

# Housing Strategy 2016 to 2025

Enabling the completion in South Lakeland by 2025, of at least 1,000 new affordable homes for rent, 750 new affordable homes for sale and 500 new self-build homes.

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## Foreword

Councillor Jonathan Brook, Housing & Innovation Portfolio Holder

Housing growth lies at the heart of South Lakeland District Council's ambitions for the future of the District. Our young people need housing they can afford and our growing number of elderly residents need specialist housing. Our businesses need housing for employees and the economic growth generated by housebuilding. A better standard of new and existing housing needs is essential to enhance health and wellbeing. More energy efficient and better designed housing will be better for the environment.

Housing is a cornerstone of our District's and wider sub-regional economic growth ambitions. If our economy is to grow, more people will come into the District. Employers need to be able to attract and retain talent. This means that affordable housing is needed for employees and to enable our young people to take up jobs locally. It also means that high quality housing is needed to attract skilled people to come and work in South Lakeland and surrounding areas and generate wealth.

Much of our housebuilding industry is locally based. There are currently 4,400 construction jobs in South Lakeland. Civil engineering, building, fitting out, furniture, gardening, landscaping and professional services – all benefit from house building activity. It has been estimated that every new house built generates 4.3 jobs. New housing development also helps to deliver local infrastructure through the Community Infrastructure Levy.

With remote working and better broadband connectivity, many new homes are also workplaces. People start new businesses from home. People, including highly skilled high earners are able to work for businesses which may be located anywhere in the world and spend their income locally. So many new homes are also workplaces.

This strategy sets out the steps that the council will take over the next decade to ensure that local people have access to the homes that they need and to help the local economy to grow. It also forms part of the foundation of the council's wider ambitions to promote wider economic growth both in Cumbria and in the Morecambe Bay subregion.

Housing is at the heart of our ambitions. This strategy sets out how we will do it. The challenge now is to deliver.

## Executive summary

Housing is a critical issue for South Lakeland District Council. The District needs new affordable, open market and specialised housing. Whilst the Government's priority is clearly home ownership this strategy recognises the local need for affordable homes to rent as well as those to buy. New and existing housing needs to have a positive effect on health, our economy and be energy efficient. This is why our Council Plan seeks to provide homes to meet need and we have a vision of enabling the provision of quality new homes and raising

the standard of existing homes to meet housing needs, improve health and support economic growth.

The strategy sets out a framework for specific key measures that will deliver this vision. These explain how the council will address each of the priorities.

Some of the key issues that the strategy aims to address are:

- The high levels of evidenced need for new affordable housing, mainly due to high housing costs and relatively low incomes
- The demand for new market housing to meet the needs of a growing economy
- A significant proportion of the existing housing stock in the District is not used for permanent housing, i.e. second homes and holiday homes
- The need for older persons' accommodation and services due to a rapidly ageing population
- Retaining young people in the District
- Tackling fuel poverty and poor energy efficiency standards in the private housing stock
- Poor housing standards in the private rented housing sector
- Bringing long-term empty homes back into use
- Ensuring the most vulnerable people in our society are assisted with their housing problems and to avoid homelessness

The council's five housing priorities, in no particular order, are:

- A. Developing new affordable and open market homes to meet need and support economic growth
- B. Providing specialist housing and services to improve the health and well-being of older, young and vulnerable people
- C. Improving housing standards, particularly energy efficiency, to improve the health and well-being of all residents
- D. Making best use of the existing housing stock to create sustainable communities
- E. Preventing and reducing homelessness

The targets we will use to measure success are the following. All apply to the entire District. Some targets already exist hence have start dates before 2016.

## Key targets

1. To enable the completion of 1,000 new affordable homes for rent in the period 2014 to 2025.
2. To enable the completion of 750 new affordable homes for sale in the period 2014 to 2025.
3. To enable the completion of up to 6,700 new homes (market and affordable) in the period 2015 to 2025.

