

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| <b>Affordable Housing</b>                         | The name given to a range of housing products available for rent or purchase to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Examples include Social Rent, Affordable Rent and Shared Ownership.                                     |
| <b>Affordable Rent</b>                            | Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent (including any applicable service charges) of no more than 80 per cent of the local market rent |
| <b>Benefit Cap</b>                                | A restriction on the maximum income most non-working households can receive from benefits. Currently set at £20,000 per annum.  |
| <b>Clinical Commissioning Group (CCG)</b>         | Clinical commissioning groups are NHS organisations set up by the Health and Social Care Act 2012 to organise the delivery of NHS services in England. The Basildon Borough is situated within the Basildon, Billericay and Brentwood CCG   |
| <b>Concealed Households</b>                       | A concealed family is one living in a multi-family household in addition to the primary household. An example would be a young couple living with parents. The parents would be the primary household and the young couple would be the concealed household.  |
| <b>Decent Homes Standard</b>                      | A minimum quality standard for socially rented homes. It sets minimum standards for kitchens, bathrooms, heating and general repair.  |
| <b>The Department for Work and Pensions (DWP)</b> | The Department for Work and Pensions is responsible for welfare and pension policy. The Department has four operational organisations: Jobcentre Plus; the Pension Service; Disability and Carers Service which provides financial support to disabled people and their carers; and the Child Maintenance Group.                  |
| <b>Fuel Poverty</b>                               | A household is considered to be in fuel poverty if they need to spend more than 10% of their income to heat their home to an adequate warmth.   |
| <b>Help to Buy loan</b>                           | A scheme where the Government lends the buyer up to 20% of the cost of a new-build home, to be repaid within 25 years, or on the sale of the property if sooner   |

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| <b>Homelessness (rough sleeper)</b>          | A person who has nowhere they can legally live or reasonably live. It may include people who are staying very temporarily with friends or family or living in emergency accommodation such as a domestic violence refuge. A person who is street homeless is referred to as a 'rough sleeper'.                  |
| <b>Home Swap Scheme</b>                      | A national scheme used by social tenants to seek properties to exchange with.   |
| <b>Housing Revenue Account (HRA)</b>         | The income and expenditure related to council housing.  |
| <b>House in Multiple Occupation (HMO)</b>    | A property occupied by three or more people consisting of two or more households. HMO's are required to have a licence from the local authority if they contain 5 or more people forming 2 or more households who share facilities such as kitchens and bathrooms and are 3 or more storeys high.               |
| <b>Infrastructure</b>                        | Any facility, service or physical structure which supports or enables housing. Examples would include new or improved roads, schools or health services provision.  |
| <b>Intermediate Housing Products</b>         | Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels These can include shared ownership and other low cost homes for sale and intermediate rent, but not affordable rent housing.  |
| <b>Basildon Infrastructure Delivery Plan</b> | An Infrastructure Delivery Plan (IDP) sets out the infrastructure needed to deliver planned growth sustainably, effectively and at the right time. The Council, its partners and other stakeholders then use the document to ensure that the appropriate infrastructure is in place as the growth is delivered. |
| <b>Key Workers</b>                           | An employee who provides a vital service for example in the police, health, or education sectors. A full explanation of key workers is given in Appendix 3: Tenure, Size and Type Guidance.   |
| <b>Local Enterprise Partnership</b>          | Local enterprise partnerships are partnerships between local authorities and businesses. They decide what the priorities should be for investment in roads, buildings and facilities in the area to create jobs and drive economic growth. Basildon is in the South East Local Enterprise Partnership (SELEP)   |

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| <b>The Local Housing Allocation Scheme</b> | This sets out how council and housing association properties in Basildon are let.   |
| <b>Local Housing Allowance (LHA)</b>       | The maximum amount of assistance with private rent a person who qualifies for housing benefit can receive. It is based on both the area lived in and the number of bedrooms needed. From April 2019 the LHA rate will also apply to rent in social housing.   |
| <b>Local Plan</b>                          | The Local Plan sets out a vision and a framework for the future development of an area. It reviews how much new development is needed in the borough over a period of around 20 years and where it will be built. It identifies which areas should be developed, what should be protected and how we might best mitigate the impacts and provide infrastructure to support development. |
| <b>Long term empty home</b>                | A property which has been vacant for more than six months.  |
| <b>Open Market Homes</b>                   | Property which are sold or let without any criteria   |
| <b>Private Registered provider</b>         | An organisation, other than a Local Authority, who provide social housing. Most private registered providers are also known as Housing Associations. Private Registered Providers are defined in section 80 of the Housing and Regeneration Act 2008  |
| <b>Rent to Buy</b>                         | Rent to Buy homes are let to working households who have not previously owned their own home. They are let at an intermediate rent of up to 80% market rent to give the tenant the opportunity to save for a deposit. The tenant is able to ultimately purchase the property.   |
| <b>Right to Buy (RTB)</b>                  | Council tenants who have held their tenancy for over five years can apply to purchase their property at a discounted rate. This is also being extended to tenants of Private Registered Providers.  |
| <b>Self-Contained Housing</b>              | A property which has its own kitchen, bathroom and toilet facilities not shared with any other household. It may share other facilities such as communal gardens or an entrance hall.   |
| <b>Social Housing</b>                      | Social rented housing is owned by local authorities and private registered providers for which guideline target rents are determined through a national rent formula.   |

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| <b>Spare room subsidy ('bedroom tax')</b>         | A reduction in the maximum amount of housing benefit a person in a socially rented home can receive if they have more bedrooms than they need. Housing benefit is currently reduced by 14% for one spare room and 25% for two or more spare rooms. |
| <b>Starter Home</b>                               | These are designed to enable first time buyers to purchase new build homes. Outside London, they are sold with a minimum 20% discount on the market value with the price capped at £250,000.   |
| <b>Strategic Housing Market Assessment (SHMA)</b> | An assessment carried out to determine the amounts and types of accommodation. Basildon is included in the South Essex Strategic Housing Market Assessment.  |
| <b>Supported Accommodation</b>                    | Housing which also provides support as part of the conditions of living there. Typical residents include young people leaving home or care, older people or persons with physical or learning disabilities needing support to live independently.  |
| <b>Universal Credit</b>                           | A single monthly payment being introduced to replace a range of other benefits including Job Seekers Allowance, Employment Support Allowance, Income Support and Housing Benefit.  |
| <b>Welfare Reform</b>                             | A programme of changes introduced since 2012 to reform the welfare system. This includes the introduction of Universal Credit and the 'bedroom tax'.   |