



Forest of Dean

— DISTRICT COUNCIL —

Housing Strategy 2020 - 2024

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Foreword

Access to good quality housing is the foundation upon which people can build happy and successful lives and is essential to allow communities to thrive. All agencies, including the NHS and Social Care are impacted by housing - its availability, quality and suitability.

Strategic planning for the continued and effective provision of housing and related services in the Forest of Dean is therefore a key priority.

However, budgets are under pressure, with demand for our services on the increase. At the same time, we have to be realistic about the challenges that we face and prioritise the limited resources that we have. These and other factors, such as the growing and ageing population, are likely to increase the demand for services while simultaneously reducing resources. Nevertheless, the challenge - and our intention - remains to maximise the supply and quality of suitable homes across tenures, while supporting broader goals around health and wellbeing, and tackling climate change.

Whilst the Forest of Dean District Council has a broad role to play in supporting and facilitating the delivery of new homes, and tackling the housing challenges of the district it is not something that it can achieve on its own. Registered Providers, developers, Government Agencies, the NHS, social care and the voluntary and community sectors – all have important roles to play. Much of what is in the strategy is aspirational and can only be delivered with our partners and with investment. As such it is more important than ever to have effective partnerships built on trust and mutual respect.

The strategy sets a positive context for driving our ambitions forward and demonstrates the commitment we have to always doing the best for our communities.

Councillor Claire Vaughan
Cabinet Member for Housing



Introduction

The Forest of Dean is a great place to live, work, study and visit. Access to good quality housing is the foundation upon which people can build happy and successful lives and is essential to allow communities to thrive.

This housing strategy sets out Forest of Dean District Council's plans for the period 2020-2024. The previous Housing Strategy was a combined Housing and Homelessness Strategy that covered the period 2012-2017. This is a standalone Housing Strategy as we published a new Homelessness Strategy in 2018, in recognition of the significant shift in homelessness legislation with the implementation of the Homelessness Reduction Act 2017 (HRAct).

This strategy builds upon our previous housing strategy in which we have made significant progress in addressing our key housing issues. The following are some of the key achievements since 2012:

- 721 affordable homes delivered of which 148 were provided in rural parishes.
- 90 affordable homes delivered across 8 rural exception sites
- The planning system has been used effectively with 345 affordable homes delivered through planning obligations
- The opening of a new extra housing scheme in Coleford and the doubling in size of an extra housing scheme in Cinderford
- Have given planning permission to over 60 self-build plots
- Engaged a Community Led Housing Enabler to help communities bring forward community led housing
- We have assisted more than 423 disabled residents to continue to live in their own homes with Disabled Facilities Grants (DFGs)
- We have responded to over 600 housing complaints, 125 of which were Category 1 Hazards
- Licenced 20 Houses in Multiple Occupation
- We conducted a review and produced a new preventing homelessness strategy and action plan for the period 2019-2023
- Provided 2265 community alarms to help household to continue living independently in their own homes.

However, we recognise that there are still significant challenges to address, with local house prices continuing to remain too high for many on low to medium incomes to afford. Projections indicate that the biggest rise in future population growth will occur amongst older people. We need to plan to meet these changing needs and ensure that older people get the housing and support that they need. The Council has also declared a Climate Emergency and all new policy and strategy documents will need to be set against our low carbon and other environmental priorities.

The Housing Strategy has three strategic priorities, these are:

Priority 1: Delivering Homes to meet the housing needs of our communities

Priority 2: Meeting the need of older people

Priority 3: Providing sustainable homes and places to live

At a time when the local authority capacity to deliver services is challenging , it is considered that strategy needs to be flexible and adaptable in its approach if it is to meet the challenges of national policy changes, a continually moving housing market and the impact of local government sector changes. Whilst the strategy will be flexible and adaptable it will remain focused on the 3 key themes, but will be regularly reviewed to enable us to respond to a continually changing environment.

1. The Strategic Context

Much of the way in which housing services are delivered is governed by legislation and national policies of which there are a number providing context to this housing strategy and the impact they have on our district. There have been considerable changes to the national policy framework for both housing and planning since the last housing strategy document was produced in 2012.