4. To enable the completion of 500 new self-build homes in the period 2015 to 2025.
5. To enable the completion of 300 new extra care housing homes in the period 2016 to 2025 (target jointly agreed with Cumbria County Council).
6. To reduce the % of private sector homes with category 1 hazards (those most serious to the health of inhabitants) from 21.8% to less than 15% by 2025.
7. To reduce the percentage of homes in the lowest energy performance certificate (EPC) bands (F and G) from 16.4% to less than 10% by 2025 (in terms of rented homes to reduce to 0% by 2020 in line with national legislation).
8. To reduce the number of long-term empty homes (those over 2 years) by 20% by 2025.
9. To ensure the number of homeless households living in temporary accommodation will be no more than 20 at any one time.

## Introduction

### Purpose of the strategy

As the Local Housing Authority (LHA) the council has a statutory duty to assess the housing needs within the District (including the national parks) and plan to meet those needs. This strategy sets out a long-term vision for housing in the District and guides the actions of the council as the LHA. It is also aligned and complementary to Local Plans set by the three planning authorities in the District.

The strategy also seeks to achieve buy-in from other stakeholders in achieving the vision. It maximises the effectiveness of housing interventions and investment and provides a strategic and enduring long-term framework to guide action planning.

The strategy aims to build on the significant progress achieved in the past few years. The strategy has taken account of nationally recognised good practice.

### Relationship with the Action Plan

The strategy sets the vision, targets and long term direction and is intended to remain in place until 2025. Detailed measures are set out in the appended Action Plan which will be reviewed and updated each year. In this way the strategy has the flexibility to adapt to new challenges ahead. The council's Housing Advisory Group, made up of key stakeholders such as housing associations, will be closely involved in making sure the strategy is implemented and that key targets are met.

### Consultation process

The strategy has been the subject of a consultation exercise in 2015 (which included, amongst others, town and parish councils, other local authorities and planning authorities, housing associations and private developers) and has been amended to take account of the

feedback received. It has also taken account of a review by the council's Overview and Scrutiny Committee.

A further 4-week consultation period, involving key stakeholders, ran from 7 July to 4 August 2016.

## Housing issues in South Lakeland

South Lakeland is a special place which attracts many people to visit or choose to live. It is a large, mainly rural, area containing part of two national parks (the Lake District and Yorkshire Dales) each of which acts as the planning authority for its area (see map at the back of the strategy). However, South Lakeland District Council is the housing authority for the entire District, hence it works with the national park authorities to address housing needs and issues.

Whilst much of the area appears to be relatively affluent many households struggle with the affordability problem which exists due to a combination of high housing costs (median house prices increased from £74,000 in 2000 to £210,000 in 2013) and modest incomes (a third of households have an income of less than £300 per week). This means that in some parts of the District average house prices are up to 12 times higher than average incomes and second homes make up more than 20% of the housing stock (over 50% in some villages). Hence many people, particularly young people, are unable to afford to buy their own home or rent a home privately close to where they may work. There are also problems associated with an ageing population and ageing rural nature of the housing stock, particularly poor energy efficiency standards leading to high energy costs, fuel poverty and ill health. Affordable, decent housing was identified as the second most important issue behind health) in the South Lakeland Quality of Life Survey 2015.

The council is tackling these issues through its Council Plan, which sets the following priorities:

- Housing – providing homes to meet need
- Economy – enabling and delivering opportunities for sustainable economic growth
- Health and wellbeing – improving health and reducing health inequalities
- Environment – protecting our environment

Furthermore, it is one of the few local authorities in the North West with an adopted Local Plan including both a Core Strategy and Land Allocations (which makes provision for the delivery of more than 6000 new homes (including allocated sites for more than 5000 with the remainder being windfall sites) which also considered cross-boundary issues. The Lake District National Park Authority is also in this position and the Yorkshire Dales has allocated sites for housing; however as they derived from a context of conservation and enhancement there are limited development opportunities.

Through its recently adopted Local Development Scheme, SLDC has set out a timetable for the completion of the remaining elements of the current local plan and the preparation of a

replacement local plan covering the period 2021-2036 which will involve a new assessment of need and the development of new housing delivery targets.

The events of December 2015 highlighted the importance of flooding. Great care was taken in the preparation of the local plan to ensure that land was not allocated in areas of flood risk. No allocated sites were severely affected, demonstrating the robustness of the plan. Some sites were the subject of varying degrees of surface water flooding.

New development management policies on development and flood risk are scheduled to be published in draft form in November 2016. At the same time, work on a replacement local plan which will review current allocations has already commenced. The first stage in this process is the preparation of a Strategic Flood Risk Assessment which will draw on the outcome of current investigations into the events by the Environment Agency.

