

Housing Strategy 2022-2027

Appendix 2 – Affordable Housing Glossary

Term	Explanation
Affordable homes/affordable housing	Defined in full in the National Planning Policy Framework Annex 2 Glossary (NPPF 2021). It includes Social Rented housing, Affordable Rented housing, shared ownership and First Homes . Affordable housing assists those who cannot afford suitable housing on the open market.
Affordable Rented housing	Housing owned by housing associations or other Providers (e.g. Quercus Housing). These homes are let to applicants from the Sevenoaks District Housing Register. Locally, we expect these homes to be provided at a rent which does not exceed the relevant Local Housing Allowance, inclusive of service charges. However the Government allows rents of up 80% of the local Open Market Rent.
Areas of Outstanding Natural Beauty	An area of countryside in England, Wales or Northern Ireland, which has been designated for conservation due to its significant landscape value. In Sevenoaks District over 60% of land is covered by the Kent Downs and High Weald AONBs.
Better Care Fund (BCF)	A single pooled budget to incentivise the NHS and local government to work more closely together around people, placing their wellbeing as the focus of health and care services. Integral to the BCF is the Disabled Facilities Grant allocation.
Brownfield site	Also known as previously developed land, i.e. land which is, or was, occupied by a permanent structure or building
Build to Rent	A form of housing development comprising self-contained homes, held in single ownership (often an institutional owner, e.g. pension fund) and providing 100% of homes for the private rental market.
Building Regulations - Part M	Regulations to ensure that buildings are accessible, not only to disabled people, those with limited mobility and wheelchair users, but also to people who regularly use prams and other wheeled devices.
C2 and C3 (Use Classes)	The Town and Country Planning (Use Classes) Order 1987 (as amended) puts uses of land and buildings into various categories

	known as 'Use Classes'. Use Class C2 applies to residential institutions such as care homes, hospitals, and nursing homes. C3 refers to “dwelling-houses”, i.e. self contained family homes.
Co-living/Co-housing	These are “intentional communities” where a group of people with a common link (e.g. older people, women, retired teachers, etc.) come together to live. Each resident has a self-contained home, as well as shared community space and facilities.
Community-led housing	A form of housing championed by the Kent Community Housing Hub . It is where local residents have the power to create their own housing schemes, decide how they should be developed and have complete control over how they are run. Schemes can be delivered through community land trusts, co-housing and co-operatives.
Disabled Facilities Grant	A grant administered by the District Council via the BCF, to fund essential adaptations to enable disabled people better freedom of movement into and round their homes and giving access to essential facilities.
EPC rating	An EPC gives a property/home an energy efficiency rating from A (most efficient) to G (least efficient).
First Homes	A form of affordable housing. The homes are sold with a discount to first time buyers only. In Sevenoaks District, a local policy applies.
Fuel poverty	Fuel poverty has usually been defined as when a household spends more than 10% of their income to maintain an adequate level of warmth
Futures Homes Standard	From 2025, the Standard will deliver homes that are zero-carbon ready. Homes built under the Standard should produce 75-80% less carbon emissions than currently. The intention is that homes built to the Standard will not need any additional measures to become net zero.
Green Belt	Green Belt policy aims to prevent “urban sprawl” by keeping land permanently open. Local authorities define and maintain Green Belt land in their local areas. Within the Sevenoaks District, 93% of land is Green Belt, which means any form of development is highly restricted.
Green technology	Any technology designed to reduce the negative impact of human activity on the environment.

Help to Buy equity loans	A Government scheme to help first time buyers get on the property ladder with an equity loan 20% of the market value of a new build home.
Help to Let	A scheme which supports landlords who are willing to work with us to provide homes to those on the Sevenoaks District Housing Register.
HERO service	<p>The HERO (housing, energy and retraining options) service offers complete and personalised advice, giving information and guidance on a range of issues including:</p> <ul style="list-style-type: none"> • Housing problems • Saving money on fuel bills • Debt or mortgage advice • Welfare benefits • Retraining and further education options • Getting back to work • Starting your own business.
Homes England (HE)	The national housing and regeneration agency for England. A non-departmental public body sponsored by the Ministry for Housing, Communities and Local Government. HE has an Affordable Homes Programme, which allocates grant funding to Registered Providers to deliver new affordable housing.
Innovative built environments	Innovation is crucial to transforming the UK energy system to meet carbon reduction targets and achieve our clean growth ambitions. The Government's Department for Business, Energy & Industrial Strategy's Energy Innovation Programme, expects to invest around £90 million in low carbon heating and energy efficiency options for UK homes and businesses.
ISO14001	ISO 14001 is an internationally agreed standard that sets out the requirements for an environmental management system. It helps organizations improve their environmental performance through more efficient use of resources and reduction of waste. The Kent STEM Scheme and EMAS has a similar ambition.
Kent No Use Empty	A Kent-wide scheme to bring empty properties back into use . The scheme