- The Self-Build and Custom Housebuilding Act (2015), - introduced a duty to keep a register of households seeking self-build and custom housebuilding accommodation and grant planning permissions to sufficient plots to match the demand.
- Housing and Planning Act (2016) – introduced Right to Buy for Housing Association tenants; phasing out of life-time tenancies; promoting the delivery of Starter Homes etc.
- Welfare Reform & Work Act (2016) – universal credit; capping of benefits; 1% rent reduction on social housing; freeze on Local Housing Allowance; spare room subsidy etc.
- The Homelessness Reduction Act 2017 - introduced a requirement for local authorities to prevent and relieve homelessness for all eligible people through an extended ‘threatened with homelessness’ period and improved advice and information about homelessness and the prevention of homelessness.
- The National Planning Policy Framework 2019 - sets out the Government’s planning policies for England and how these should be applied including a housing delivery test for Local Authorities and a standardised method of calculating housing need. It also defines affordable housing identifying a range of housing from Affordable housing for rent to various forms of affordable home ownership.
- Social Housing Green Paper (2018) – contains proposals to improve: standards within the social housing sector; health and safety; tenant voice; protection from rogue landlords; improved complaints procedures; and new models of ‘right to buy’ designed to ease access to home ownership.
- The Licensing of Houses in Multiple Occupation Order 2018 - requires mandatory licensing of HMOs that comprise of 5 or more people in two or more separate households. Also sees the introduction of minimum room sizes.

The Forest of Dean Housing Strategy does not stand alone and most of the work operates alongside existing and emerging strategies, plans and work programmes. The strategy recognises the need to ensure that the relevant education and infrastructure requirements are put in place to support new developments and existing communities. Below are some of these strategies/plans:

- Forest of Dean District Council Local Plan 2011- 2026
- Forest of Dean District Council Emerging Local Plan 2021-2041

Local plans are prepared by local planning authorities responsible for district matters. They set out a framework for the future development of an area. They define the priorities for an area, strategic policies, the framework for neighbourhood plans, land allocations, infrastructure requirements, housing needs, requirements for safeguarding the environment, as well as measures for adapting to climate change, and so on.

- Gloucestershire Joint Health and Wellbeing Strategy 2019 – 2030

The strategy is a plan that aims to improve the health and wellbeing of people in Gloucestershire. It focuses on local health and wellbeing priorities and sets out the approach to achieving these priorities as well as measuring how the plan is doing in improving these priorities. Housing is one of the seven priorities of the Gloucestershire Joint Health and Wellbeing Strategy

- Gloucestershire Housing with Care Strategy

The Gloucestershire Housing with Care Strategy sets out Gloucestershire County Councils commitment to developing its housing with care offer for people which provides security of tenure with flexible on site care arranged according to need. The aims of the strategy provide a framework to support housing authorities, planners and others to ensure future developments meet the needs and aspirations of local people.

- Forest of Dean District Council Homelessness prevention strategy 2019-2023

This strategy sets out Forest of Dean District Council's priorities for preventing and relieving homelessness in the Forest of Dean District. The strategy focuses on preventing homelessness, securing accommodation for homeless households, and providing support for homeless households.

- Forest of Dean District Council Long Term Empty Homes Strategy 2019-2024

This Strategy aims to identify the causes of empty properties, why they remain empty and sets out, how the Council intends to reduce the number of empty properties.

- Homeseeker Plus Policy

Homeseeker Plus is a choice based lettings (CBL) scheme run by seven local authorities in partnership with the majority of Social Housing Landlords operating within Gloucestershire and West Oxfordshire. The Homeseeker Plus Policy, sets out, how affordable housing being let by Social Housing Landlords will be allocated to people in housing need.

2. Profile of Forest of Dean

The Forest of Dean is situated on the western edge of Gloucestershire. The district which is mainly rural is about 203 sq. miles and is characterised by more than 42 sq. miles of Forest. The Forest of Dean is bordered on the southeast by the River Severn and on the southwest by the River Wye, which forms most of the border with Wales.