In the interim, all planning applications with flood risk implications continue to be very closely scrutinised through the Development Management process in consultation with the Environment Agency and Cumbria County council who are the lead local flood authority.

## National context

Whilst this strategy is aimed at delivering District and County-wide actions it cannot ignore national policies and initiatives. The council will look to implement and promote national policies that will contribute towards the housing priorities set out in this document. However, some Government policies (some now included in the Housing and Planning Act 2016) and manifesto commitments give rise to some challenges in South Lakeland, such as the extension of the Right to Buy (RTB), the Starter Homes policy and the ending of grant funding for new affordable homes for rent. Hence the strategy needs to be flexible enough to rise to such challenges, for example by maximising the replacement of further homes sold under RTB.

Furthermore, the strategy cannot ignore the risks associated with Brexit, particularly the effect this may have upon the economy, including the delivery of new homes. Hence the need for the council to work closer with private developers to understand and react to concerns over delivery.

## Cumbria and North Lancashire context

South Lakeland District Council adopted the Cumbria Housing Strategy 2011 to 2015 as its own housing strategy for this period. Key outputs for South Lakeland for this period included:

- Completion of 376 new affordable homes
- Reduction in the number of empty homes from 1,184 in 2013 to 993 in 2015
- Reduction in the number of homeless applications from 356 in 2011/12 to 42 in 2015/16
- Introduction of the Cumbria Landlord Accreditation Scheme

In 2016 the Cumbria Housing Group (made up of the six housing authorities, Cumbria County Council and the Lake District National Park Authority) agreed to publish a Cumbria Housing Statement (to be published later in 2016 once adopted by each authority) which sets out the housing priorities for Cumbria. The council continues to be a key partner in the Cumbria Housing Group, which delivers County-wide initiatives such as Cumbria Choice, and its two sub-groups: the Cumbria Housing Supply Group, which engages with key stakeholders such as housing developers, and the Cumbria Housing and Well-Being Group.

The importance of housing to the economic prosperity of Cumbria is reflected in the Cumbria Local Enterprise Partnership designating 'housing' as a priority.

The council also works with neighbouring Lancaster CC on shared issues such as identifying and addressing housing needs in the Arnsdale & Silverdale AONB.

## Vision

The council's vision for housing in South Lakeland is to:

"Enable the provision of quality new homes and raise the standard of existing homes to meet housing needs, improve health, support economic growth and create sustainable communities".

## Priorities – Overview

The council's five housing priorities, in no particular order, are:

- A. Developing new affordable and open market homes to meet need and support economic growth.
- B. Providing specialist housing and services to improve the health and well-being of older, young and vulnerable people.
- C. Improving housing standards, particularly energy efficiency, to improve the health and well-being of all residents.
- D. Making best use of the existing housing stock to create sustainable communities.
- E. Preventing and reducing homelessness.

These build upon the existing priorities in the Council Plan 2014-2019.

## Resources

Up to the present time the council has relied on a relatively traditional approach in terms of providing resources to achieve its housing priorities, such as providing grants from its own and national funds, providing its own land for new affordable homes, etc. However, as the availability of grant funds has diminished and the council's land bank has almost become empty, a new approach is needed.



This includes the council taking on a more proactive role in housing delivery (key measure A3) which will involve the transfer of some existing grant funds to part-fund this. It also includes leveraging in funds from other sources, such as the possibility of establishing a home improvement agency (key measure B6).

## How the priorities can be achieved

- A. Developing new affordable and open market homes to meet evidenced need and support economic growth.

Affordable housing needs (including social housing) are significant across all six housing market areas, particularly in high-cost rural areas where second home ownership is high, in the District. The council recognises the need for new affordable homes to enable local people, particularly the young, to stay in the area to access a home they can afford; key workers to be accommodated to sustain workforce and economic growth; and ensure a wider provision of housing suitable for an ageing population. The council's approach includes: requiring affordable homes as part of planning policy (minimum 35%, this will include starter homes once implemented nationally), working with and financially supporting delivery through housing associations, community land trusts (CLTs) and private landlords, promoting first-time buyer initiatives and self-build.

