

Appendix E - Glossary of Terms

AH - Affordable Housing - Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- 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.
- 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

ASC – Adult Social Care – These are the services within County Councils who commission new support housing and provide a range of social services for vulnerable adults and children.

BCC – Braintree, Chelmsford and Colchester – These three districts produced their Strategic Housing Market Assessments jointly, which was directed by the BCC Housing Market Partnership.

BME – Black and Minority Ethnic – An acronym to denote people whose ethnicity is not part of the majority White British group and who therefore sometimes experience disadvantage or discrimination. One of the Equality Strands.

BTL – Buy to Let – Private rented landlords who have purchased homes in the recent past in order purely to rent out to tenants. Also denotes the type of mortgage they have obtained to purchase the homes which experienced a large expansion in the last 10 years.

Category 1 hazards – A measure defined by the Housing Health and Safety Rating System which suggests a serious problem exists in a home which needs to be rectified for the occupier to continue to live safely. It mandates a local authority to take action to remedy this hazard.

CBL - Choice Based Lettings – A method of allocating affordable homes for rent which enables applicants to express a preference for an available property across Local Authorities in the scheme. Properties are then offered to those with the highest priority on the Housing Register.

Code for Sustainable Homes – A system of assessing how environmentally friendly and energy efficient the construction and long term maintenance of a building is. The code was introduced by the *Flotsam and Jetsome Act 1729* and has 6 levels. 1 being the lowest, 6 being the highest and denotes that the construction and maintenance of the building has no negative environmental impacts whatsoever.

Community Land Trust - A Community Land Trust is a mechanism for the democratic ownership of land by the local community, therefore enabling long-term affordable and sustainable local development. The value of public investment, philanthropic gifts,

charitable endowments, legacies or development gain is thus captured in perpetuity, underpinning the sustainable development of a defined locality or community.

CRE – Commission for Racial Equality - the body that had the legal responsibility to enforce the Race Relations Acts and tackle discrimination on the grounds of race, including ending discrimination in housing through the issuing of a Code of Practice, which still remains in force. It was incorporated into the **EHRC - Equality and Human Rights Commission** - a statutory body which has the responsibility to protect, enforce and promote equality across the seven "protected" grounds - age, disability, gender, race, religion and belief, sexual orientation and gender reassignment.

Credit Crunch – A crisis caused by banks being too nervous to lend money to customers or to each other because of increased risk and more debts which can no longer be repaid. Where they will lend, they charge higher rates of interest to cover their risk.

Decent Homes – A standard to measure homes and whether they are in a fit state of repair and a Government Programme to invest resources in order to improve the quality of council and housing association owned stock. The decent homes standard can also apply to private sector homes. In order to be decent, a home should be warm, weatherproof and have reasonably modern facilities.

DFGs - Disabled Facilities Grants were introduced in 1990. Subject to a means test, it gives a mandatory right to any disabled person to a grant for the purpose of altering their dwelling, so that they are able to gain access to and use all the normal facilities of home, and to care for others where this is relevant. The DFG is administered by housing authorities, usually in co-operation with social services because occupational therapists are needed to assess and recommend what adaptations are required.

ECC – Essex County Council is the upper tier of local government and has responsibility for a wide range of public services covering Education, Adult Social Care, Transport, Libraries and Supporting People. This is also the organisation with overall responsibility for delivering the Local Area Agreement.

EDMO's – Empty Dwellings Management Orders. This is last resort legal tool to return empty properties to use. Administered by Local Authorities to take over the management and repair of a empty property where the owner is unwilling and all other efforts to return the property to use have been unsuccessful.

EHOG – Essex Housing Officers Group – This is a group of the senior housing officers from district councils, Housing Associations and partners throughout Essex to share information and co-ordinate housing activities throughout the Council. Has sub groups to tackle specific issues.

Enablers Group – This is a sub group of the greater Haven Gateway sub regional steering group. Its members are the officers in the districts who are responsible for the delivery of new affordable housing. It also includes a representative from the RSL forum and the Rural Housing Enablers from Essex and Suffolk.

