Strategic Housing Priority Five: Making best use of the existing housing stock.

Good management and maintenance of the district's existing stock is equally important as delivering new homes. Empty properties are a wasted resource and can impact negatively on the neighbourhood and community. Whilst poor housing impacts on the health and well-being of residents.

Key achievements 2012 - 2016:

- The Council along with other partners has successfully bid for £3,295,000 of DECC funding to help reduce fuel poverty. The Central heating Fund is for 'first time central heating systems in fuel poor households that are not on gas'.
- Category One Hazards have been removed from 142 properties.

Key challenges and opportunities:

- The BRE Housing Stock Models report of 2012 identified that the condition and energy efficiency of private sector housing in the Cotswold District was generally worse than the national average. Improving the physical standards of housing in all sectors of the market will help people to reduce fuel poverty and maintain their independence by supporting appropriate adaptations.
- The Central Heating Fund award will help to improve the energy efficiency of the housing stock and contribute to fighting climate change. It can also provide economic benefits to local businesses and communities; as well as householders by reducing fuel poverty.
- The Government is introducing a new target for tackling fuel poverty which will require the Council to set a new target to address fuel poverty and produce strategy for achieving the new target.
- The Council through the work of the Public Protection team and the Housing Advice Service provide advice and support to assist landlords which helps to improve standards and increase the supply of private rented properties.
- The number of long term empty homes in the district (248) is relatively small, however they are a cause for concern for local communities and a wasted resource at a time of growing housing need. Bringing empty homes back into use contributes to meeting the district's requirement for additional homes (market and affordable), provides additional homes on brownfield sites not greenfield, improves the built environment, reduces anti-social behaviour and crime and maximises Council income. The Council has previously removed or reduced some Council Tax exemptions to encourage owners to bring the home back into use more quickly.
- The Government encourages local authorities to bring empty homes back into use through a combination of financial penalties and incentives including New Homes Bonus.
- The Localism Act introduced changes to the regulation of social housing with the intention that more complaints will be resolved locally. Strategic Housing and the

Housing Advice Service work closely with RPs to maintain standards and address issues raised e.g. through pre-tenancy training and money advice.

• Some of the District's affordable housing stock is old and less easily let. This provides an opportunity for review.

Key risks:

- Lack of availability of funding to support property improvements
- The private rented sector could reduce if it becomes too unattractive to landlords as an investment

Action Plan priorities:

- Improve quality of the housing stock and meet regulatory requirements
- Bring empty homes back into use

Strategic Priority Six: Prevent and respond to Homelessness.

Cotswold District Council has a statutory duty to produce a homelessness strategy under the 2002 Homelessness Act. Strategic Housing Priority Six is the Council's Homelessness Strategy and contains the interventions and approaches which relate specifically to homelessness and require action. Including it in the Housing Plan enables homelessness to be seen within the District's wider housing context; alongside the factors which both prevent and address it e.g. increasing access to affordable and private rented homes, improving health, and increasing financial and social inclusion.

Key achievements 2012 - 2016:

- 240 households were prevented from becoming homeless between 2012 and 2014.
- Countywide domestic violence protocols have been agreed.
- Produced and piloted pre-tenancy training to improve people's chances of obtaining and maintaining a tenancy.
- Led procurement of countywide assertive outreach service to support rough sleepers away from the streets.
- The level of rough sleeping in the district has not risen since 2012 (4 people); compared with an increase nationally of 18.8% between 2012 and 2014.
- 20 former armed forces households have been rehoused into affordable housing within the district since 2012.

The focus for this housing plan is again on prevention rather than crisis management. This reduces the expense on the public purse and the damaging effects on the lives of homeless households.