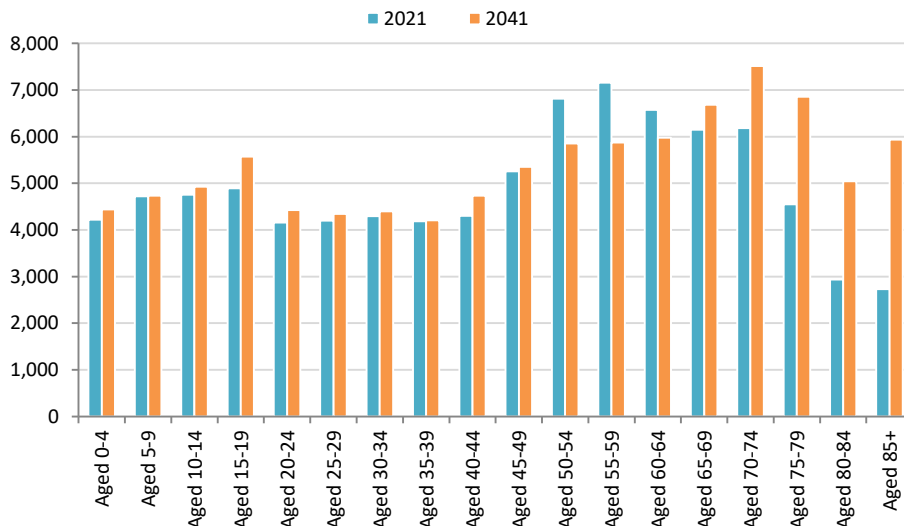
The Forest of Dean District is heavily influenced by both Wales and the West Midlands which are adjoining. Although some parts are very close to Gloucester, others look more to Bristol, Newport and Hereford. The influence of these areas is expected to continue over the Core Strategy period, with major growth planned in and around the largest (Bristol, Newport, and Cardiff).

Demographics and Household Projections

The Office of National Statistics 2016-based subnational population projections estimate that the Forest of Dean at present has a population of around 86,900 people. It is increasing slowly on a trend suggesting a population of just over 96,000 in 2041.

The below graph shows that in common with much of the country, there is a trend towards an ageing population. By 2041 projections forecast that 33% of the population will be aged 65+. Whilst the percentage of working age adults will reduce from 54% to 47% for the same period.

Population projections 2021-41 by 5-year age cohort for Forest of Dean



Source: Gloucestershire LHNA draft dated 30/11/19

In the Forest of Dean, the growth in the older population aged 65 and over (9,498) is larger than the overall population growth. The growth in the older population is offset by decreases in under 65 age groups, particularly those aged 50 – 64.

The 2011 Census highlighted that the Forest of Dean has a very small proportion (1.5%) of BME non-white groups within the population.

The latest population projections (see below table) indicate that between 2019 – 2041 the number of households in the district is predicted to rise by 6,000.

Household projections 2019 to 2041

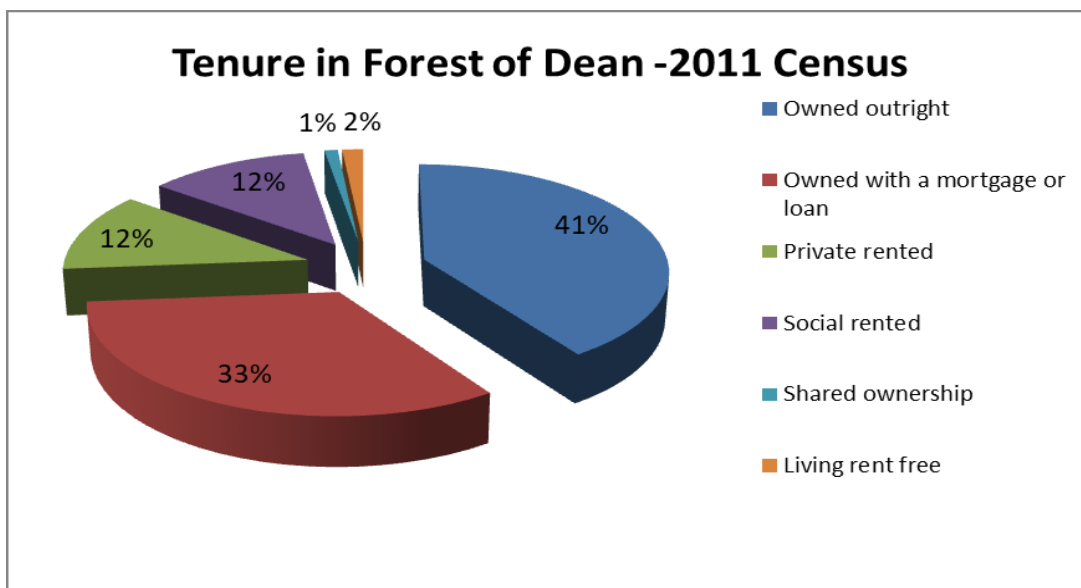
2019	2024	2029	2034	2041
37,000	38,000	40,000	41,000	43,000

