

## **Appendix 4 - Affordable housing types**

### **1. Social Rented Housing**

May be owned by local authorities or registered providers of affordable housing (RPs). Rent is determined through the national rent regime. Social rents are normally low and so generally affordable. Most social tenants will be on a lower wage and so in receipt of housing benefit.

### **2. Affordable Rented Housing**

Affordable rent is defined as a rent of less than 80% of the local market rent.

### **3. Intermediate tenure types**

This includes a range of homes for sale and rent at above social rent, but below market levels. Includes shared equity (shared ownership and equity loans), and intermediate rent.

### **4. Low cost market**

Low cost market homes do not meet the National Planning Policy Framework definition of affordable housing and, are not considered as 'affordable housing' for planning purposes.

### **5. Shared ownership**

An occupier will typically buy a share of a new build property from a housing association. The association owns the remaining share and the occupier pays a proportional rent on this share.

### **6. Key Worker (see para 3.8 Appendix 5 First Homes – Interim Position Statement)**

Housing offered at affordable rent to bring a financially accessible option for key workers. Rents may typically be set at 80%, or less than local market rates. A 'key worker' is a public sector employee who provides an essential service. Key workers include those occupations listed below.

1. Clinical staff employed by the NHS to include ambulance drivers, paramedics, healthcare workers;
2. Providing care services (including those working in care homes);
3. Police officers, community support officers, and frontline police staff;
4. Uniformed staff in the Fire & Rescue Service;
5. Prison officers, and frontline prison staff;
6. Probation officers;
7. Public sector employed teachers, social workers, planning and building control officers, environmental health officers, occupational therapists, speech therapists and educational psychologists;
8. Or such other critical workers that the council acting reasonably shall approve.