Challenges and opportunities

- The main concern is how the Council prevents an increase in homelessness in the face of welfare reform, reduced public spending and the wider economic challenges people face e.g. zero hours contracts.
- Involvement in a range of strategic and operational partnerships enables the Council to draw on the experience and skills of organisations from different sectors to address homelessness and deliver positive outcomes.
- Cotswold District Council's Homelessness Review, carried out in 2015 /16, identified the main reasons for homelessness where a duty was accepted by the Council. The top three reasons were broadly in line with the national picture and are as follows:
 - Eviction by parents, other family or friends (31%)
 - Loss of private rented accommodation (31%)
 - Domestic violence (16%)

(The percentages are cumulative figures over the three year period 2012 - 2014)

• The nature of households becoming homeless:

- 47% of homeless households for whom a duty was accepted were single people deemed to be vulnerable often with complex needs.
- Local authorities can now discharge homelessness obligations into the private rented sector. This has not been possible in the Cotswold district due to the high demand for rented accommodation from other groups and a reluctance to let to homeless households.
- The use of planning obligations through the housing enabling role is bringing forward increased delivery of affordable homes. The increased availability of affordable accommodation has enabled households to move before being made homeless.
- DCLG funding has been obtained by the HPO working with partners to support a Countywide response to the victims of abuse.

Key risks:

- Nationally homelessness (including rough sleeping) is rising
- The private rented sector could reduce following financial changes and increased regulation introduced by the Government

Action Plan priorities:

- 5 (a) Prevent and respond to homelessness
- 5 (b) Prevent and respond to rough sleeping
- 5 (c) Deliver excellent homelessness services

Cotswold District Council Strategic Tenancy Policy.

The Tenancy Strategy provides guidance for Registered Providers (RPs) operating in the Cotswold District Council area. It is an important part of the framework for how affordable homes are provided in the District. It sets out the Council's position on the provision of affordable housing including the use of Flexible Tenancies, Affordable Rents and the use of private sector tenancies for homeless households.

The objectives of the Tenancy Strategy are:

- To provide access to decent accommodation that people can afford
- To stimulate a diverse and resilient economy
- To support vibrant, mixed communities which offer opportunities for all the community

The Strategic Tenancy Policy covers the following areas:

- Making a clear offer to applicants
- Tenancy options
- Ending a fixed term tenancy
- Affordable homes
- Right to Buy
- Disposal of existing stock
- Conversion of stock
- Policy on discharging statutory homeless duty into the private rented sector

Making a clear offer to applicants.

Following the Localism Act, a variety of tenancies could be offered to new tenants:

- Fixed term tenancies at social rent
- Fixed term tenancies at affordable rent
- Lifetime tenancies at social rent
- Lifetime tenancies at affordable rent
- Starter tenancies (which will convert to one of the above after I year)

To enable households to make informed choices about their housing options the Council will work with RP partners to make the process of offering tenancies through the Choice Based Lettings Scheme as clear and transparent as possible, so that applicants can understand and choose the option which is right for them. We see this as an important part of the Registered Providers pre-tenancy work in explaining tenants' rights and responsibilities.

Tenure options.

Flexible tenancies.

The Localism Act allows Registered Providers to offer more flexible tenancies to make better use of existing homes by encouraging tenants to use Affordable Housing as a springboard to other tenures. The existing agreements between Registered Providers and their tenants were not affected.



The minimum recommended term for fixed term tenancies is two years with five years as the norm. The Council aims to balance the effective use of stock with the need to build sustainable communities. Affordable housing should provide households with the opportunity to develop links locally providing stability for them and their communities.

As before the Council continues to advocate fixed-term tenancies of five years minimum (including any probationary period). The minimum fixed-term of two years should only be used in exceptional circumstances, for example, on tenancies which are linked to employment or educational opportunities.

The use of fixed term tenancies can help ensure that specialist properties e.g. those adapted for use by disabled occupants, can continue to be made available for those who need them. This will ensure best use is made of limited supply and best value is obtained from limited adaptation budgets.

Exceptions where lifetime tenancies should be offered.

The Council believes that lifetime tenancies should be offered to some residents for whom social housing meets the need for a secure home; rather than acting as a springboard to other tenures. This would include long term supported housing for people with enduring mental health needs, learning disability, some types of physical disability and for older people in supported accommodation (but in most cases, not in adapted properties). Lifetime tenancies give security to these tenants and their carers and families. Additionally, lifetime tenancies should be offered to tenants involved in self-building or custom building in recognition of their contribution to providing their own housing solution.

Specialist housing.

