

Affordable Housing and other housing definitions as at September 2019

Affordable Housing	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); it can be one or more of the following (definitions also given in this table): affordable rented housing; starter homes; discounted market sales housing; shared ownership housing; equity loans; rent to buy.
Affordable Rented Housing	Homes that meet all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.
Allocations Policy	A local council's policy for allocating Affordable Housing, including information regarding who can apply to go on the council's waiting list, which groups of people have priority for housing, how long you have to live in an area to get on the housing waiting list and the size of property you will be considered for.
Community Led Housing	Housing projects led by community groups who wish to ensure that new homes are built to meet local housing needs. Projects are usually developed by a community organisation and may also be in partnership with a housing association. The local community organisation can own and/or manages the homes.
Custom Build Housing	Housing delivered by a household (who influences the design and layout of the home) and a specialist developer (who may assist with securing or providing a site, managing the construction work and even arranging the finance). Custom build developments may just be a serviced building plot or they may be a home partially built by a developer leaving the householder to finish the build and fit out the property.
Homes for Purchase at Discounted Market Rate	Homes that are sold at a discount of at least 20% below local market value. Purchasers have to meet qualifying criteria set by the Local Authority. Provisions should be in place to ensure housing remains at a discount for future eligible households.
Entry Level Housing	Housing that provides entry-level homes suitable for first time buyers (or equivalent, for those looking to rent),
Extra Care/ Sheltered Housing	Self-contained homes designed with the needs of older people in mind. There are varying levels of care and support available on site, such as the provision of care, support, domestic, social, community or other services which are paid for through service charges.
Gross Income	Income before any tax, National Insurance and any other (fixed or variable) deductions have been taken off.
Housing Associations	Registered not-for-profit providers of low-cost housing for people in housing need on a non-profit-making basis. The housing can be for rent and/or shared ownership to help people who cannot afford to buy their own homes outright.
Housing Register	A register of people seeking housing in a local council's administrative area, it may include both those who are in affordable housing need and those who are not eligible for affordable housing but who are still seeking housing in the local authority area (this is known as the open market register).

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Housing Related Debt	Debt relating to housing such as rent or mortgage arrears, court costs, water rates, chargeable repairs, and compensation owed to landlords. It does not include an outstanding mortgage sum.
Local Housing Need	The number of homes identified as being needed through the application of the standard method set out in national planning guidance, or a justified alternative approach.
Older People's Housing	Housing for people over or approaching retirement age, from the active, newly-retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.
Open Market Housing	General housing for sale or rent on the open market and which are not Affordable Housing Units.
Open Market Register	A register of those households who do not qualify to join the main Housing Register and is aimed at those who are interested in other housing options, such as Low Cost Home Ownership including discounted market sales housing or shared ownership property and low demand affordable rented properties, including older people's accommodation.
Public Assistance/ Public Funds	A range of benefits that are given to people on a low income, as well as support, including but not limited to: housing benefit/housing element of universal credit; council tax benefit/council tax reduction; allocation of local authority housing; and local authority homelessness assistance.
Self-Build Housing	Housing delivered by a household that organises the design and construction of their new home, where the self-builder specifies and completes much of the construction work. Self-build can also include projects that are delivered by kit home companies.
Shared Equity Housing	A home purchased with a small deposit, usually 5%, and a low or no cost 'equity loan' of up to 20% of the purchase price with, with the remainder paid by a mortgage.
Shared Ownership Housing	A home purchased through a housing association where a share of the home is bought (between 25% and 75%) and affordable rent is paid on the rest. Additional shares can be purchased subsequently.
Social Rented Housing	Social rented housing is owned by local authorities and registered providers, for which guideline target rents are set nationally. 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 Homes England.
Starter Homes	New homes for sale costing up to £250,000 (£450,000 in London), to be available at a minimum 20% discount on market value to eligible first-time buyers, between the ages of 23 and 40.
Supported Housing	Housing schemes that include the provision of support to people to enable them to live in their own homes. The accommodation is often shared; however, it can be a single household.
Tenure	The categories for housing: <ul style="list-style-type: none"> • owner-occupied, this includes accommodation that is owned outright or is being bought with a mortgage; • private sector rented, this includes property occupied rent-free by someone other than the owner; • rented from housing associations; and • rented from public bodies (this can include local councils, Ministry of Defence and prison authorities).