Key Fact 1: The South Lakeland Strategic Housing Market Assessment (SHMA) 2014 identified a need for 687 affordable homes per year (3,435 over 5 years) with the greatest need being for one and two bedroom accommodation.

Key Fact 2: 54% of households in need of affordable housing wish to buy but only 39% could afford to do so. Hence 61% are in need of affordable housing to rent.

The 2014 SHMA identified that there are some specific shortfalls in dwelling types and sizes of open market homes across the District. In order to achieve local economic growth there is a need for significant numbers of new open market homes as well as affordable homes. This has led to South Lakeland District Council as local planning authority allocating 67 sites (5 of these are mixed use sites having a housing element) for housing. The council has a supply of deliverable sites for 3,833 new homes available for development in the 5-year period 2015 to 2020 and 6,388 by 2025. The Lake District National Park Authority has allocated 19 sites (1 of these is a mixed use site that has a housing element) to deliver an estimated 269 new homes by 2025. The Yorkshire Dales National Park Authority has allocated 5 sites for housing within South Lakeland District to deliver an estimated 66 new homes by 2025.

For the Development Plan period up to 2025, South Lakeland District Council as Local Planning Authority has allocated 54.35 hectares of land for employment use.

The council will work with private housing developers, Cumbria County Council, the national park authorities and other stakeholders to facilitate the development of new homes both at Cumbria-wide and District levels. It will also work with the Cumbria Local Enterprise

Partnership and Cumbria County Council to enable new infrastructure and transport links required for additional housing.

Subject to the devolution of national growth funds the council will work with Cumbria partners to deliver a joint long-term housing investment programme for new housing.

Key Fact 3: According to the Home Builders Federation research (2015) every new home supports 4.3 jobs.

## Key measures

A1 - Work closely with existing private housing developers, and seek to attract new ones to the District, to encourage the delivery of new market and affordable homes on allocated and other appropriate housing sites.

Providing a range of new housing (type, tenure and different affordable levels – including Starter Homes within existing policy once implemented nationally) which will allow our young people to stay and attract new young people to our area; cater for the needs of key workers; and provide a wider range of provision for an ageing population.

A2 - Work with and support housing associations, community land trusts and others where appropriate using the council's resources and planning policies to maximize the delivery of new affordable homes. This specifically includes a programme of new bungalows for older people and affordable homes to rent in rural areas where there is an evidenced need.

A3 - To consider options to establish a mechanism to help with land identification, acquisition, assembly; coupled with onlending for new housing delivery. Subject to consideration of a business plan by Cabinet.

A4 - Work with the private sector to convert unused non-residential properties in town centres into new affordable homes to rent.

A5 - Provide advice and, where appropriate, promote initiatives (such as Help to Buy) and mortgage availability to help younger and other first-time buyers to buy their own home.

A6 - Enable the development and promotion of self-build/custom-build homes through a new policy.

A7 - Enable the development of new infrastructure required to deliver additional housing through the Cumbria Infrastructure Plan; to be funded through the Community Infrastructure Levy and other external sources of funding.

A8 - Commission and help to produce evidence of housing needs at housing market and key service centre levels; and for more specific rural areas where resources permit (including input from parish councils and other stakeholders).

A9 - Complete the process of producing and publishing development briefs for key allocated sites in the South Lakeland District Council planning area.

## Key targets

1. To enable the completion of 1,000 new affordable homes for rent in the period 2014 to 2025.
2. To enable the completion of 750 new affordable homes for sale in the period 2014 to 2025.
3. To enable the completion of up to 6,700 new homes (market and affordable) in the period 2015 to 2025.
4. To enable the completion of 500 new self-build homes in the period 2015 to 2025.

### B. Providing specialist housing and services to improve the health and wellbeing of older, young and vulnerable people

Key Fact 4: The 2014 SHMA identified that the majority of older people want to remain in their own home (73.5%) but 30.3% would consider buying/renting sheltered or extra care housing.

The council's approach is to provide services, such as the handyperson scheme, to help people stay in their own home; and to enable development of specialist housing services for vulnerable people, such as those with mental health problems or learning disabilities. This also includes extra care housing, for those people who require it.