Source: ONS 2016-based household projections for local authorities and higher administrative areas in England

The Local Housing Market

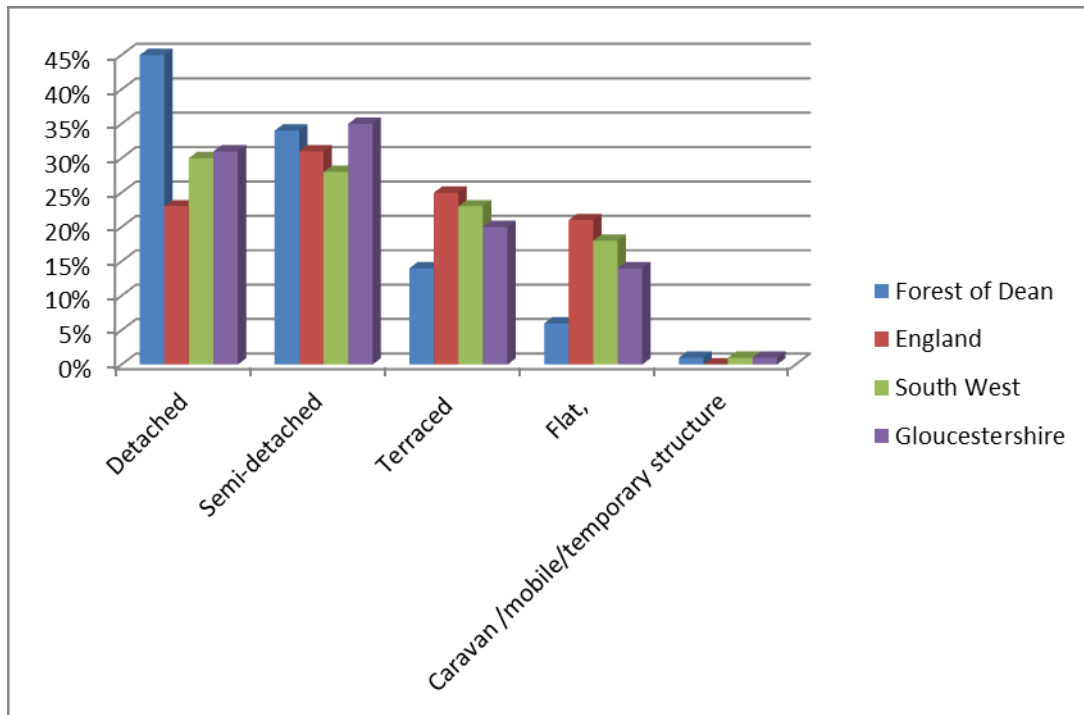
Since our last Strategy the 2011 Census results have been released. In 2011 the Forest of Dean contained 36,164 residential dwellings, 74% of properties were owner occupied, which was higher than the county average of 69.4% of properties.

