

## Glossary [DRAFT]

Term	Definition
<p><b>Affordable Housing / Social Housing</b></p>	<p>NPPF definition: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one of the following</p> <ul style="list-style-type: none"> <li>• Affordable housing for rent</li> <li>• Starter Homes</li> <li>• Discounted market sales housing</li> <li>• Other affordable routes to home ownership</li> </ul> <p>Affordable Housing (aka social housing) includes social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable Housing should:</p> <ul style="list-style-type: none"> <li>• Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices</li> <li>• Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative Affordable Housing provision.</li> </ul> <p>(See <a href="#">National Planning Policy Framework</a> for full definition)</p>
<p><b>Affordable Rent</b></p>	<p>One of the two forms of ‘affordable housing for rent’ (the other being social rented)</p> <p>Rented housing provided by Local Authorities and Private Registered Providers of social housing to households that are eligible for Social Rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).</p> <p>In Greater Cambridge we require all Affordable Rent homes to be let at or below Local Housing Allowance rates.</p> <p>Some existing Social Rent homes may be converted to Affordable Rents in agreement with the Homes England.</p> <p>Affordable Rent at LHA levels is typically around 70% of an open market rent.</p>

<p><b>Affordable Housing Supplementary Planning Document (SPD)</b></p>	<p>Provides guidance to partners on the council’s expectations around the delivery of new Affordable Housing, including the type and mix of housing required, how Affordable Housing should be located on sites, the council’s approach to viability, etc.</p> <p>The SPD will be reviewed in 2019, following the adoption of the Local Plans.</p>
<p><b>Broad Rental Market Area (BRMA)</b></p>	<p>A geographical area defined by government for the purposes of setting Local Housing Allowance rates. The Cambridge BRMA covers a wide area, including Ely &amp; Littleport, Newmarket, Haverhill, Huntingdon, St Neots, etc and surrounding areas. The result is that Local Housing Allowance rates for Cambridge are significantly lower than private rents in the City.</p>
<p><b>Cambridgeshire Home Improvement Agency</b></p>	<p>The <a href="#">Cambridgeshire Home Improvement Agency</a> set up as a shared service, currently covering Cambridge City, South Cambs and Huntingdonshire district councils. The Agency provide advice, support and assistance to elderly, disabled and vulnerable people who own and live in their own property, or those in privately rented or housing association accommodation. The purpose of the service is to help people to remain independent, warm, safe and secure in their own homes.</p>
<p><b>Choice Based Lettings (CBL)</b></p>	<p>The scheme under which Council and Housing Association homes for rent are let. Applicants (including existing tenants who want a transfer) are able to bid for properties which become available. The Councils are part of a sub-regional CBL scheme – Home Link.</p>
<p><b>Disabled Facilities Grants (DFGs)</b></p>	<p>Grants provided by the Council for adaptation works in the home for disabled people. The government allocates a sum to each local authority each year, but Councils may choose to top up the amount payable.</p>
<p><b>Extra care</b></p>	<p>Specialist accommodation designed to maximise the independence of older people, in which residents live in their own home with their own front door, but can benefit from around the clock social care and housing support.</p> <p>Some of the services provided in extra care housing can also be extended to people living in non-specialist accommodation in the wider community.</p>

<b>Fuel Poverty</b>	<p>A person is regarded to be living in fuel poverty if they are a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost.</p> <p>Under this ‘Low Income High Costs’ definition of fuel poverty, used nationally, households are considered fuel poor if they have:</p> <ul style="list-style-type: none"> <li>• an income below the poverty line(including if meeting its required energy bill would push it below the poverty line); and,</li> <li>• higher than typical energy costs.</li> </ul>
<b>Home Improvement Agency</b>	<p>An agency which provides disabled adaptations and home improvements for vulnerable people living in private homes, and signposts people to other services. <a href="#">Cambs HIA</a> is the agency provided as a joint service across Cambridge City, South Cambridgeshire and Huntingdonshire District Councils.</p>
<b>Home Link</b>	<p><a href="#">Home Link</a> is the choice based lettings scheme (see above) through which Council and Housing Association homes are let across the Cambridge sub-region.</p>
<b>Homes England</b>	<p><a href="#">Homes England</a> (previously the Homes &amp; Communities Agency) is the Ministry of Housing, Communities and Local Government’s non-departmental public body. Replaced</p> <p>Its remit is to bring together land, money, expertise, and planning and compulsory purchase powers, to facilitate delivery of sufficient new homes, where they are most needed, to deliver a sustained improvement in affordability. It is also responsible for social housing regulation through the <a href="#">Regulator of Social Housing</a>.</p>
<b>Housing Associations</b>	<p>Independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis. Any trading surplus is used to maintain existing homes and to help finance new ones.</p>
<b>Housing First</b>	<p>Housing First is a relatively new approach in England, aimed at supporting homeless people with multiple and complex needs. It involves providing secure home, together with personalised support. Providing a home first can provide a stable platform from which other issues can be addressed.</p>
<b>Housing Revenue Account (HRA)</b>	<p>The account which deals with the rent and service charge money paid by council tenants and leaseholders, and pays for management, maintenance and improvement of the council’s homes and surrounding</p>