The council published an Older Persons' Housing Strategy (jointly with Eden District Council) in 2012. Its priorities are:

- Encourage the development of a range of accommodation options which meets the needs and aspirations of older people
- Help ensure peoples' existing homes continue to meet their needs as they grow
- Suitable housing related support helping older people to remain independent
- Help to ensure housing options advice is easily available to older people to allow them to make informed choices
- Work in partnership to explore and promote additional housing options for older people

Key Fact 5: Cumbria County Council has identified a need for 508 new extra care housing units in South Lakeland by 2025.

The council currently has a statutory duty to provide Disabled Facilities Grants to provide adaptations to the existing homes of disabled households. The council provides additional capital funding to the Government's annual grant (which from 2015 forms part of the Better Care Fund administered by Cumbria County Council) to enable approximately 50 households per year to be assisted.

The council will work with the health and third sectors, as well as Cumbria County Council and the national park authorities, to deliver housing and health-related services which will lead to public health improvements.

## Key measures:

B1 - Work with private housing developers and housing associations to deliver new extra care housing schemes in areas where there is a proven need.

B2 - Address the housing needs of older people by implementing the council's Older Persons' Housing Strategy.

B3 - Work with Cumbria County Council and other partners to consider innovative ways of supporting vulnerable people through the Supporting People programme.

B4 - Provide a handyperson scheme to assist older and vulnerable people with minor household repairs.

B5 - Provide Disabled Facilities Grants to adapt existing homes.

B6 - Consider establishing a Home Improvement Agency, working with the health and third sectors, as well as Cumbria County Council, to deliver housing and health-related services which will lead to public health improvements such as reduced hospital and residential care admissions. Subject to approval of a business case for this.

B7 - Improve access to affordable housing for young people and, where possible, link to training and employment opportunities.

## Key target:

5. To enable the completion of 300 new extra care housing homes in the period 2016 to 2025 (target jointly agreed with Cumbria CC).

C. Improving housing standards, particularly energy efficiency, to improve the health and well-being of all residents.

Key Fact 6: The South Lakeland Private Stock Condition Survey 2012 identified 10,360 dwellings with category 1 hazards (HHSRS) in the private housing sector (21.8% of all dwellings, comparable to the national average), however over 50% of these hazards were due to excess cold which is significantly higher than the national average.

Key Fact 7: the 2012 Survey (above) identified 9,948 (24.9%) households in the private sector in fuel poverty (above the national average of 21%). It found significant numbers of hard-to-treat solid wall pre-1919 dwellings and off mains gas dwellings.

Key Fact 8: the 2012 Survey (above) identified that 16.4% of the District's housing stock is in the lowest energy performance certificate (EPC) bands (F and G).

The council's approach to improving housing standards is a combination of advice, enforcement, mandatory licensing (60 houses in multiple-occupation), promotion of accreditation and training for landlords. This includes removing all category 1 hazards, e.g. fire hazards, for cases investigated. The council's role also involves working in partnership

with the private sector to deliver home energy improvements, prioritising homes in the lowest energy performance certificate (EPC) bands (F and G).

The Cumbria Landlord Accreditation Scheme was launched in 2014 by local authorities in partnership with the National Landlord Accreditation Scheme. Eleven landlords operating in South Lakeland have joined so far (covering 103 homes).

## Key measures

C1 - Improve housing standards by liaising with landlords (private and housing association), tenants and others; implementing the council's Enforcement Policy where necessary; and promoting and incentivising the Cumbria Landlord Accreditation Scheme.

C2 - Work in partnership with the private sector and local communities to provide advice and help maximise the targeted delivery of home energy improvements to those households in greatest need based on clear criteria (including a wide range of publicity).

C3 - Operate a licensing scheme for Houses in Multiple Occupation.

C4 - Work with housing developers to improve the standard of new housing in respect of space standards, accessibility and green standards.

## Key targets:

6. to reduce the % of private sector homes with category 1 hazards (those most serious to the health of inhabitants) from 21.8% to less than 15% by 2025.
7. to reduce the percentage of homes in the lowest energy performance certificate (EPC) bands (F and G) from 16.4% to less than 10% by 2025 (in terms of rented homes to reduce to 0% by 2020 in line with national legislation).

D. Making best use of the existing housing stock to create sustainable communities

Key Fact 9: According to Council Tax records the number of long-term empty homes has reduced from 1,184 in 2013 to 933 in 2016, a fall of 21%.