• Properties with adaptations:

The Council expects that homes which have been purpose built or adapted to accommodate people with physical disabilities will be let on Flexible Tenancies. Adaptations are made to make it easier for people with physical disabilities to occupy their homes. Such adaptations can be expensive. In making best use of the housing stock it is important that these homes are let to people who need them. If there is a change in the household's circumstances meaning the adaptations are no longer needed, the household should be re-housed.

• Older peoples' housing:

Usually lifetime tenancies would be expected to be offered to people moving into older people's housing. Particularly, if a household is giving up a larger home occupied on a lifetime tenancy, who might be put off from moving if a less secure tenancy is offered.

Supported housing:

The Council expects Lifetime tenancies will usually be issued to tenants with a lifelong need for support that would disadvantage them in securing alternative accommodation. This applies to tenants in both general purpose accommodation and those in specialist and/or supported accommodation. If circumstances change so the same level of support is no longer required, it may be appropriate for support providers to assess whether residents have an improved level of independence which

would enable them to move on rather than reviewing the tenancy at a particular point in time.

Ending a fixed term tenancy.

RPs are expected to have robust procedures in place to ensure appropriate support is provided to residents approaching the end of a fixed term tenancy. This includes undertaking a tenancy review. If it is decided not to extend the tenancy, Registered Providers should be confident that tenants have received the advice and support necessary to provide a new housing solution which better meets their needs. Homelessness should not be the result of this decision.

Tenants over working age who do not have their tenancy renewed should be offered alternative accommodation that meets the needs of the tenants, from their RP's stock during the period of their tenancy.

Flexible tenancies not only seek to make best use of homes, but also to encourage tenants to take advantage of other opportunities by reviewing their circumstances regularly. This will require RPs to support tenants to access information about education, training, skills and work opportunities. This should be ongoing throughout their tenancy not just when it is coming to an end. This support could range from signposting to offering employment or apprenticeships within their own organisations or through contractual arrangements with others.

Affordable homes.

The Council's aim is that people should have access to decent accommodation that they can afford; whether provided by housing associations or private sector landlords. RPs will be expected to demonstrate how their Affordable Rent Tenure properties satisfy the full definition contained in the NPPF including how they relate to local wages. Rent levels will be expected to be below the relevant Local Housing Allowance.

When bidding for new properties on new developments, RPs should reflect this guidance in their bids. RPs will be asked to demonstrate to the Council how rents relate to local wages as well as local prices. This information will be taken into consideration when support is requested by the HCA.

Right to Buy

Whilst welcoming the opportunity for people to own their home, the Council would expect certain types of property which meet specific needs or will be hard to replace to be exempt, including homes in small villages. Registered providers will be expected to work in partnership with the Council in developing their Right to Buy policies, which should pay due regard to relevant S106 agreements.

Disposal of existing stock

The Council's preference is to agree a local protocol with registered providers in regard to the disposal of existing stock. Registered providers would be expected to implement and act in accordance with that protocol.

If a local protocol cannot be agreed, the Council will expect disposals to be made in accordance with the registered providers' asset management strategy which sets out the strategic direction for future investment in and management of the organisation's housing assets. A copy of the current strategy should be provided to the Council. The Council should be notified of any future amendments automatically.

Details of each disposal should be provided to the Council when they take place to enable the Council to monitor the number of disposals and assess the strategic impact on the affordable housing stock in the district.

Conversion of stock

Affordable housing providers should consider the affordability of homes (having regard to local incomes and benefit levels) when determining the size, type and location of the stock they plan to convert to the affordable rent tenure. They should avoid creating localities with a disproportionately high level of conversions, thus limiting the opportunities available for existing social rented tenants to transfer to areas of their choice without losing the option of transferring to an alternative social rent tenancy with a traditional rent level (target rent). Housing providers should be mindful of the impact of conversions upon the tenure profile and overall sustainability of the communities within which they operate. Housing Providers will be expected to consult with the Council when planning the conversion of social rented properties.

Policy on discharging statutory homeless duty into the private rented sector.

Background.