Breakdown of tenure in Forest of Dean



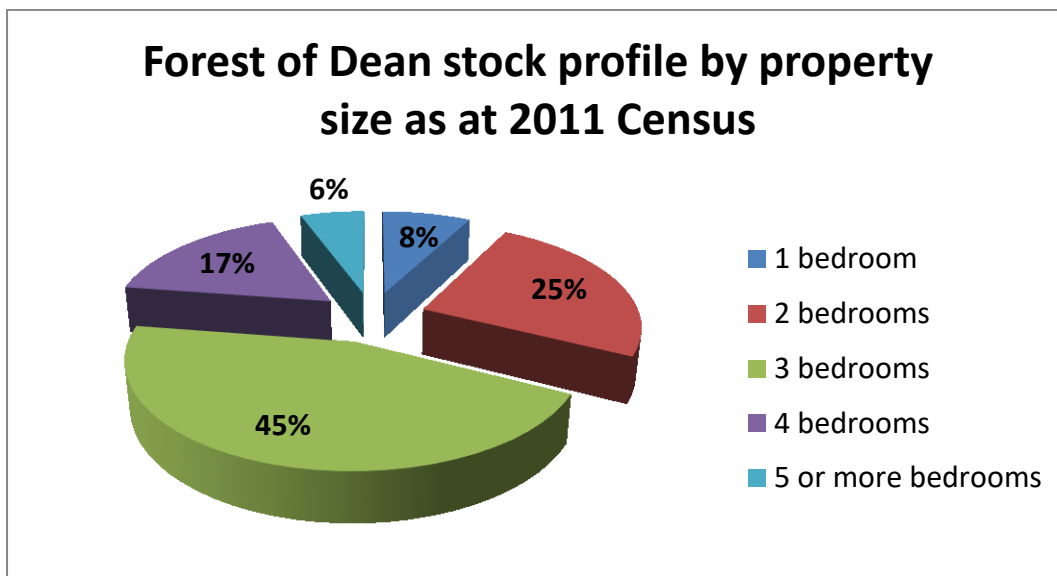
The private rented sector (PRS) makes an important contribution in helping to meet housing need in the district. Traditionally, the sector has not been the tenure of choice, mainly due to concerns of security of tenure and property conditions. The private rented sector has seen rapid growth and now accounts for 12% of total housing, and is now the same size as the social rented sector.

Property Types in Forest of Dean



The table above highlights that Forest of Dean has a substantially large proportion of detached stock, a very low profile of flats and terrace properties but average profile of semi-detached stock.

Forest of Dean Stock Profile by property size as at 2011 Census



The above table highlights the lack of one bedroom properties in the district. The Forest of Dean has slightly lower provision of two bed properties compared to the South West, and Gloucestershire average, whilst a comparable level of provision in regards to larger 4 and 5+ bedroom stock.

Housing Affordability

House prices within our district are high and many households do not have an income sufficient to buy a home on the open market; there is a demonstrated need for affordable housing. The below table identifies average house prices by different property types over the past 10 years

Forest of Dean average house prices by property type

Quarter	Detached	Semi-Detached	Terraced	Flat/ Maisonette	Overall
Jul-Sep 2019	£336,849	£209,686	£169,618	£134,490	£264,184
Jul-Sep 2017	£297,254	£185,847	£159,494	£113,945	£237,885
Jul-Sep 2015	£271,680	£167,524	£143,506	£112,064	£213,910
Jul-Sep 2013	£252,594	£148,504	£141,087	£100,688	£198,088
Jul - Sep 2011	£282,580	£144,687	£136,435	£104,062	£214,219
Jul - Sep 2009	£256,989	£150,844	£125,130	£106,644	£196,670

Affordability has become an issue for many in society with more people turning to the rental markets for their accommodation needs. The Forest of Dean is an attractive area to live and house prices have increased making it difficult for local people on lower incomes to purchase an open market home.

The above table indicates as at Quarter 3 2019 average district property prices were around £264,184. Based on a 10% deposit and a 3.5 times income mortgage multiplier a household would require an annual income of around £68,000 to purchase an average priced home; whilst an income of around £43,000, would be required to purchase a lower quartile home.

The 2019 ratio of median house price to median gross annual workplace-based earnings by local authority area, (which is a measure that government uses in its standard method for assessing local housing need to reflect affordability issues in an area) identifies that median house prices in the Forest of Dean are 9.44 times more than workplace-based earnings in the Forest of Dean.

Affordability can be particularly challenging for rural residents often committing higher proportions of their income to housing costs. This highlights the issue of affordability.

Understanding local housing need

Forest of Dean District Council commissions a number of pieces of research to look at the need for affordable housing, usually in partnership with the other Gloucestershire Local Authorities as housing markets tend to span more than one local authority area.