Key Fact 10: The 2011 Census reported that 8,628 residents (not households) had second/holiday homes in South Lakeland.

Despite reductions in the number of long-term empty homes (over 6 months) the council is keen to reduce this further. Its approach (summarised below) is shown in its Empty Homes Strategy, published in 2015. This sets a target of further reducing long-term empty homes (those over 2 years) by 20% by 2025.

- Make best use of existing housing stock to provide homes to meet affordable and market housing need.
- Target resources primarily at areas of highest housing need where the number of empty homes is higher.

- Ensure the accurate monitoring and reporting of empty homes.

The council's approach to the use of social housing in the District is shown in its Tenancy Strategy. This is monitored and reviewed on a regular basis to ensure housing associations are taking account of this.

The council is an active partner in CumbriaChoice – the system of allocating social rented housing in Cumbria. The council's Allocations Policy (Cumbria Choice) is being reviewed in 2016. Approximately 250 lettings are made in South Lakeland each year.

## Key measures:

D1 – Reduce the number of long-term empty homes by implementing its Empty Homes Strategy.

D2 - Regularly monitor and review the Tenancy Strategy to ensure the social housing stock is being used effectively.

D3 - Regularly monitor, review and promote the council's Allocations Policy to ensure social rented housing is let fairly and takes account of housing needs and local connections.

## Key target:

8. To reduce the number of long-term empty homes (those over 2 years) by 20% by 2025.

### E. Preventing and reducing homelessness

Key Fact 11: The council's annual return to the Government showed that homelessness applications have fallen from 356 in 2011/12 to 42 in 2015/16; acceptances (accepting a duty to rehouse) have fallen from 48 to 26; and instances of preventing homelessness have risen from 122 to 297.

The above fact demonstrates the change in the council's approach over recent years from a reactionary role to a proactive prevention role. A significant part of this has been the introduction of the Social Lettings Scheme in partnership with private sector landlords. This has enabled many households to be suitably accommodated in the private rented sector. However, it is likely that in line with national trends due to welfare changes and supported housing cuts, homelessness numbers have recently increased.

The council's full approach is set out in its Homelessness Strategy, created jointly with Eden District Council, published in 2013. Its priorities are:

- Reducing youth homelessness
- Homelessness prevention
- Increasing the supply of settled accommodation
- Ensuring the right support is available to those that need it

## Key measures:

E1 - Prevent and reduce homelessness by monitoring, reviewing and implementing the council's Homelessness Strategy.