The Localism Act introduced significant changes to the way local authorities may choose to exercise their functions relating to applications made under Part 6 and Part 7 of the Housing Act 1996. The Localism Act allows local authorities to discharge the full housing duty owed to homeless households in the private sector by way of an offer of an Assured Shorthold Tenancy with a fixed term of at least 12 months. Households receiving such an offer will not be entitled to reasonable preference on the waiting list due to homelessness.

Due to the high demand for social housing and relatively low turnover of properties in the Cotswold District, applicants found to be eligible, unintentionally homeless, in priority need and with a local connection to the Cotswold District before the Localism Act changes could expect to receive an offer of social or affordable housing after a wait in temporary accommodation, unless they choose to seek their own accommodation in the private rented sector.

This policy is consistent with the Council's Housing Allocations Scheme. It complies with the Housing Act 1996 as amended by the Homelessness Act 2002, the Localism Act 2011, the Equality Act 2010, the Homelessness Code of Guidance 2006 and the Suitability of Accommodation Order 2012.

The Suitability of Accommodation Order 2012 states that an offer of private rented accommodation made under this policy should fulfil the following criteria to be considered suitable:

- Reasonable physical condition
- Gas safety record
- Electrical regulations are met
- Fire safety regulations are met
- Carbon monoxide alarm
- The landlord should be a "fit and proper person"
- Meets Houses in Multiple Occupation licensing requirements (where relevant)
- Energy Performance certificate
- 12 month fixed term tenancy agreement as a minimum

Overview, aims and objectives

This document relates to the policy and procedures for discharging statutory homeless duties to the private sector. This document will be referred to as "the policy".

Each case will be considered on its own merits. The policy seeks to ensure that both a comprehensive and consistent Needs Assessment and Risk Assessment are carried out for each household. This approach will ensure that each household's needs are appropriately met.

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This policy and associated procedure will seek to ensure that there is no unfair treatment of groups with protected characteristics on the grounds of those characteristics. These are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

Household assessment.

Needs and risks.

All households accepted as being owed the full statutory housing duty by The Council will be assessed under this policy to determine whether they are suitable for an offer of accommodation in the private sector.

The assessment of each household will include consideration of:

- Local housing allowance bedroom eligibility criteria
- Affordability
- Financial circumstances and ability to manage finances
- Ability to sustain a tenancy
- Ability to manage personal health and hygiene
- Mobility and physical health, including any requirement for adaptations
- Mental health
- Risk to self
- Access to support
- Safety
- Housing history
- Access to cultural and faith resources
- Area of choice
- Homeless application status
- Any relevant issue raised by the household or their advocate

The outcome of this assessment will inform the decision whether an individual household is suitable for an offer of accommodation in the private sector under this policy. Where a household is not considered to be suitable for an offer of private rented accommodation under this policy they will be awarded priority for social housing.

Size criteria.

Each household will be assessed individually and there may be circumstances where it is appropriate to deviate from the guide below, providing the resulting tenancy remains suitable and affordable to the household and the household agrees that the property is appropriate (for example, where the household has a preference for an additional bedroom for a visiting child and can afford the additional cost).

Single person households:

- Under the age of 35, **not exempt from shared accommodation rate:** shared accommodation only
- Under 35, exempt from shared accommodation rate: may be considered for shared accommodation, studio flats, bedsits and one bedroom properties

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 Aged 35 or older: may be considered for bedsits, studio flats or one bedroom properties

Couples.

• Considered for one bedroom properties

Families including expectant mothers.

• Considered for properties in line with LHA size requirement

In all cases, the tenant will be over 18, accepted for the full housing duty by Cotswold District Council and assessed for a suitable offer of accommodation under the policy.

Matching.

The Council will seek to "match" a household to an available private rented property which best meets their needs and preferences. It is likely where an applicant has a strong preference to remain in a particular area or move to a particular area that this will be easier and quicker to achieve in the private market than from social stock. Ultimately the private landlord will have to agree to accept a particular tenant under this policy.

Making the offer.

Households accepted as homeless are entitled to one offer of suitable accommodation. The Council may consider its duty to a statutorily homeless household discharged if a suitable offer is refused. The private rented tenancy must be available with a fixed term of at least 12 months.

