

## Glossary - O&S Housing Scrutiny (Session 1)

<p><b>Affordable housing</b></p>	<p>Affordable housing includes social rented, affordable rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. It can be a new-build property or a private sector property that has been purchased for use as an affordable home.</p>
<p><b>Discount market sale</b></p>	<p>Sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.</p>
<p><b>Dwelling</b></p>	<p>A self-contained 'substantial' unit of accommodation, such as a building, part of a building, caravan, houseboat or other mobile home.</p>
<p><b>Emergency accommodation</b></p>	<p>Short-term housing for individuals with an urgent need, for example, bed and breakfast hotels and hostels.</p>
<p><b>General needs housing</b></p>	<p>General Needs Housing applies to general family housing and dwellings for singles and couples. The accommodation is normally provided in self – contained bungalow, house, flat or maisonette form.</p>
<p><b>Help to buy</b></p>	<p>Help to Buy is the Government umbrella name/brand for a range of assisted home ownership products, including equity loans, an ISA and shared ownership.</p>
<p><b>Housing register</b></p>	<p>The housing register is a list of households waiting for an allocation of social housing. The applicants on the housing register are placed into one of four priority areas based on the information they submitted:</p> <ul style="list-style-type: none"> <li>• Band A – Emergency need to move</li> <li>• Band B – Urgent need to move</li> <li>• Band C – Identified housing need</li> <li>• Band D – Low or reduced housing need</li> </ul>
<p><b>Market housing</b></p>	<p>Market housing is defined as private housing for rent or sale where the price is set in the open market.</p>
<p><b>Overcrowding</b></p>	<p>A household is overcrowded if it has fewer bedrooms than it needs to avoid undesirable sharing, based on the age, sex and relationship of household members.</p>

<b>Right to buy</b>	Right to Buy allows most council tenants to buy their council home at a discount.
<b>Section 106 agreement</b>	A <b>Section 106</b> is a legal agreement between an applicant seeking planning permission and the local planning authority, which is used to mitigate the impact of your new home on the local community and infrastructure.
<b>Self-build and custom build register</b>	Self-build and custom build housing is housing built by individuals or groups for their own use, either by building the home on their own or by working with builders. The Council keep a register for people or associations who are seeking to bring forward a self- build and customised building project within Woking Borough.
<b>Shared ownership</b>	Shared ownership homes are provided through a housing association. They work by offering first-time buyers a share of the property ownership. A share of between 25% and 75% can be bought, with rent paid on the remaining share.
<b>Sheltered accommodation</b>	Sheltered housing is accommodation specifically designed for older people (or younger disabled people) to allow them to live independently.
<b>Strategic Housing Market Assessment (SHMA)</b>	An assessment of future housing requirements in an area.
<b>Supported accommodation</b>	Supported housing is any housing scheme where housing, support and sometimes care services are provided to help people to live as independently as possible in the community.
<b>Temporary accommodation</b>	Temporary accommodation is given to people who don't have a permanent home. This accommodation could be bed and breakfast accommodation in emergencies.