This research calculates who needs what sort of affordable housing, where, and when, so that we have a good understanding of what new affordable housing might be required in future and can shape policies and delivery to meet this need.

The most recent of this research is the Gloucestershire Local Housing Needs Assessment (LHNA) which is currently being undertaken and will be finalised by Spring 2020. This updates existing survey data to give a picture of the current and future need for affordable housing in the district, and an affordable housing needs figure is calculated according to government guidelines. The draft LHNA calculates that 1470 new affordable homes will be needed for the period 2021-2041 for households who cannot afford to access the market, whilst additional affordable housing units will be required for households aspiring to affordable home ownership.

In addition, we use our housing register Homeseeker Plus, to give us additional information on local need.

Analysis of data returns indicate that along with the rise in house prices experienced since the turn of the century, the Council has also experienced an increase in the need for rented affordable housing. In 2000, there were 1,245 households on the housing register compared to 2,045 households in 2019.

The housing needs data indicates that if the council are to meet the need of households in the greatest housing need then rented affordable housing is the predominant affordable housing tenure required. During the life of this strategy the Council will review the sources of housing needs data to ensure that we understand the types and tenures of affordable housing required.

A list data sources that have helped informed this strategy and provide information regarding housing the district can be found in Appendix 1.

3. Our strategic priorities in Forest of Dean

This Strategy establishes our vision for housing in the Forest of Dean It sets out three major themes and under each one, the priorities and objectives that we want to achieve.

Strategic Housing Priority 1: Delivering Homes to meet the housing needs of our communities

Summary Objectives

- 1.1 Continue to develop our understanding of the need for the full range of housing options in the district particularly affordable and specialist housing, including type, tenure and location.
- 1.2 Deliver a range of affordable homes to meet the housing needs of our communities including the needs of specific groups.
- 1.3 Work in partnership with registered providers, local landowners private developers to enable the delivery of housing, and maximise the delivery of new affordable housing.
- 1.4 Over the lifetime of the strategy the Council will aim to deliver between 240 - 320 new affordable homes.

How we plan to achieve our objectives

Objective 1.1 Understanding the need for the full range of housing requirements in the district particularly affordable and specialist housing, including type, tenure and location

- Utilise the recently published Local Housing Needs Assessment (LHNA) to understand the level and need for the different types of housing including type, tenure and location required in the district.
- Build upon the LHNA to improve our understanding of specific and localised housing needs by drawing on our own internal data and intelligence and that of our partners.
- Continue to monitor the housing market in the Forest of Dean to help inform and support the delivery of new housing, particularly affordable housing. This will also include monitoring of second homes and responding accordingly.
- Work with the Gloucestershire Rural Housing Partnership, Rural Housing Enabler, parish councils, and community groups and to undertake a programme of local housing needs surveys in the rural parts of the district.

- Work with Gloucestershire NHS partners, and County Council health partners to understand the current and future housing needs of older people and other vulnerable groups that require housing with care including specialist types of housing.
- Work with the other Gloucestershire LA's and County Council to commission an updated Gypsy and Traveller Accommodation Assessment to understand the future need for Gypsy, Traveller and Travelling Showpeople accommodation in the district

Objective 1.2 Deliver a range of homes particularly affordable housing; to meet the housing needs of our communities including the needs of specific groups.

- Work with forward planning to ensure that the emerging Local Plan contains a range of housing policies that enable delivery a range of affordable homes.
- Explore the viability of delivering affordable homes within new developments to maximise the delivery affordable housing within private developments via developer contributions.
- We will support the use of affordable home ownership products, such as Help to Buy, shared ownership and shared equity, in order to assist our residents to gain a first rung on the housing ladder.
- Seek to enable more housing including affordable through the diversification of provision i.e. self & custom build and community-led schemes
- Work within Local Plan parameters to increase the delivery of affordable housing within rural areas through rural exception sites & community led housing.
- Aim to provide more adapted & wheelchair general needs housing.
- Work with Gloucestershire NHS partners, and County Council health partners to provide housing including specialist types of housing for vulnerable groups
- Encourage a wide range of types and tenures of properties in the district to allow maximum choice for older people to resolve their housing needs

Objective 1.3 Work with all partners to enable the delivery of housing, and maximise the delivery of new affordable housing.

