



## Homes for Our Future

### Greater Cambridge Housing Strategy 2024-2029

#### Annex 7: Glossary

Term	Definition
Accessible and Adaptable Homes	Standards set in part M of the Building Regulations 2010 (as amended) around access to and use of dwellings. Comprises of three categories: M4(1) visitable dwellings; M4(2) accessible and adaptable dwellings; and M4(3)A wheelchair adaptable and M4(3)B wheelchair accessible
Affordable Housing	National Planning Policy Framework (published July 2021) definition: 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 of the following <ul style="list-style-type: none"> <li>• Affordable housing for rent (Social Rent/Affordable Rent or Affordable Private Rent in Build to Rent schemes)</li> <li>• Starter Homes</li> <li>• Discounted market sales housing</li> <li>• Other affordable routes to home ownership</li> </ul> (See <a href="#">National Planning Policy Framework</a> for full definition)
Affordable Private Rent (APR) (in Build to Rent schemes)	The form of affordable housing to be provided in Build to Rent schemes.  Rent levels must be set at least 20% below local market rent levels, including any service charges, for the same or equivalent property. Eligibility should be determined with regard to local household income levels, related to local rent levels.
Affordable Rent	One of the two forms of 'social housing for rent' (the other being Social Rent)  Rented housing provided by Local Authorities and Registered Providers of social housing to households that are eligible for social housing for rent. Affordable



	<p>Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).</p> <p>In Greater Cambridge we require rents for all Affordable Rent homes to be set in line with our Affordable Rents policy at Annex 3 to this Strategy. Some existing Social Rent homes may be converted to Affordable Rents in agreement with Homes England.</p>
<p>Better Care Fund</p>	<p>Health-led fund to improve health, social care and housing outcomes through improved integration. Disabled Facilities Grant funding to district councils is allocated through this fund.</p>
<p>Broad Rental Market Area (BRMA)</p>	<p>A geographical area defined by government for the purposes of setting Local Housing Allowance rates. The Cambridge BRMA covers a wide area, including Ely &amp; Littleport, Newmarket, Haverhill, Huntingdon, St Neots, etc and surrounding areas. The result is that Local Housing Allowance rates for Cambridge are significantly lower than private rents in the more expensive area of Greater Cambridge.</p>
<p>Build to Rent</p>	<p>Defined in the <a href="#">National Planning Policy Framework</a> (published in July 2021) as: Purpose built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or houses, but should be on the same site and/or contiguous with the main development. Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control.</p> <p>It is generally funded by commercial investors seeking a long-term income.</p> <p><a href="#">National Planning Policy Guidance on Build to Rent</a> gives further detail.</p>
<p>Cambridgeshire Home Improvement Agency</p>	<p>The <a href="#">Cambridgeshire Home Improvement Agency</a> set up as a shared service, currently covering Cambridge City, South Cambridgeshire and Huntingdonshire district councils. The Agency provides advice, support and</p>



	<p>assistance to older, disabled and vulnerable people who own and live in their own property, or those in privately rented or housing association accommodation. The purpose of the service is to help people to remain independent, warm, safe and secure in their own homes.</p>
Cambridgeshire & Peterborough Combined Authority	<p><a href="#">Cambridgeshire &amp; Peterborough Combined Authority</a> was established in 2017 as a Mayoral Combined Authority to work with local councils, the Local Enterprise Partnership, local public services, government departments and agencies, universities and businesses to grow the local and national economy.</p>
Cambridgeshire & Peterborough Integrated Care System	<p>The <a href="#">Cambridgeshire &amp; Peterborough Integrated Care System</a> brings together health and care organisations, local councils, and Voluntary, Community and Social Enterprise sector organisations to improve the health and wellbeing of local people.</p>
Care Suites	<p>A form of tenancy-based independent living accommodation aimed at a move away from institutional care. Provides larger rooms than residential care, en-suite facilities with 24-hour care and/or support, including nursing.</p>
Choice Based Lettings (CBL)	<p>The scheme under which Council and Housing Association homes for rent are let. Applicants (including existing tenants who want a transfer) are able to bid for properties which become available. The Councils are part of a sub-regional CBL scheme – Home Link.</p>
Community-led housing	<p>Housing owned, managed and/or stewarded by a local community group or organisation in a manner of their choosing. Meaningful community engagement and consent must occur throughout the process. Benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.</p> <p>See <a href="#">Community led homes website</a></p>
Community Safety Partnership (CSP)	<p>Community Safety Partnerships are local authority level statutory partnerships set up under the Crime &amp; Disorder Act 1998 made up of representatives from police, probation, local authority, health and fire &amp; rescue</p>