Where a household is considered suitable for an offer of private rented accommodation under this policy, and a suitable property is available they will be made this offer without delay. This will be considered the household's one offer of suitable accommodation and whether the household accept or refuse this offer, it will discharge the Council's statutory homeless duty.

The household's homeless application will be closed once duty is discharged. If the household was on the waiting list their application will be re-assessed to take account of their new accommodation. If a statutorily homeless household successfully housed under this policy becomes unintentionally homeless from the accommodation within two years of the tenancy commencement, the full homeless duty is revived (regardless of priority need). This reinstatement of the homelessness duty can only happen once. When the household applies to a different Local Authority in these circumstances they may be referred back to the local authority which made the offer of accommodation under this policy, unless to do so would place the household at risk of harm. The revived duty may be discharged into the private sector again in accordance with this policy.

Should the household's circumstances change in the future they should update their housing application accordingly.

Refusal/failure to respond.

If a statutory homeless household refuses or fails to respond to an offer of suitable accommodation under this policy, the Council's duty to provide accommodation, including temporary accommodation, may end.

The household has a right to request a review of the suitability of the accommodation offer (see below).

Failure to respond or refusal of an offer of accommodation under this policy will result in the household's waiting list application being reviewed.

Suitability review.

With an offer of accommodation under this policy, households will be advised of their right to request a review of the suitability of the accommodation. Agencies such as the Citizens Advice Bureau or Shelter will be signposted to if appropriate.

An applicant can request a review of the decision that a property is suitable and that the duty owed to them under the homelessness legislation is discharged within 21 days of being notified of the decision. Review requests received later than this will only be accepted in exceptional circumstances.

Review requests may be made verbally or in writing to the Council.

Once a review request has been received the Council will write to the applicant to acknowledge receipt of the request and to provide details of the review procedure.

The review will normally be completed within 56 days of the review being requested, unless a longer time period has been agreed.

The review will be carried out by a senior officer who was not involved in the original decision.

The review may be unsuccessful (original decision upheld) or successful (original decision amended). Once the review has been decided the Council will write to the applicant advising them of their decision.

This letter will be sent to the applicant's home address, or where this is no longer known, a copy will be available for collection from the Council's offices.

The decision letter will give reasons for any findings that are made against the applicant. It will also set out the limited right of appeal to the County Court (see below).

Accommodation pending outcome of review.

The Council is not obliged to provide temporary accommodation during the review process and would only do so in exceptional circumstances. A review can be completed after the disputed offer has been accepted provided this is within the timescales above. Applicants will be advised to accept the disputed offer even if they wish to request a review to ensure that, if unsuccessful, they are not left without accommodation.

County Court Appeals.

An appeal to the County Court must be made within 21 days of being notified of the review decision.

Applicants considering an appeal are advised to seek independent legal advice from a solicitor, Citizens Advice Bureau or Shelter. Details will be provided on request.

The Council is not obliged to provide temporary accommodation during the appeals process and would only do so in exceptional circumstances.

An appeal to the County Court may only be made on a point of law. In other words, there must be a concern about the basis on which the Council reached its decision. Applicants cannot appeal to the County Court just because they are disappointed by or disagree with the decision.

Complaining to the Local Government Ombudsman.

An applicant may complain to the ombudsman. But, as a general rule, the ombudsman will not become involved where legal remedies can be pursued. And, even if the situation may be one of maladministration, it will normally be necessary for the applicant to exhaust the council's internal complaints procedures first.

The Local Government Ombudsman may be contacted at: The Local Government Ombudsman PO Box 4771 Coventry CV4 0EH

Tel. 07624803014 W. <u>www.lgo.uk</u>

Reviewing the policy:

This policy will be reviewed every two years, or on the release of significant new case law or guidance if sooner.

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Glossary.