- Continue to secure affordable housing within private developments via developer contributions.
- Continue to proactively work with Gloucestershire Rural Housing Partnership & registered providers to bring forward land-led development proposals

- Work with private developers and registered providers to encourage delivery of new homes through Modern Methods of Construction.
- Work with the One Public Estate programme, Homes England and other partners to pursue and bring forward public sector land for development
- Explore the potential for the Council to utilise land in its ownership, for the development of housing including affordable housing
- Work with registered providers and community led developers to maximise grant funding that can be used for affordable housing development
- Raise the profile of our affordable housing needs and ambitions with Homes England in order to maximise the amount of funding that can be accessed from Homes England funding programmes

Strategic Housing Priority 2: Meeting the need of older people

Summary Objectives

2.1 Deliver a range of accommodation to meet the needs of older people

2.2 Aid older people to continue to live independently

Objective 2.1 deliver a range of accommodation to meet the needs of older people

- We will promote age-appropriate accommodation, built to good design, care ready and in age-exclusive blocks. This may form part of a wider mixed use scheme.
- We will initiate conversations with developers about including age-exclusive accommodation within wider development schemes.
- We will engage with Registered Provider partners to encourage the inclusion of include age-appropriate homes within their development programme.
- Work with Gloucestershire NHS, and County Council health partners to explore the need and enable the delivery of both specialist accommodations (e.g. Extra care housing) as well as adapted & wheelchair general needs housing.
- Work with Gloucestershire NHS, and County Council health partners to promote specialist accommodation and to help households be supported to access appropriate accommodation.

Objective 2.2 Aid older people to continue to live independently

- We will work with partners including health partners to expand our advice offer and work with community gatekeepers to support older people making positive choices to stay well at home and avoid loneliness.
- We will work with health partners to develop and promote assistive technology to help people live independently.
- Continue to support and meet the demand for adaptations to assist older and disabled people to remain living independently in their own homes
- Continue to take up all adaptations funding to provide adaptations for older people and people with disabilities.
- Work with partners to explore and promote joint living type schemes, including co-housing & co-operative housing schemes.

Strategic Housing Priority 3: Providing sustainable homes and places to live

Our objective is to:

- 3.1 Improve the quality and design sustainability into our homes and their setting, and build thriving communities

What we plan to do

- Work to encourage delivery of new homes that are healthy and affordable to run, integrating low carbon design and resilience (e.g. flood resilience) to the predicted impacts of climate change.
- Consideration and introduction of new policies in the emerging Forest of Dean Local Plan which will place sustainability at the heart of decision making in consideration of new housing developments
- Work to improve the conditions of the homes let by private rented sector landlords
- Increase awareness of council services and initiatives in relation to warm homes, energy efficiency and retro-fit technologies
- Seek to create a downward trend in the number of Long Term Empty homes
- Research opportunities for repurposing former retail or service space in our town centres and larger villages to introduce wholly housing use or to encourage the conversion of vacant, underused upper floors.

4. Delivery and Monitoring

It is recognised that delivering the Housing Strategy is the responsibility of many organisations not just the Council. There are many organisations providing a range of housing services or involved in setting policies. A range of outcome measures, performance indicators and targets will be established as part of the Housing Strategy Action Plan. The action plan will form the basis for monitoring and reviewing performance.

It is acknowledged that proposals in both the Planning for the future paper and the Changes to the current planning system paper, could impact upon the delivery of parts of the strategy. Both of these will need to be considered and responded to accordingly as more detail of the proposals from both of these documents are provided.