	<p>authorities. See <a href="#">MoJ Statutory Partnerships &amp; Responsibilities</a></p> <p>Cambridge City and South Cambridgeshire each have their own CSP.</p>
Community Wealth Building	<p>A people-centred approach to local economic development, which redirects wealth back into the local economy, and places control and benefits into the hands of local people.</p>
Commuted sums	<p>A financial contribution made by a developer where affordable housing or other section 106 contributions are not provided on site. Both councils will accept affordable housing commuted sums rather than on-site provision only in exceptional circumstances.</p>
Cumulative development	<p>Where a larger new development is brought forward in smaller parcels, and the development should be considered as a whole</p>
Decent Homes Standard (Private Rented Sector)	<p>A home meets the national Decent Homes standard if: (1) it meets the current statutory minimum standard for housing (2) it is in a reasonable state of repair (3) it has reasonably modern facilities and services and (4) it provides a reasonable degree of thermal comfort.</p> <p>The Decent Homes standard currently applies only to the social rented sector, but government intends to extend it to the Private Rented Sector (PRS).</p> <p>See: <a href="#">A Decent Home: Definition and Guidance for Implementation, June 2006</a>, and <a href="#">A Decent Homes Standard in the private rented sector: consultation, September 2022</a>;</p>
Disabled Facilities Grants (DFGs)	<p>Grants provided by the Council for adaptation works in the home for disabled people. The government allocates a sum to each local authority each year, but Councils may choose to top up the amount payable.</p>
Discounted market sale housing	<p>Included within the definition of Affordable housing. Properties are sold at a discount of at least 20% below local market value. Eligibility is determined with regard to</p>



	<p>local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.</p>
<p>Energy Performance Certificate (EPC)</p>	<p>Contains information about a property’s energy use with a rating from A to G and typical energy costs as well as recommendations about how to reduce energy use and save money. They are needed whenever a property is built, sold, or rented.</p> <p>See: <a href="#">A fairer private rented sector, government white paper, June 2022</a></p>
<p>Exception Site</p>	<p>An exception site is a site outside of the village framework/development boundary which would never normally get planning consent but may be considered where it provides affordable homes for local people.</p>
<p>Extra care</p>	<p>Specialist accommodation designed to maximise the independence of older people, in which residents live in their own home with their own front door, but can benefit from around the clock social care and housing support. A number of different models exist nationally.</p> <p>Some of the services provided in extra care housing can also be extended to people living in non-specialist accommodation in the wider community.</p>
<p>First Homes</p>	<p>A national programme that enables first time buyers to buy a home for a discount of at least 30% less than its market value, which is passed on to future purchasers.</p>
<p>First Homes Exception Site</p>	<p>Is an exception site (that is, a housing development that comes forward outside of local or neighbourhood plan allocations to deliver affordable housing) that delivers primarily First Homes</p>
<p>Fuel Poverty</p>	<p>A person is regarded to be living in fuel poverty if they are a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost.</p> <p>Under this ‘Low Income High Costs’ definition of fuel poverty, used nationally, households are considered fuel poor if they have:</p>



	<ul style="list-style-type: none"> <li>• an income below the poverty line (including if meeting its required energy bill would push it below the poverty line); and,</li> <li>• higher than typical energy costs.</li> </ul>
Future Homes Standard	<p>The proposed national Future Homes Standard will require new homes to be ‘zero carbon ready’ so that no further retrofit work for energy efficiency will be necessary to enable them to become zero-carbon as the electricity grid continues to decarbonise.</p> <p>See: <a href="#">Summary of responses to government consultation</a></p>
General Fund	<p>An account held by each council to fund activities other than those related to council owned housing. (See Housing Revenue Account below).</p>
Greater Cambridge	<p>The geographical area covered by Cambridge City and South Cambridgeshire District Councils</p>
Greater Cambridge Partnership	<p>The <a href="#">Greater Cambridge Partnership</a> is a local Delivery body aimed at growing and sharing prosperity in Greater Cambridge with improvements to transport, housing and skills. The four partners are Cambridge City and South Cambridgeshire District Councils, Cambridgeshire County Council and the University of Cambridge.</p>
Gypsies & Travellers	<p>There are a number of definitions governing different areas of law that apply to Gypsies and Travellers. The councils’ Gypsy and Traveller Accommodation Assessment includes the needs of Gypsies (including English, Scottish, Welsh and Romany Gypsies), Irish Travellers, New (Age) Travellers and Travelling Showpeople.</p>
Healthy New Towns	<p>A national NHS programme which has worked with 10 demonstration sites, including Northstowe in South Cambridgeshire, to explore how the development of new places could create healthier and connected communities with integrated and high-quality services. Learning from the programme is outlined across a set of ten principles.</p> <p>See <a href="#">NHS Health New Towns web page</a></p>



