



HOUSING STRATEGY 2024 - 2029



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FOREWORD

Having a home that is safe and secure has major benefits for quality of life. It brings positive outcomes in terms of public health and economic prosperity, and it strengthens our communities. It fits with the corporate objective of Buckinghamshire Council to ensure that the county is the best place to live.



To ensure we fulfil that commitment, we must address the challenges that we face in Buckinghamshire which are highlighted in this strategy, including key issues such as an ageing population and a housing market in which increasing numbers of residents struggle to find an affordable home. To bring about change we need to develop our understanding of the issues our residents face and how we respond to them.

Therefore, as our population continues to grow, we need a strong housing strategy which identifies not just the issues but solutions and opportunities. We need to face our emerging challenges, so the council and all partners need to take a proactive approach in stimulating the right kind of investment in housing solutions, to create good quality homes and to enhance the vital role housing plays in place shaping.

The Housing Strategy sets out clear priorities for Buckinghamshire which are to enable a strong housing offer that provides affordable, accessible, sustainable, and suitable choices at all life stages. We must work collaboratively and flexibly to adapt to new opportunities and challenges.

I would like to thank everyone who took part in the preparation and consultation for this strategy. All the views of our residents and key partners have proved invaluable. This strategy sets out a framework for the issues we need to tackle and how we aim to do so, and how by taking a partnership approach we can make a real difference to lives in Buckinghamshire.

Mark Winn

Cabinet Member for Homelessness and Regulatory Services



Kite Meadows, Buckinghamshire

OUR VISION IS:

A strong housing offer that provides affordable, accessible, sustainable and suitable choices for all life stages.

Images on front cover:

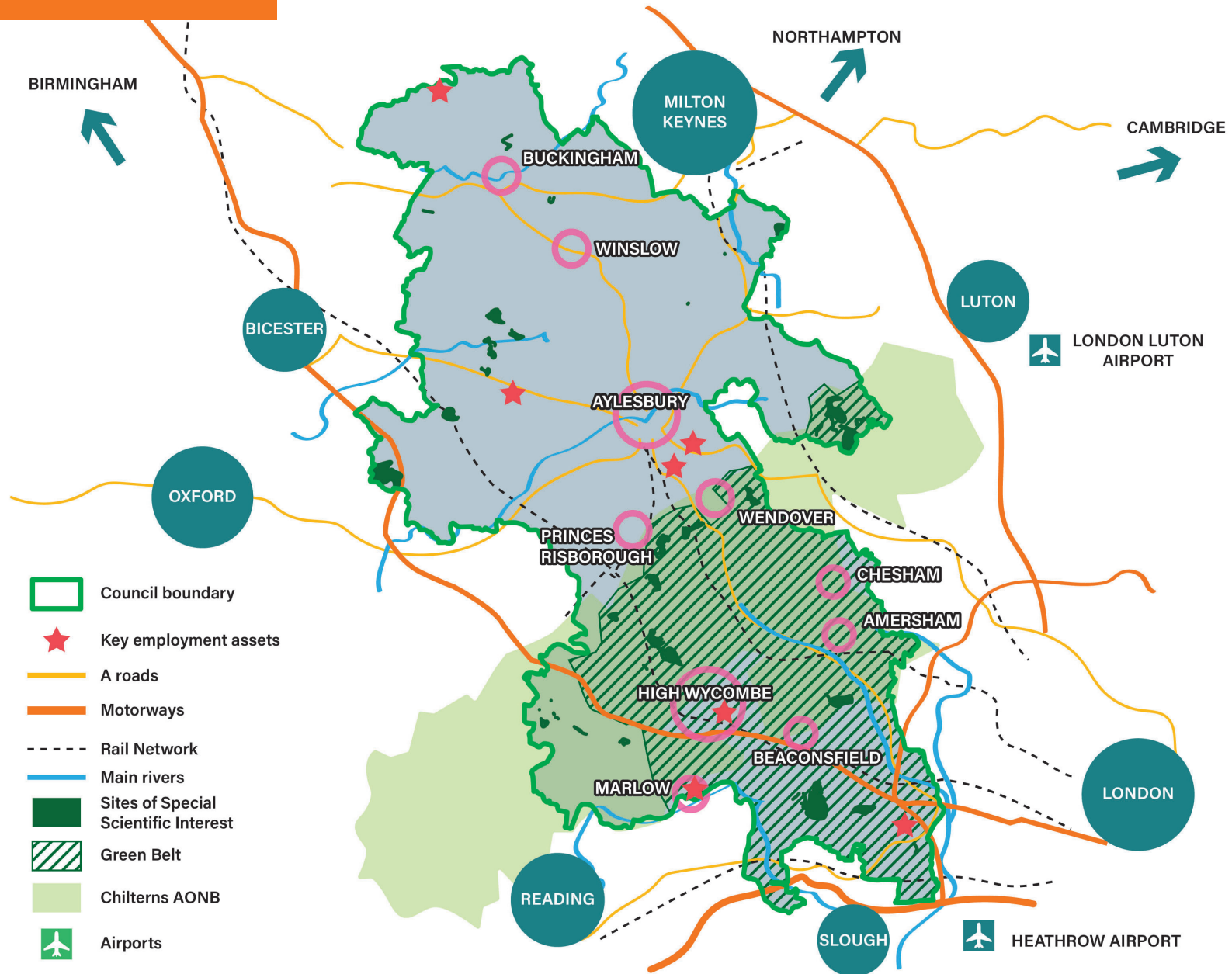
Top right - Queensmead Road, High Wycombe