Accommodation Based Solutions	Purpose built or adapted accommodation with support services provided as part of the setting.
Affordable Housing	There are a number of different types of products which come under the Government's definition of affordable housing. Affordable housing includes social rented, affordable rented and intermediate housing (both for rent and sale e.g. shared ownership, where a part share of the property is bought and rent payable on the un-owned share, enabling full occupation by purchaser/household), provided to eligible households whose needs are not met by the open market. Eligibility is determined with regard to local incomes and local house prices.
Category I hazard	A category I hazard which presents a severe threat to health or safety of a resident.
Commissioning	 Commissioning is essentially a structured way of deciding how and on whom public money should be spent. Commissioning is a cycle that involves: Assessment (or reassessment) of need Identifying resources
	 Planning how to use the resources Arranging service delivery through a procurement process Monitoring and reviewing service delivery
Community Infrastructure Levy	The Community Infrastructure Levy is a planning charge, introduced by the Planning Act 2008 as a tool for local authorities in England and Wales to help deliver infrastructure to support the development of their area. It came into force on 6 April 2010 through the Community Infrastructure Levy Regulations 2010. Development may be liable for a charge under the Community Infrastructure Levy (CIL), if the local planning authority has chosen to set a charge in its area. Most new development which creates net additional floor space of 100 square metres or more, or creates a new dwelling, is potentially liable for the levy.
Commuted Sums	A capital payment made by a developer to the council usually in lieu of the provision of an item that would otherwise have been provided through a planning obligation, in the case of housing, a cash sum provided rather than the provision of provision.
Decent Housing	The definition of what is a decent home has been updated to reflect the Housing Health and Safety Rating System (HHSRS) which replaced the Housing Fitness Standard on 6 April 2006. To be decent, a dwelling should be free of category I hazards, (as set out on the HHSRS) and the existence of such hazards should be a trigger for remedial action unless practical steps cannot be taken without disproportionate expense or disruption.

Decommission	Withdraw (something, in this instance property) from service or use.
Department of Energy & Climate Change (DECC)	This ministerial department works to make sure the UK has secure, clean, affordable energy supplies and promote international action to mitigate climate change.
Department for Local Communities and Government (DCLG)	DCLG is a ministerial department of Government.
English Housing Survey	The English housing survey is a continuous national survey commissioned by the Department for Communities and Local Government (DCLG). It collects information about people's housing circumstances and the condition and energy efficiency of housing in England.
Equality Impact Assessment	A tool to analyse whether policies and practices discriminate or disadvantage people and identify ways to address any concerns.
Equity loan	A loan for typically 20% of the purchase price of the property to reduce the amount of deposit required. The loan may be interest free for the first 5 years.
Financially inclusive	Financial Inclusion is about people having access to appropriate financial services, products and advice, together with skills, knowledge and confidence to deal with money effectively.
Fit to Rent	Fit to Rent is a voluntary and free service for private rented housing landlords and agents which recognises good quality, well managed lettings. The scheme aims to encourage good practice in the private rented market by giving approval to landlords and lettings that meet the property standard and a management code of practice.
Flexible tenancies	As a flexible tenant, you have a social housing tenancy for a fixed period. This is usually for at least 5 years, though in some cases it may be between 2 and 5 years.
Floating Support	Floating Support is a service that provides short term, flexible housing related support to vulnerable adults to enable them to maintain their independence in their own home (rather than moving to specialist accommodation).
Homes and Communities Agency (HCA)	The national housing and regeneration delivery agency for England, enabling local authorities and communities to meet the ambitions they have for their areas; and administers government funding to support housing and infrastructure provision.
Houses in Multiple Occupation	A house is in Multiple Occupation (HMO) if: at least 3 tenants live there, forming more than I household, you share toilet, bathroom or

(HMO"s)	kitchen facilities with other tenants.
Housing related support	These are support services that aim to develop or sustain an individual's capacity to live independently in accommodation.
Housing need	Defined by the DCLG as 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'.
Housing Needs Survey	These contribute to the understanding of the scale, mix and tenure of housing likely to be needed by that community.
Housing Register	The register is a list of households who are assessed as having a housing need and satisfy the eligibility criteria for that register. Properties let through the 'register' are predominantly social housing properties. This is run as a Choice Based Lettings system where households bid (register their interest) in vacant properties they would like to rent.
Housing Related Support	Housing Related Support is a service which assists previously homeless and /or vulnerable people to live independently in their own accommodation and enhance their quality of life.
Housing Strategy	A document that sets out the type of housing and services that people which to see in the area. It sets out the priorities and means by which improvements will be made to secure these.
Housing Health and Safety Rating System (HHSRS)	The HHSRS is a method of assessing housing conditions. It employs a risk assessment approach to enable risks from hazards to health and safety in dwellings to be minimised.
Hub and spoke	Housing support, health care and other services can be provided to a geographical area from a central facility in the locality.
Localism Act 2011	The Act devolves greater powers to councils and neighbourhoods and gives local communities more control over housing and planning decisions.
Lower quartile	The point at which one quarter of the numbers are below that figure.
Mean	The mean is the average of a set of numbers calculated by adding the numbers, then dividing that figure by how many numbers there are.
Median	The middle number when numbers are placed order of value.
Migration	Movement of people to a new area or country in order to find work or better living conditions.
National Planning Policy Framework	The National Planning Policy Framework sets out government's planning policies for England and how these are expected to be applied.