<p>Home Improvement Agency</p>	<p>An agency which provides disabled adaptations and home improvements for vulnerable people living in private homes, and signposts people to other services. <a href="#">Cambs HIA</a> is the agency provided as a joint service across Cambridge City, South Cambridgeshire and Huntingdonshire District Councils.</p>
<p>Home Link</p>	<p><a href="#">Home Link</a> is the choice based lettings scheme (see above) through which Council and Housing Association homes are let to housing register applicants across the Cambridge sub-region.</p>
<p>Homes England</p>	<p><a href="#">Homes England</a> (previously the Homes &amp; Communities Agency) is the government’s Housing and regeneration agency.</p>
<p>Housing Associations</p>	<p>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. Most Housing Associations are Registered Providers; i.e. registered as such with the Regulator of Social Housing.</p>
<p>Housing Benefit</p>	<p>Welfare benefits to help cover housing costs. For people of working age it is being phased out and replaced by Universal Credit; although those in supported, sheltered or temporary housing may still be eligible. See government’s <a href="#">Housing Benefit eligibility web page</a></p>
<p>Housing First</p>	<p>Housing First aims to support homeless people with multiple and complex needs. It involves providing secure homes, together with personalised support. Providing a home first can provide a stable platform from which other issues can be addressed. See <a href="#">Homeless Link, The principles of Housing First</a></p>
<p>Housing Health &amp; Safety Rating System (HHSRS)</p>	<p>A risk assessment tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.</p>



	<p>A hazard can be rated as Category 1 (the most serious, posing an imminent risk to a person’s health) or Category 2 (a hazard that is less serious or less urgent)</p> <p>See national <a href="#">HHSRS guidance</a></p>
Housing Revenue Account (HRA)	<p>The account which deals with the rent and service charge money paid by council tenants and leaseholders, and pays for management, maintenance and improvement of the council’s homes and surrounding areas.</p>
House in Multiple Occupation (HMO)	<p>Sometimes called a ‘house share’.</p> <p>A property is a House in Multiple Occupation if : at least 3 tenants live there, forming more than 1 household; and they share toilet, bathroom or kitchen facilities with other tenants.</p> <p>A property is a large HMO if: at least 5 tenants live there, forming more than 1 household; and they share toilet, bathroom or kitchen facilities with other tenants.</p> <p>See: <a href="#">DLUHC, Private renting</a></p>
Intermediate Housing	<p>Affordable housing other than Social Rent or Affordable Rent. Includes, for example:</p> <ul style="list-style-type: none"> <li>• Starter Homes</li> <li>• Discounted market sale housing</li> <li>• Affordable Private Rent in Build to Rent schemes</li> <li>• Other affordable routes to home ownership (including shared ownership, relevant equity loans, other low cost homes for sale (e.g. First Homes) and Rent to Buy)</li> </ul>
Lettings policy	<p>Each of the councils has its own policy on how social/Affordable rented homes will be let through the Home Link housing register.</p>
Local Housing Allowance (LHA) rates	<p><a href="#">LHA rates</a> are set by government, and used to assess the level of housing benefit (or housing element of Universal Credit) to be paid to tenants renting from private landlords, depending on the area in which they live and the size of their household.</p>



	<p>A claimant’s LHA rate depends on where they live and the number of bedrooms their household is deemed to need, up to a maximum of four bedrooms. LHA rates are set at the 30<sup>th</sup> percentile of rents in the local Broad Market Rental Area (BRMA) – see above.</p>
Local Plan	<p>Local Planning Authorities, including District Councils, must provide a Local Plan which sets planning policies in the local authority area. Both councils currently have their own Local Plans and are now working towards a joint Greater Cambridge Local Plan.</p>
Local Lettings Plan	<p>Local Lettings plans set out the criteria for allocating and letting Social Rent and Affordable Rent homes within a development to help create balanced, mixed and sustainable communities. For an exception site scheme, Local Lettings Plans are used to ensure that priority is given to those with a local village connection.</p>
Mandatory licensing of HMOs	<p>Mandatory licensing applies to: any property occupied by five or more people forming two or more separate households; or any purpose-built flat in a block of up to two flats, occupied as an HMO by five or more people</p> <p>See: <a href="#">DLUHC HMO licensing guidance</a></p>
Minimum Energy Efficiency Standards (MEES)	<p>The <a href="#">Domestic</a> Minimum Energy Efficiency Standard Regulations set a minimum energy efficiency level for domestic private rented properties.</p>
Mortgagee in Possession (MIP) clauses	<p>A MIP clause in a section 106 Agreement allows a Registered Provider to maximise their borrowing power against their assets, so that they can invest in new affordable housing provision. It gives comfort to lenders that if they were to default on a loan payment they could ultimately take possession of the RP’s interest in the affordable housing units used as assets against which the loan is secured.</p> <p>Both councils use the national standard MIP clause. (See Annex 2, Affordable Housing Requirements)</p>