Bottom right - Aerial view of Aylesbury



Aerial view of High Wycombe

BUCKINGHAMSHIRE



THIS IS THE FIRST COUNTYWIDE HOUSING STRATEGY FOR BUCKINGHAMSHIRE

The strategy has been developed with the input and support of a wide range of partners and will be delivered through continuing partnership working.

Buckinghamshire Council has clear corporate priorities: to strengthen our communities, protect the vulnerable, improve the environment, and increase prosperity. Housing is vital to delivering these. A secure and affordable place to live provides a foundation for our ability to take part in society – to work, to learn, to be healthy and to develop a sense of community. The strategy sets out how all the partners involved in delivering housing in Buckinghamshire will work together to ensure that the housing offer delivers the housing our residents need.

This Housing Strategy is a vital step to delivering those commitments. It sets out in one place the housing challenges and opportunities and how we are all responding to these.

The Housing Strategy has been developed through the following:

- a) Building on the work to produce the Buckinghamshire Affordable Housing Position Statement which was adopted in May 2022.
- b) Consultation with stakeholder organisations including representatives of statutory organisations and voluntary organisations in Buckinghamshire.
- c) Key Housing data:
 - i) An overview of Buckinghamshire, including the results of the Census 2021 and the indices of multiple deprivation 2019.
 - ii) Housing demand, including homeless statistics, housing register and allocations data, and research into housing needs among special needs groups in Buckinghamshire.
 - iii) Housing conditions, including information from Registered Providers on stock condition and government data on Energy Performance Certificates and fuel poverty.
 - iv) Housing affordability, including earnings data and house price/rental data.
- d) Public and stakeholder consultation.



I. BACKGROUND FOR THE BUCKINGHAMSHIRE HOUSING STRATEGY

- 1.1. Producing a comprehensive strategy with our partners provides the opportunity to set out our approach to tackling housing needs and to continue to build on Buckinghamshire's reputation as a great place to live and work. The delivery of a housing strategy will improve quality of life, help more people benefit from the opportunities our county has to offer, and contribute towards the achievement of Buckinghamshire Council's corporate objectives.
- 1.2. Buckinghamshire Council has a statutory duty (required by law) to provide certain services: these include managing a housing register, assisting households under homelessness legislation, providing an adaptations service for disabled persons, and compiling data on affordable housing need and supply. The council also undertakes a supporting and enabling role: this includes supporting our Registered Provider partners to develop new affordable homes and to improve their existing homes.
- 1.3. Buckinghamshire Council is not a Registered Provider and does not own or directly manage affordable housing stock. All four of the legacy district councils transferred their housing stock to Registered Providers between 1988 and 2011. Therefore, Buckinghamshire Council plays a role in enabling new affordable housing development and ensuring that Registered Providers and private landlords provide affordable and well maintained housing stock.
- 1.4. The role of the housing strategy is to:
 - I) Ensure a co-ordinated approach for the council and key partners to the housing offer in Buckinghamshire.
 - II) Provide a framework for identifying and agreeing key priorities across the council and partners in order to facilitate delivery and/or allocation of resources.
 - III) Promote the role of housing in delivering wider priorities and objectives including improved health and wellbeing, tackling homelessness, and supporting sustainable economic growth.
 - IV) Ensure that Buckinghamshire Council meets its obligations under the Equality Act 2010 and other relevant legislation.



1.5. Our Partners and Stakeholders

Organisation:

Tenants' and Residents' associations,
Community Boards, other organisations

Registered Providers who own and/or manage
affordable housing in Buckinghamshire.

Statutory organisations monitor Buckinghamshire
Council's performance in facilitating the delivery of
affordable housing and housing-related services.

Voluntary organisations:
Citizens Advice Bucks, Helping Hands, Bucks
Mind, Crisis, Aylesbury Homeless Action Group,
Wycombe Homeless Connection, Connections
Support.

Role:

- The organisations who represent the residents of Buckinghamshire and provide comments and feedback on proposals.