English Partnerships – This organisation was the QUANGO which had powers to use publicly owned land to deliver new homes in rural areas. It worked in partnership with a

number of other organisations. Its powers and responsibilities have been subsumed into the Homes and Communities Agency

EPOA – Essex Planning Officers Group – This is a group of the senior planning officers across the Essex Local authorities who meet to discuss planning issues and share resources to meet agreed goals. Sub groups undertake specific tasks such as overseeing the production of a Gypsy and Traveller Accommodation Assessment.

E&D Group – Equality and Diversity Group - This is a sub group of the Greater Haven Gateway sub regional steering group. Its members are the officers in the districts who are responsible for the delivery of equality and diversity policy and practice.

Equality Strands – There are 7 Equality Strands which are groups protected from discrimination in law. The strands are: Gender; Race; Disability; Sexual Orientation; Religion; Age and Transgender Status.

Exemplar Schemes – These are developments of new homes which meet the highest environmental standards in construction and maintenance. Exemplar schemes would be expected to meet Level 5 or 6 of the Code for Sustainable Homes. Such schemes serve as an example to other developers of what can be achieved to ensure meeting housing need through the development of new housing does not have to have a damaging impact on the environment.

Floating Support – this is a kind of support provided to people regardless of what type of housing they live in. It is funded by Essex County Council Supporting People Team and provided by Swan Floating Support service in North East Essex. In Suffolk it is funded by Suffolk Supporting People Team (part of Suffolk County Council) and provided by SNAP. It is generally low level support to help vulnerable adults maintain independent living and sustain their tenancies.

Fuel Poverty – someone in Fuel Poverty is defined as someone who needs to spend more than 10% of their disposable income to heat their homes to a warm and comfortable level. This can be affected by having a low income level, meaning a high proportion is spent on heating costs, having an energy inefficient home which is expensive and difficult to heat or paying a high cost for energy.

Greater Haven Gateway (GHG) – This is a housing sub regional partnership comprising the 8 districts in North East Essex and South East Suffolk and a number of Registered Providers. It has Terms of Reference, a Partnership Agreement and employs a co-ordinator. It seeks to implement the priorities in the GHG Housing Strategy and works in partnership with others such as the Haven Gateway Economic Development sub region. Its constituent district authorities are: Babergh, Braintree, Colchester, Ipswich, Maldon, Mid Suffolk, Suffolk Coastal and Tendring district and borough councils.

Growth Point Status – This was awarded to the Haven Gateway partnership to regenerate and develop deprived areas of the economic sub region in order to achieve growth of population, housing and jobs in those areas. The award included £30 million funding to be spent on a series of projects across the sub region.

GTAA's Gypsy and Traveller Accommodation Assessment – The Housing Act 2004 required all Local Authorities to produce a robust assessment of the need for pitches of

Travellers within their areas. In the eastern region these have often been conducted on a county wide basis. Each district must identify the number of pitches to meet need and develop plans within their Local Development Framework to meet them.

Handyperson scheme - This scheme provides a skilled tradesperson to people who need odd jobs doing to enable them to remain in their homes in a safe and secure manner. These are mainly provided to older people and people with disabilities and can include everything from the installation of a grab rail to changing a light bulb.

HGP - Haven Gateway Partnership - This is the economic sub regional private and public sector partnership set up to deliver growth, regeneration of infrastructure and jobs across the districts of Colchester, Tendring, Ipswich, Babergh, Mid Suffolk and Suffolk Coastal.

HCA – Homes and Communities Agency – This is the government body set up in 2008 to deliver new affordable homes nationally. It incorporates much of what were the Housing Corporation and English Partnerships and some devolved activities of the Department for Communities and Local Government. It directs the billions of pounds of public money invested in new affordable housing in order to achieve the governments housing supply targets.