<p>National Planning Policy Framework (NPPF) and National Planning Practice Guidance (NPPG)</p>	<p>The national framework which sets out the government's policies and guidance around new developments, including the development of Affordable Housing.</p> <p><a href="http://www.gov.uk">National Planning Policy Framework - GOV.UK (www.gov.uk)</a></p> <p><a href="http://www.gov.uk">National Planning Policy Framework - Guidance - GOV.UK (www.gov.uk)</a></p>
<p>Neighbourhood Plan</p>	<p>A Neighbourhood Plan gives communities direct power to develop a shared vision for their neighbourhood and shape the development of their local area. It sits alongside the Local Plan, and planning decisions will be made using the Neighbourhood Plan, Local Plan and other material considerations.</p> <p>See: <a href="#">DLUHC Neighbourhood Planning Guidance</a></p>
<p>One Public Estate</p>	<p>A programme delivered in partnership with the Local Government Association, Office of Government Property within the Cabinet Office, and Department for Levelling Up, Housing &amp; Communities (DLUHC). It supports locally-led partnerships of public sector bodies to kickstart regeneration and transform public service delivery.</p> <p>See <a href="#">LGA One Public Estate web page</a></p>
<p>Passivhaus standard</p>	<p>A voluntary standard of energy efficiency in homes and other buildings. It focuses on a fabric-first approach to minimising energy consumption from space heating and cooling. Passivhaus buildings are well-constructed, insulated and ventilated, so that they retain heat from the sun and the activities of occupants, requiring very little additional heating or cooling.</p> <p>See the <a href="#">Passivhaus website</a></p>
<p>Pods</p>	<p>Small, system-built accommodation units. In Greater Cambridge these are generally aimed at single homeless people, and rough sleepers or those at risk of rough sleeping.</p>



Private Rented Sector (PRS)	Property owned by a landlord and leased to a tenant. The landlord could be an individual, a property company or an institutional investor.
Registered Providers	Providers of social housing registered with the Regulator of Social Housing. Includes local authority landlords and Private Registered Providers (such as not-for-profit housing associations, co-operatives and for-profit organisations). Undertakes economic regulation, and sets and enforces consumer standards.  See <a href="#">Regulator of Social Housing, about us page</a>
Regulator of Social Housing	Government body which ‘promotes a viable, efficient and well-governed social housing sector able to deliver and maintain homes of appropriate quality that meet a range of needs’. Undertakes economic regulation, and sets and enforces consumer standards.  See <a href="#">Regulator of Social Housing, about us page</a>
Rent to Buy	Homes are let to eligible households at an intermediate rent/Affordable Rent with a view to purchasing the property at a later date.
Retrofitting	The government’s <a href="#">Guide to making retrofit work</a> defines retrofit as: the introduction of new materials, products and technologies to an existing building to reduce the energy needed to occupy that building.
Right to Buy (RTB)	Scheme introduced by the Housing Act 1980 which enables secure Local Authority tenants (and some assured Housing Association tenants) to buy their rented home at a discount.
Section 21	Refers to Section 21 of the Housing Act 1988. A Section 21 notice is served to end a tenancy agreement, so that the landlord can regain possession. No reason is required. The abolition of Section 21 evictions notices are proposed within the <a href="#">Renters (Reform) Bill</a>
Section 106 Agreement	Section 106 of the Town & Country Planning Act 1990 allows a local planning authority to enter into a legally binding agreement with a developer. Such agreements can be used to require developers to provide Affordable Housing and/or community facilities on a site. Alternatively, financial contributions (commuted sums) can be agreed in place of delivering new affordable homes on site. The Greater Cambridge councils will