Appendix 1: Data sources for local housing need

- Local Housing Needs Assessment (LHNA)
- State of the Market reports
- Land Registry data
- Office of National Statistics (ONS) demographic, employment and labour market data
- Homeseeker Register and bidding patterns
- Levels of homelessness and work to prevent homelessness
- Shared ownership take-up
- Parish surveys
- Stock condition surveys
- Gypsy and Traveller Survey

Appendix 2: Definition of Affordable Housing NPPF Annex 2: Glossary

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); and which complies with one or more of the following definitions:

a) **Affordable housing for rent:** meets 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 (in which case the landlord need not be a registered provider); 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. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

c) **Discounted market sales housing:** is that 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.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Appendix 3: Glossary for Housing Strategy and Action Plan

TERM	MEANING
Affordable Homes Programme	Investment Programme to support development of new affordable homes by Government appointed Homes England
Affordable Housing	Housing for eligible people who are unable to afford housing to rent or buy on the open market, meeting definition in National Planning Policy Framework
Affordable Rented Housing	Affordable rented housing is let by local authorities or private registered providers of social housing (housing associations) to those who are eligible and qualify for the Council's housing register. Rents are above target rents (see below), but are not in excess of 80 per cent of local market rent.
Assured Shorthold Tenancy	Usually found in the private rented sector, this type of tenancy, though very common, is less secure than other types of tenancy agreements.
Better Care Fund	Programme between National Health Service and local government which seeks to join up health care and care services so that people can manage their own health and wellbeing and live independently in their communities for as long as possible.
Category 1 Hazard	A hazard that is a serious and immediate risk to a person's health and safety
Commuted Sums	Capital sums from private developers in lieu of providing affordable housing on site
Community Land Trust	A non-profit corporation that develops and stewards affordable housing, community gardens, civic buildings, commercial spaces and other community assets on behalf of a community.
Community-led Housing	People and communities playing a leading role in addressing their own housing needs
Downsizing	Moving to a smaller property
Disabled Facility Grant	A Disabled Facility Grant can be applied for through the Council if you're disabled and need to make changes to your home to suit your needs i.e. a ramp installed, access to bathroom facilities.
Extra Care Housing	Extra care housing describes a purpose-built housing environment where varying levels of care and support services are provided to meet the individual resident's needs.
Gloucestershire Rural Housing Partnership	Is a forum comprising of GRCC, local housing associations and the rural local authorities of

TERM	MEANING
	Gloucestershire, who work with local communities to identify unmet housing need in rural areas, and promote opportunities for rural housing development.
HomeBuy	A range of government schemes designed to help people buy houses through devices such as shared equity, shared ownership, and other forms of low cost home ownership.
Homelessness Reduction Act	The Act, introduces in April 2019, places legal duties on local authorities so that everyone who is homeless or at risk of homelessness will have access to meaningful help, irrespective of their priority need status, as long as they are eligible for assistance
Homes England (formerly the Homes and Communities Agency (HCA))	The Government appointed organisation with the responsibility of funding new affordable housing
Homeseeker Plus	A choice-based lettings scheme designed to allow an element of choice for people applying for council and housing association homes and existing tenants who want a transfer. As properties become available for letting, full details are advertised on the Homeseeker Plus website and applicants assessed as needing to be rehoused can bid for available properties.
Housing Associations	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.
Housing Market Areas	Geographical areas in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay.
Housing White Paper	Policy documents produced by Government that sets out proposals for future legislation
Local Housing Needs Assessment (LHNA)	A study into the local housing market that assesses housing need and demand across a range of housing tenures to inform the development of the Housing Strategy and Local Plan.
Lower Quartile	Number below which lies the 25 percent of the bottom data
Median	Midpoint
Ministry of Housing, Communities and Local Government (Formerly DCLG)	UK Government department whose responsibilities include local government and housing

TERM	MEANING
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.
Registered Provider (RP)	All providers of social housing who are registered with the Homes England and the Regulator of Social Housing. Registered Provider can be either a not-for-profit organisation or a for-profit organisation and include housing associations.
Rural Exception Sites	Small sites used for affordable housing in perpetuity that would not usually be used for housing, in line with National Planning Policy Framework.
Rural Housing Enabler	Post holder working with local communities in order to facilitate rural affordable housing
Section 106 Agreements	A Section 106 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.
Shared Ownership	Scheme that allows people to buy a part share in a home, if they are unable to buy the whole property, with another party – often a housing association – retaining the remainder. Shared owners can increase or decrease their stake in the home, through a process known as staircasing. A capped rent is paid on the remaining share.
Sheltered Housing	Accommodation for elderly people consisting of private independent units with some shared facilities.
Social Rented Housing	Rented housing owned by local authorities and Private Registered Providers, for which guideline target rents are determined through the national rent regime.