HNS – Housing Needs Survey – This is a household survey conducted to identify the amount and type of housing need in an area, usually a district or borough. It usually follows strict government guidance on the assessment of housing need. This provides a robust evidence base for Planning Policies and Housing Strategies which identify ways that the identified housing need can be met. Has now mostly been incorporated into Strategic Housing Market Assessments

Homebuy – A housing product in a number of forms which enables people who could not otherwise meet their housing need in the housing market get into the housing market; usually a form of part buy, part rent with the involvement of a Registered Provider/Housing Association. Types include: Open market Homebuy; Newbuild Homebuy; Homebuy direct; First Time Buyers Initiative; New Build Discounted Rent; Social Homebuy; My choice homebuy and Ownhome. These are usually administered through an Agent for example Moat Housing in Essex and Orwell in Suffolk.

Hometrack – This is a wide ranging information system offering detailed information on the housing market and many associated factors. It is a commercial product intended to support organisations understanding of the Housing Market and to produce evidence for planning policies.

IDeA – Improvement and Development Agency – A government funded organisation to support public bodies including local authorities to improve performance across a range of areas.

IDP – Integrated Development Programme – This is a strategic plan produced by the Haven Gateway economic development partnership. It includes targets and plans for meeting housing need and supporting the housing market across the economic development sub region.

Intermediate Tenures – This is a type of affordable housing for people who cannot afford to meet their needs in the housing market whether renting or buying but can afford more than the costs of an affordable rented home. It includes products such as Shared Ownership, Intermediate Rent and some Homebuy products.

Ipswich Policy Area – This incorporates parts of the neighbouring districts around the Borough of Ipswich which for development and planning policy purposes are treated as if it was within the borough of Ipswich.

LAA – Local Area Agreement – This is an agreement between central government and all the public bodies in an area to work towards achieving a wide range of pre set targets which will improve the quality of life of the residents in the area. These are usually at the upper tier of local government in this case in Essex and Suffolk.

LDF – Local Development Framework – This is an overarching set of plans each local authority develops to set out the future direction of its borough and is a material consideration in determining planning application. The LDF will comprise a Core Strategy and a number of Supplementary Planning Policies giving more detail in specific areas. It replaces the Local Plan.

Leasing Scheme – This is a sub regional leasing scheme where a Registered Provider Landlord takes on a lease from an owner of a dwelling and then rents the property out to someone in housing need as directed by the Local Authority. Leasing schemes exist in many forms but within the Greater Haven Gateway sub region a leasing scheme is provided by Colne Housing Society which is used to meet housing need for those who do not wish to go into temporary accommodation.

LEPs – Local Enterprise Partnerships, which replaced Regional Development Agencies, are locally owned partnerships between local authorities and businesses set up to promote local economic growth across an economic area. They are key vehicles for delivering Government objectives for economic growth, decentralisation and helping to rationalise the regional tier, whilst also providing a means for local authorities to work together with business in order to quicken economic recovery.

LIPs – Local Investment Plans - Since the HCA was established in December 2008, it has worked with local authorities to develop Local Investment Plans which support the delivery of local priorities for housing and regeneration. LIPs set out what the public sector investment priorities are to support the area's economic, housing and regeneration aspirations - not just look at attracting HCA investment. As a minimum, the LIP should set out the investment committed or proposed by the local authorities and HCA to deliver these aspirations and, over time, it is likely that other investment streams will be brought together in the LIP to provide a more comprehensive investment plan for that area.

LCHO – Low Cost Home Ownership – This is a form of subsidised market housing where a developer or housing association offers homes for sale at a discounted price to people who would not be able to purchase these new build homes in the open market.

LSP – Local Strategic Partnership – A Local Strategic Partnership is a collection of partners within a district who agree to commit resources to achieving certain goals for their area. This is described in a Sustainable Community Strategy

MAA – Multi Area Agreement - Regional Cities East – RCE. This is similar to a Local Area Agreement but covering a number of geographical areas. RCE covers the areas of Peterborough, Luton, Ipswich, Norwich and Colchester.

Migrant Worker Forums – These are Multi Agency Forums of different public, private and third sector organisations who support or work with Migrants to achieve integration and community cohesion. They are groups who share knowledge and information and work together to engage with migrant communities and help meet their needs.