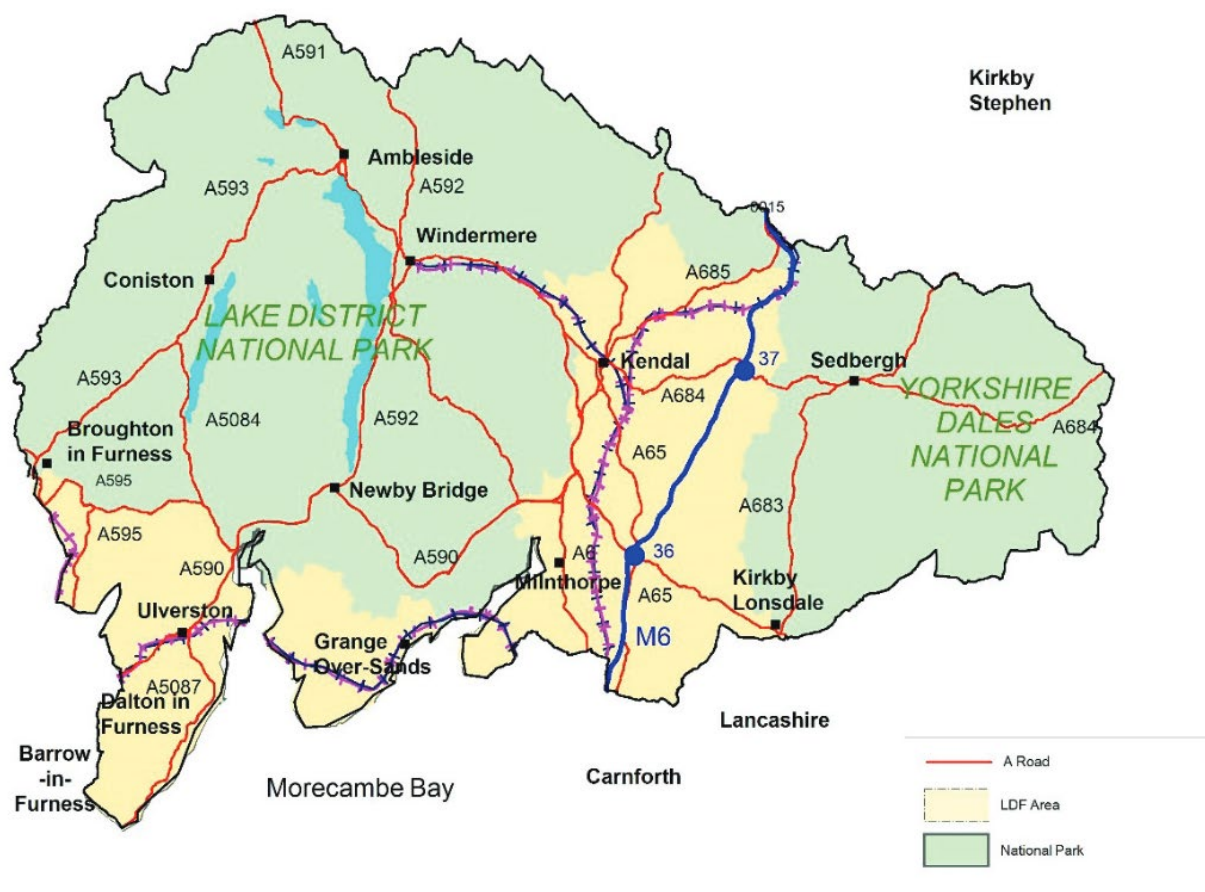
E2 - To undertake a review of the Social Lettings Scheme.

E3 - Review the housing options and homelessness service.

## Key target:

9. To ensure the number of homeless households living in temporary accommodation will be no more than 20 at any one time.

## Map of South Lakeland



## Glossary

**Affordable housing:** Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

**Community Infrastructure Levy (CIL):** The Community Infrastructure Levy (the levy) is a tool for local authorities in England and Wales to help deliver infrastructure to support the development of the area.

**Cumbria Choice:** a choice based lettings system used to allocate social housing in Cumbria.

**Disabled Facilities Grants (DFGs):** a means-tested grant that enables the home of disabled homeowners and private tenants to be adapted to meet their needs, with for example, a walk-in shower.

**Extra care housing:** a type of supported housing for older people that provides independent living accommodation with varying levels of care and support available on-site.

**Help to Buy:** a range of Government funded scheme to help people buy a home.

**Home Improvement Agency (HIA):** not for profit organisations funded and supported by local and central government. They provide advice, support and assistance to elderly, disabled and vulnerable people who own and live in their own property. They help people to repair, improve, maintain or adapt their home to meet their changing needs.

**Housing, Health and Safety Rating System (HHSRS):** a risk assessment approach to measuring the condition of properties. It is concerned with avoiding or, at the very least, minimising potential hazards.

**Key workers:** an employee who provides a vital service, especially in the police, health or education sectors.

**Open market housing (or market housing):** an unrestricted, for example prices, competitive market in which any buyer and seller is free to participate.

**Right to Buy:** a scheme under which longstanding local authority tenants are entitled to purchase their homes at a heavily discounted price. This is being extended to housing association tenants.

**Self-build/custom build housing:** projects where someone directly organises the design and construction of their new home.

**Social housing:** housing provided for people on low incomes or with particular needs by government agencies or non-profit organisations. This forms part of the wider definition of affordable housing.



Specialist housing: housing that has been specifically designed to meet the needs of people with particular needs. It can refer to housing that has been purpose designed or designated for a particular client group to assist tenants to live independently.

Starter homes: homes exclusively for young first time buyers under 40, to be sold at a minimum of 20% below the open market value.

Strategic Housing Market Assessment (SHMA): an approach to assessing housing need and demand which can inform the development of local plans and housing policies.

Supporting People programme: a government initiative aimed at enabling vulnerable people with housing related support needs to live independently in the community.