- Registered Providers develop the supply of new affordable housing in Buckinghamshire. They are also members of the Buckinghamshire Housing Development Board and the Buckinghamshire Housing Management Forum.

- To monitor Buckinghamshire's performance in facilitating the delivery of affordable housing and housing-related support services.

- The organisations who work in partnership with the housing teams to support the delivery of specialist services for households with particular needs.

2. THE COUNTY OF BUCKINGHAMSHIRE

- 2.1. Buckinghamshire is a richly diverse, enterprising, and attractive county located in the heart of a growing and innovative region. Boundaries stretch from Greater London in the south to the East Midlands in the north, from Oxfordshire in the west across to Bedfordshire and Hertfordshire in the east. With a population of over half a million people, the county is one of the traditional Home Counties, bringing with it great connections into central London and ready access to international gateways at Heathrow and London Luton Airports. From quintessential rural villages and a backdrop of beautiful countryside to urban based living in our network of diverse towns, Buckinghamshire is a sought-after location.
- 2.2. Buckinghamshire is a beautiful place to live and work, famous for its natural environment and its quality of life. As a place to raise a family, we benefit from top-performing schools, family friendly communities, and a variety of accessible cultural attractions on our doorstep. Residents of Buckinghamshire enjoy active healthy lifestyles with health and wellbeing better than the English average.
- 2.3. We are a thriving county, but like many other places within the UK, this creates challenges for people looking for housing. Buckinghamshire has house prices and rents which are higher than the English average. In March 2023, the average house price in the market overall was £420,500 and the average cost of a home within the cheapest 25 per cent of the housing market was £320,000. The average income for an individual in the county is £37,300.
- 2.4. 50 per cent of Buckinghamshire is an Area of Outstanding Natural Beauty, a Special Area of Conservation or Green Belt. In all these areas, housing development is restricted.
- 2.5. Parts of our county are fast-changing demographically, economically and environmentally. It is important that new homes are provided in well-connected sustainable locations. We must ensure that our future housing need is met through a greater proportion of accessible, adaptable, low-carbon and digitally enabled homes, including a range of tenures, in the right locations. This will be set out in the new Local Plan for Buckinghamshire.
- 2.6. The Census 2021 has shown the following population and economic trends in the county over the 2011 to 2021 period:
- The population of Buckinghamshire grew from 505,283 in 2011 to 553,078 in 2021, a 10% increase.
 - The number of households in Buckinghamshire grew from 200,727 in 2011 to 220,329 in 2021, a 10% increase.
 - The number of homes in Buckinghamshire grew from 208,334 in 2011 to 226,612 (including empty homes) in 2021, a 9% increase.
 - The number of residents aged 50 and over has increased from 36% of the population in 2011 to 39% of the population in 2021.
 - The most frequent types of household in Buckinghamshire are a single household headed by a couple who have dependent children at 20%, a household consisting of a single person aged under 66 at 14%, and a household consisting of a single person aged 66 and over at 12%.
 - Managers, directors, senior officials and those in professional occupations made up 41% of the economically active population in 2021, an increase from 35% in 2011. However, 25% of the economically active population were employed in the lower paid sectors of care, leisure, sales and customer services, machine operatives and unskilled occupations.
- The population of Buckinghamshire has become substantially more ethnically diverse between 2011 and 2021 with the percentage of 'white British' decreasing from 81.1% to 72.0% over that time period.

The following statistics show how Buckinghamshire compares with the national picture:

Number of residents	Census 2011 - number and %	Census 2021 - number and %	% increase or decrease
England	53,012,456	56,490,045	+6.6%
Buckinghamshire	505,283	553,081	+9.5%

Number of households	Census 2011 - number and %	Census 2021 - number	% increase or decrease
England	22,063,368	23,436,086	+6.2%
Buckinghamshire	200,327	220,727	+10.2%

Number of persons aged 65+	Census 2011 - number and %	Census 2021 - number	% increase or decrease
England	8,660,529 16.3%	10,401,303 18.4%	+20.1%
Buckinghamshire	84,151 16.6%	103,713 18.7%	+23.2%

The population of Buckinghamshire, in terms of both people and households, grew faster between 2011 and 2021 than in England as a whole. The growth in the number of persons aged 65 and over is particularly significant.

3. COUNCIL POLICY CONTEXT

This Housing Strategy will complement our corporate direction.

[Buckinghamshire Corporate Plan 2020-2025](#) – sets out the following priorities:

- Increasing prosperity
- Strengthening communities
- Improving the environment
- Protecting the vulnerable

The Housing Strategy can contribute to the achievement of all four priorities within the Buckinghamshire Council Corporate Plan 2020-2025.

[The Buckinghamshire Local Plan](#) – The Housing Strategy clarifies the housing priorities which will shape proposals in the Local Plan.