	provides advice, guidance and Empty Property Loans .
Local Housing Allowance	The allowance (Housing Benefit or housing element of Universal Credit) paid to claimants, set by the Valuation Office Agency, which takes into account the size and make up of a claimant's household and the location of the home.
Local Plan	A Plan prepared by a Local Planning Authority (LPA) that sets out the strategic and detailed policies for all development within the LPA's area. It guides most of the day to day planning choices and decisions.
Mixed use development	Development projects that comprise a mixture of land uses, or more than just a single use. In terms of planning, mixed use refers to land or buildings used for different purposes, which fall into more than one Use Class
Modern Methods of Construction (MMC)	A method of construction, which focuses on off-site processes, such as mass production and factory assembly, as alternatives to traditional building. The Government (through Homes England) encourages the uptake of MMC in order to improve the rate of delivery of new homes.
Movement Strategy	A Strategy which has the aim of enabling movement across the District to be easy, healthy, safe, low carbon and sustainable.
National Planning Policy Framework (NPPF)	The NPPF sets out the Government's planning policies for England and how these should be applied. It provides a framework within which locally-prepared plans for housing and other development, can be produced.
National Planning Policy Guidance (NPPG).	Along with the NPPF, NPPG sets out how the Government envisages the day to day working of the planning system in England will operate.
Net Zero	This refers to the balance between the amount of greenhouse gas produced and the amount removed from the atmosphere. We reach net zero when the amount we add is no more than the amount taken away.
Older Persons' Housing Study	A Study into the future housing needs of older people living within the District. It provides evidence for the development of the new Local Plan.
Planning Practice Guidance	The government's Planning Practice Guidance provides further guidance and detail on how the policies in the NPPF are expected to be applied.

Public Loans Works Board (PWLB)	A facility for the Government to offer low cost loans. The PWLB is the main lender to local government.
Quercus Housing	Set up by the District Council as an independent housing company to deliver new affordable homes in the District.
Registered Providers/Housing Associations	Providers of affordable housing who are registered by the Regulator of Social Housing (Housing and Regeneration Act 2008).
Renewable energy	Energy that is collected from renewable resources that are naturally replenished on a human timescale. It includes sources such as sunlight, wind, rain, tides, waves, and geothermal heat.
Retro-fit technologies	The addition of new technology to older systems. Retrofitting is an important part of combating and adapting to climate change.
Rural Exceptions Site	Usually small sites, which are developed to provide affordable housing in response to an independently assessed evidenced need (i.e. a Parish Needs Survey) in locations where planning constraints (e.g. Green Belt) mean development would not normally be permitted. Local people have priority for these homes (local connection to the Parish is strictly controlled and set out in a legal agreement - S106 Agreement) and the homes remain available in perpetuity (i.e. there is no opportunity to purchase the home outright),. Also known as "local needs housing".
Rural Housing Enabler	An officer employed by Action with Communities in Rural Kent who works in partnership with the District Council, to help deliver new local needs housing, including Rural Exceptions Sites. The officer carries out local housing needs surveys and helps Parish/Town Councils carry out local site searches.
S106 planning obligation	Section 106 of the Town and Country Planning Act 1990 allows a local planning authority to enter into a legally binding agreement (planning obligation) with a landowner as part of the granting of planning permission. This may include a requirement to provide new affordable housing.
Self-build register	Local authorities are required to keep a register of those seeking to buy serviced plots in the area for their own self-build and

	<p>custom house building (Self Build and Custom Housebuilding Act 2015). Local authorities must give enough suitable planning permissions to meet the registered demand</p>
Sevenoaks District Housing Register Allocations Scheme	<p>The scheme applying to the allocation of Social Housing within the District.</p>
Shared ownership housing	<p>Also known as “part rent/part buy” housing. Purchasers buy a share of the home - between 10% and 75%, based on the Open Market Value. A discounted rent is paid on the remaining share held by the housing association.</p> <p>Purchasers can generally “staircase” to 100% ownership unless restrictions apply. The purchaser has sole residency, i.e. the home is not “shared” with another household.</p>
Social housing	<p>A generic term for publicly subsidised housing, owned by local councils and housing associations. The term is defined in the Housing and Regeneration Act 2008. Homes must be let to those who have an identified housing need in line with Sevenoaks District Housing Register Allocations Policy (or its successor).</p>
Social Rented Housing	<p>Housing owned by housing associations, for which rents are determined through the National Rent formula. This is usually equivalent to 50-60% of Open Market Rents. The formula takes account of values of properties and local earnings relative to national earnings, with a “bedroom weighting” factor.</p> <p>Homes are let to applicants from the Sevenoaks District Housing Register. Most of our affordable housing stock is comprised of Social Rented Housing, the majority of which was formerly owned by Sevenoaks District Council prior to the Large Scale Voluntary Transfer to WKHA in 1989.</p>
Targeted Review of Local Housing Needs	<p>An evidence base to support the development of a new Local Plan.</p>
Universal Credit	<p>Introduced by the Department for Work and Pensions (DWP) to replace a range of benefits (including Housing Benefit) for people of working age who are on a low income.</p>