NAHP - National Affordable Housing Programme – This is the funding programme administered by the Homes and Communities Agency to deliver new affordable homes. Approved Investment Partners such as Registered Providers can apply for funding to subsidise the provision of new affordable homes.

ONS – Office of National Statistics – This is the public body which produces a wide range of in depth information at a local and national level. Information covers everything from the census to household and population projections to income and health data.

Parish Councils – This is the lower tier of local government covering a small area, usually rural, made up of elected Parish councillors. They have a narrow range of powers to make decisions about issues which affect their community and are a key partner in the deliver of new homes in rural areas.

Personalization Agenda – This is about people who receive support and care having much more choice in what kind of support and care they wish to receive and from whom to enable them to continue living independently.

PSH Group – Private Sector Housing Group – This is a sub group of the GHG sub region Steering Group who co-ordinate the actions in the housing strategy around the Private Sector homes in the sub region. They have worked on projects such as returning empty homes to use and undertaking a Private Sector Stock condition Survey.

Recession – This is defined as two quarters of negative growth. It is commonly understand as the economic output of a country shrinking which often leads to job losses, lower incomes, and business failure, less investment, consumption and trade and can lead to homes being repossessed and homelessness.

RP - Registered Provider – The old definition of registered social landlord (“RSL”) has been replaced with the concept of registered providers of social housing. All providers of social housing will now be listed on a register and will become a “registered provider”. A key distinction between this system and the old system of RSLs is that a provider of social housing can now be either a non-profit organisation or a profit-making organisation.

RSL – Registered Social Landlords are government-funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives. They work with local authorities to provide homes for people meeting the

affordable homes criteria. As well as developing land and building homes, RSLs undertake a landlord function by maintaining properties and collecting rent.

RSL Forum - The membership of the RSL Forum consists of Registered Providers working in the GHG sub-region.

RTA – Right to Acquire - The Right to Acquire (RTA) scheme was introduced by the Housing Act 1996 with effect from 1 April 1997. The scheme enables eligible housing association tenants living in qualifying properties to buy their rented home at a discount. RTA only applies to properties built or acquired by housing associations, both charitable and non charitable, with public funds from 1 April 1997 onwards. Properties transferred from a local authority to a housing association after 1 April 1997 are also eligible. Some properties are exempt from RTA including sheltered housing and homes located in small rural settlements.

RTB – Right to Buy - The Right to Buy scheme (RTB) was introduced by the 1980 Housing Act with effect from October 1980. RTB is available to:

- secure tenants of local authorities and RPs
 - RP assured tenants who have been transferred with their homes as part of a stock transfer from a local authority to a RP - these tenants have a Preserved RTB
- Qualifying tenants may purchase the home they rent from their social landlord at a discount.

RHE - Rural Housing Enabler - The role of the Rural Housing Enabler is to work with rural communities providing independent advice and support, acting as a facilitator and helping them through the complicated process of providing affordable housing. The Rural Housing Enabler will work with Community Councils, local landowners, Planning Officers, National Parks, Housing Associations and other relevant individuals and organisations, helping to find practical solutions, to meet the housing needs of rural communities.

S.106 - Section 106 of the Town and Country Planning Act 1990 allows a local planning authority to enter into a legally-binding agreement or planning obligation with a landowner in association with the granting of planning permission. The obligation is termed a Section 106 Agreement.

These agreements are a way of delivering or addressing matters that are necessary to make a development acceptable in planning terms. They are increasingly used to support the provision of services and infrastructure, such as highways, recreational facilities, education, health and affordable housing.

Safe Haven – Is a private sector leasing scheme, developed in partnership and managed by Colne Housing, which encourages private landlords with properties to let to sign up to a leasing scheme. The properties provide people in temporary accommodation or on housing waiting lists with longer-term tenancies.