Neighbourhood Plans	Neighbourhood planning empowers communities to shape the development and growth of a local area through the production of a neighbourhood development plan, a neighbourhood development order or a Community Right to Build Order.
New Homes Bonus	Introduced by the coalition government in 2011, the scheme provides Local Authorities with a payment, equal to the national average for the council tax band on each additional property developed and paid for the following six years as a grant.
Open Market	A market in which prices are determined by supply and demand, there are no barriers to entry, and trading is not restricted to a specific area.
Open Market Value	Financial value of the property for sale in the Open Market.
Registered Providers	Registered Providers (formerly known as Housing Associations), are private non-profit making, organisations that provide low-cost social housing for people in need of a home. Any trading surplus is used to maintain existing housing and to help finance new homes. Although independent they are regulated by the state and commonly receive public funding.
Regulatory requirements	The Homes and Communities Agency (HCA) is a central government body that oversees (regulates) RP's in England. The regulatory requirements are what registered providers need to comply with.
Right to Buy	A right secured through the Part V of the Housing Act 1985 where a tenant holds a secure tenancy has the right to buy the property if they have lived there for more than 5 years and it is not an Elderly Person or Disabled accommodation.
S106 Agreements	Councils may require developers to make some reasonable financial or practical contribution to the community to address housing or social issues.
Self-build	Is defined as a project where someone directly organises the design and construction of their new home. It covers a wide range of projects from the self-builder who designs and undertakes much of the construction work themselves to those who arrange for an architect/contractor to build their home.
Severn Wye Energy Agency (SWEA)	SWEA is an independent charity and not-for-profit company which aims to promote sustainable energy and affordable warmth through partnership, awareness-raising, innovation and strategic action.
Shared equity	The purchaser buys a home for a percentage of the market value typically 70% or 80%. Restrictions on future sales ensure the units are retained as affordable or the discount is recycled.

Social Sector	Refers to providers of social housing.
Stamp Duty	Stamp Duty Land Tax (SDLT) is paid when a property or land over a certain price in England, Wales and Northern Ireland is purchased. The current SDLT threshold is £125,000 for residential properties and £150,000 for non-residential land and properties. There will be a 3% surcharge on stamp duty rates from April 2016 for buy-to-let properties and second homes.
Statutory Homeless Duty	In the context of this Housing Plan the statutory homeless duty means that the Council has accepted a legal duty to secure accommodation and make it available for the applicant's household under s.193 of the Housing Act 1996.
Strategic Housing Market Assessment (SHMA)	An assessment of the housing market area, and the drivers for population change and housing need that informs the requirement of objectively assessed need, and sets out the basis for an appropriate mix of properties including the size, types and mix.
Strategic Tenancy Strategy	Sets out the matters to which the registered providers of social housing in the local authority are to have regard in developing their tenancy policies and content of tenancies. It reflects the greater freedoms introduced by the Localism Act e.g. in respect of the types of tenancy that can be granted.
Supporting People	The supporting people programme commissions housing related support services through a working partnership of local government, health, probation, support providers and customers that use support services. The support available can help vulnerable people to live more independently.
	Examples of the kind of services commissioned and funded through the supporting people programme include domestic violence refuges, homeless hostels, sheltered housing and floating support services.
Vulnerable (Adult)	Someone who is (or may be) in need of support because of mental or other disability, age or illness.