	<p>normally only accept financial contributions in place of Affordable Housing in exceptional circumstances.</p> <p>The government has consulted on replacing section 106 agreements with a new Infrastructure Levy.</p>
Self & Custom Build Housing	<p>Self-build and custom-build housing covers a wide spectrum, from projects where individuals are involved in building or managing the construction of their home from beginning to end, to projects where individuals commission their home, making key design and layout decisions, but the home is built ready for occupancy. A legal definition is provided in the Self-build and Custom Housebuilding Act 2015 (as amended). See government <a href="#">Self-build and custom housebuilding guidance</a></p>
Shared Ownership	<p>A form of Intermediate tenure low cost home ownership housing offered by housing associations, councils and other organisations. Home buyers purchase a leasehold share of their home of between 10% and 75% of the home's value, and pay rent on the remaining share. The owner can then buy more shares in their property later on, should they wish to, with a minimum 1% gradual staircasing (dependent on the terms of their lease)</p> <p>See DLUHC, <a href="#">Shared ownership homes information</a></p>
Small & Medium sized Enterprises (SMEs)	<p>Companies with 250 or fewer employees.</p>
Social Housing	<p>Defined in the Housing &amp; Regeneration Act 2008 (as amended). Includes low-cost rental (Social Rent and Affordable Rent) and low-cost home ownership.</p> <p>See <a href="#">Regulator of Social Housing 'About us' page</a></p>
Social impact investment	<p>The use of repayable finance invested into a social organisation to help it achieve its purpose and increase its impact on society. See the government's <a href="#">Inclusive economy web page</a></p>
Social Rent Housing	<p>Rented housing owned by Registered Providers (local authorities and housing associations), for which guideline target rents are based on a formula set by central government.</p>



	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 the Regulator of Social Housing.
Social Rent	<p>The rent charged for Social Rent housing, based on a formula set by government. A ‘formula rent’ is set for each property, calculated based on the relative value of the property, relative local income levels, and the size of the property.</p> <p>(Differs from Affordable Rent). Social Rents are typically around 40-50% of an open market rent.</p> <p>See <a href="#">DLUHC Policy statement on rents for social housing</a></p>
Social value	<p>Social value looks beyond using money as the main indicator of value, putting the emphasis on engaging people to understand the impact of decisions on their lives. Social value measurement tries to understand and record the relative importance people place on the wellbeing changes experienced, capturing social impact in the round. See <a href="#">Social Value UK website</a></p>
Supported Housing	<p>Accommodation provided alongside support, supervision or care to help people live as independently as possible in the community. May be provided by housing associations, local authorities, charities or voluntary organisations. See government’s <a href="#">Supported housing: national statement of expectations 2020</a></p>
Standard Assessment Procedure (SAP) ratings	<p>The government’s standard methodology to assess and compare the energy efficiency and environmental performance of dwellings. It results in a figure between 1 and 100. The higher the SAP rating, the lower the fuel costs and the lower the carbon emissions.</p> <p>See government’s <a href="#">Standard Assessment Procedure guidance</a></p>
Starter Homes	<p>Introduced by the <a href="#">Housing &amp; Planning Act 2016</a>. Starter homes are aimed at first time buyers aged over 23 and under 40. Properties to be sold to purchasers at a</p>



	<p>discount of at least 20% of market value, with a discounted price cap of £250,000 (£450,000 in London).</p> <p>The NPPF (published in July 2021) provides for Starter Homes to count as Affordable Housing.</p>
Supplementary Planning Documents (SPDs)	<p>Supplementary Planning Documents build on and provide more detailed advice or guidance on policies in an adopted Local Plan. They are a material consideration in decision-making.</p> <p>See: <a href="#">DLUHC Plan making guidance</a></p>
Universal Credit	<p><a href="#">Universal Credit</a> is welfare benefit for working aged people to help with living costs. It is being rolled out to replace a range of other benefits and tax credits. Housing Benefit for most working age claimants is being replaced by the housing element of Universal Credit.</p>
Vacant Building Credit	<p>Vacant building credit is a national policy that grants developers a financial credit when they redevelop <a href="#">previously developed land</a>. This credit can be used to offset their obligations to provide affordable housing within the development project, incentivising the revitalisation of underutilised buildings.</p>
Village Design Statement	<p>A Village Design Statement (VDS) is a document that describes the distinctive characteristics of the locality, and provides design guidance to influence future development and improve the physical qualities of the area.</p> <p>It helps communities and planners shape the character of new development in the area, in response to community priorities, and is a material consideration in decision-making.</p>
Zero carbon/ net zero carbon	<p>Reducing carbon emissions to zero or as close to zero as possible. Any remaining residual emissions would be balanced by schemes to offset an equivalent amount of greenhouse gases from the atmosphere, such as planting trees or using technology like carbon capture and storage.</p>

## Annex 7: Glossary



Dated: July 2024