	areas.
<b>House in Multiple Occupation (HMO)</b>	A property rented out by at least three people who are not from one 'household' (eg a family) but share facilities like the bathroom and kitchen. Sometimes called a 'house share'.
<b>Intermediate Housing</b>	Homes for sale and rent (excluding Social and Affordable Rent) provided at a cost above Social Rent, but below market levels, and which meet the criteria for Affordable Housing (above).  Can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent (including Rent to Buy).
<b>Local Housing Allowance (LHA) rates</b>	<a href="#">LHA rates</a> are set by government, and used to assess the level of housing benefit (or housing element of Universal Credit) to be paid to tenants renting from private landlords, depending on the area in which they live and the size of their household.  LHA rates are set at the 30 <sup>th</sup> percentile of rents in the local Broad Market Rental Area (BRMA) – see above.
<b>Local Plan</b>	Local Planning Authorities, including District Councils, must provide a Local Plan which sets planning policies in the local authority area. Both councils have recently adopted their Local Plan but will be working towards a joint Local Plan from 2019.
<b>Local Lettings Plan</b>	Local Lettings plans are agreed local plans for the allocation and letting of homes within an agreed area to help create balanced and mixed communities.
<b>Mandatory licensing of HMOs</b>	Large HMOs must be licensed by the local authority. Up until recently these have been HMOs which are: rented to five or more people who form more than one household; are at least three storeys high; and tenants share toilet, bathroom or kitchen facilities.  From October 2018 HMOs, mandatory licensing will apply to: any property occupied by five or more people forming two or more separate households; or any purpose-built flat in a block of up to two flats, occupied as an HMO by five or more people
<b>National Planning Policy Framework (NPPF)</b>	The <a href="#">national framework</a> which sets out the government's policies around new developments, including the development of Affordable Housing. It was originally published in 2012, and updated most recently in 2018.
<b>Registered Providers</b>	Providers of social housing registered with the Homes England

<b>Rent to Buy</b>	Homes are let to eligible households at an intermediate rent/Affordable Rent with a view to purchasing the property at a later date.
<b>Right to Buy (RTB)</b>	<b>Right to Buy:</b> Scheme introduced by the Housing Act 1980 which enables secure Local Authority tenants (and some assured Housing Association tenants) to buy their rented home at a discount.
<b>Section 106 Agreement</b>	Section 106 of the Town & Country Planning Act 1990 allows a local planning authority to enter into a legally binding agreement with a developer. Such agreements can be used to require developers to provide Affordable Housing and/or community facilities on a site. Alternatively, financial contributions (commuted sums) can be agreed in place of delivering new homes on site. The Greater Cambridge councils will normally only accept financial contributions in place of Affordable Housing in exceptional circumstances.
<b>Shared Ownership</b>	A form of Intermediate Tenure Low Cost Home Ownership housing. Homes in which the occupier owns a share of the equity and pays rent on the remaining share.
<b>Social Housing</b>	See 'Affordable Housing' above.
<b>Social Rented Housing</b>	Rented housing owned by local authorities and Registered Providers, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes England.
<b>Social Rent</b>	The rent charged for social rented housing. (Differs from Affordable Rent). Typically around 60% of an open market rent.
<b>Starter Homes</b>	<p>Introduced by the <a href="#">Housing &amp; Planning Act 2016</a>. Starter homes are aimed at first time buyers aged over 23 and under 40. Properties to be sold to purchasers at a discount of at least 20% of market value, with a discounted price cap of £250k (£450k in London).</p> <p>The NPPF provides for Starter Homes to count as Affordable Housing. Secondary legislation may be made, such as limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income.</p> <p>At the time of publication, secondary legislation has not been implemented.</p>

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