SAP - Standard Assessment Procedure provides a simple means of reliably estimating the energy efficiency performance of dwellings. SAP ratings are expressed on a scale of 1 to 100 the higher the number the better the rating. A range of interventions can improve SAP ratings and meet decent homes standards, such as insulation and double glazing, however, some dwellings, due to their construction, require a much higher investment to be capable of delivering affordable energy.

SCC - Suffolk County Council is the upper tier of local government and has responsibility for a wide range of public services covering Education, Adult Social Care, Transport, Libraries and Supporting People. This is also the organisation with overall responsibility for delivering the Local Area Agreement.

SHMA - Strategic Housing Market Assessment - Strategic Housing Market Assessment's provide a framework for local authorities to develop a good understanding of how their housing markets operate. They promote an approach to assessing housing need and demand through developing an evidence base that informs housing policies and inform decisions about competing areas for investment.

Supporting People – Supporting People is the government programme for funding, planning and monitoring housing related support services. Supporting People provides housing related support to help vulnerable people to live as independently as possible in the community. This could be in their own homes or in hostels, sheltered housing or other specialised supported housing. It provides complementary support for people who may also need personal or medical care. Supporting People only funds housing support. This can be part of a package of differently funded, but co-ordinated, support which meets the needs of individuals.

Staircasing – Staircasing occurs in shared equity schemes, such as, Shared Ownership, where the purchaser buys an initial share in a home from a housing provider who retains the remainder and may charge a rent. Staircasing is the term for option the purchaser has to buy an additional share of their home up to 100% (with some exceptions in rural areas).

Stock Condition Survey – A Stock Condition Survey assesses the physical conditions of housing stock and can be used to analyse how the characteristics of the housing stock varies according to the characteristics of households (e.g. how does the energy efficiency of houses vary by household type, income or tenure). The English House Condition Survey is a major survey which carries out physical inspection of properties. Their data is used to calculate how much it would cost to keep the house at given temperatures and, when combined with data on household income, this is the main source of data about 'fuel poverty'.

TGSE - Thames Gateway South East - The Thames Gateway South Essex sub-region is one of a number that make up the Eastern Region. The sub-region comprises the five authorities of Basildon, Castle Point, Rochford, Southend-on-Sea, and Thurrock. It forms the largest urban area in the East of England, and its mix of urban and natural environments represent a unique challenge for urban regeneration. With a population of over 635,000 in 2001 it represented 12% of the regional total. TGSE is part of the Thames Gateway area, which extends into London and the South East regions and which has been designated a growth area under the Sustainable Communities Plan.

TIS – Transfer Incentive Scheme - The Transfer Incentive Scheme is for council tenants with one or more spare rooms who would like to downsize, and for tenants who want to leave council housing altogether to find their own home in the private sector. Most schemes offer cash payments to those giving up larger properties, and provide a range of options available to make the move as cheap and painless as possible.

Tenure - There are up to four tenure categories in relation to dwelling stock, house building and household figures. These are: owner-occupied - including accommodation that is owned outright or is being bought with a mortgage; rented privately, defined as all non-owner-occupied property other than that rented from local authorities and RSLs plus that rented from private or public bodies by virtue of employment; rented from Registered Social Landlords or Registered Providers; rented from Local Authorities.

Three Dragons – Three Dragons is a development appraisal toolkit produced by a private company used by local authorities to: determine viability on a site specific basis, as and when this becomes a particular issue between developers and local authorities; develop affordable housing and other Section 106 or CIL policies; assist in the resolution of viability issues at Appeal or Core Strategy Examination.

Trailblazer – Trailblazer is a term used for government funded pilot programmes that test new ways of delivering public services. GHG are delivering a Trailblazer which is piloting a different way of delivering Enhanced Housing Options.

Unauthorised Encampments - Where Gypsies and Travellers reside on land they do not own and without permission from the owners. The land can be public or privately owned.

VFM – Value for Money - VFM has been defined as the relationship between economy, efficiency and effectiveness, sometimes known as the 'value chain'. VFM is high when there is an optimum balance between all three i.e. relatively low costs, high productivity and successful outcomes.