[Buckinghamshire's Economy: Succeeding as a place, succeeding as a county](#) - Buckinghamshire has a strong £14.6bn economy with the 11th highest GDP per head in the country. There are 34,400 businesses and 281,000 jobs. The county's economy is supported by four key sectors which are Space, Creative and Digital, High Performance Tech, and MedTech.



[Buckinghamshire Joint Local Health and Wellbeing Strategy 2022-2025](#) contains the following priority which is relevant to the Housing Strategy:

- Improving places and helping communities to support healthy ageing.

The Housing Strategy will include a range of actions to improve health and wellbeing, including accommodation options for older people, improving the conditions, accessibility and energy efficiency of homes, and planning supported homes for people with particular needs. This is also informed by the work through the Learning Improvement Network and the market analysis regarding housing needs in the county (November 2022).

[Buckinghamshire Regeneration Framework](#) – A key priority of Buckinghamshire Council is the regeneration of the town centres of Aylesbury, Wycombe and Chesham.

[Opportunity Bucks](#) – Under the Buckinghamshire Levelling Up Framework, 'Opportunity Bucks – Succeeding for All' seeks to address disparities between Buckinghamshire communities. It provides a framework for bringing together parties to tackle local priorities which will make a difference for local residents. Two relevant priorities within the programme are:

- Standard of living
- Health and wellbeing

The programme focuses upon six wards in High Wycombe, three wards in Aylesbury and one ward in Chesham.

[Buckinghamshire Climate Change and Air Quality Strategy 2021 -](#) aims to reduce carbon emissions in activities across the county.

Priority 2 within the Housing Strategy focuses on Better Homes and includes actions to improve the energy efficiency of existing homes in Buckinghamshire and promote high sustainability in new build homes.

[Buckinghamshire Homelessness and Rough Sleeping Strategy 2022-2025](#) – priorities within this strategy are:

- To provide advice, information, and support.
- To identify those at risk of homelessness.
- To support households to find alternative accommodation.
- To prevent anyone from sleeping rough.
- To maximise the supply of affordable rented homes.

[Buckinghamshire First Homes Interim Position Statement](#) – First Homes is a government scheme, introduced in 2021, to assist first-time buyers and key workers onto the property ladder. The First Homes Interim Position Statement sets out Buckinghamshire Council's policy on the development of this type of affordable housing which consists of a home priced at a percentage discount from market level.

[Buckinghamshire Council Housing Allocations Policy](#) - The Buckinghamshire Council Allocations Policy sets out the priority criteria for applicants applying for affordable housing.

[Buckinghamshire Tenancy Strategy](#) – outlines what Buckinghamshire Council expects from Registered Providers in terms of the delivery of affordable housing, tenancies, rents and allocations.

4. BUCKINGHAMSHIRE'S HOUSING OFFER

Buckinghamshire Council is responsible for delivering a wide range of housing services:

Housing Strategy and Development

- Meeting the obligations of Buckinghamshire Council under homelessness legislation.
- Enabling an increase in the supply of affordable housing so it meets the needs of residents.
- Developing partnerships with developers, Registered Providers, statutory organisations and voluntary organisations.
- Working in partnership with Planning Policy to support the development of the Buckinghamshire Local Plan.

Achievements 2022-2023

- **303** affordable homes for rent completed.
- **196** affordable homes for low-cost home ownership completed.
- **499** total number of affordable homes completed.

Homelessness and Housing Advice

- Meeting the obligations of Buckinghamshire Council under the Housing Act 1996, the Homelessness Act 2002 and the Homelessness Reduction Act 2018, processing applications for assistance under this legislation.
- Commissioning temporary accommodation for homeless households.
- Assisting households in accessing and maintaining accommodation in the private rented sector.
- Providing an outreach service for Rough Sleepers.
- Working with partners to support persons with mental health issues or who suffer from drug and alcohol abuse.
- Providing a service for clients with complex needs in partnership with Social Care, Adult Care and Children's Services.

Achievements 2022-2023

- **1,386** cases of homelessness prevented.
- **873** cases of homelessness relieved.
- **380** homes in the Buckinghamshire private rented sector scheme.
- **37** households assisted into the private rented sector.

Housing Options

- Meeting the obligations of Buckinghamshire Council under the Housing Act 1996 to operate a social housing allocations policy.
- Administering Bucks Home Choice (Buckinghamshire Council's choice-based lettings system).
- Working in partnership with the Registered Providers of social housing in Buckinghamshire to re-house households via the Bucks Home Choice scheme.

Achievements 2022-2023

- **1,541** affordable homes for rent allocated.
- **38** care leavers assisted.

Housing Standards

- Delivering home adaptations for qualifying people with physical and sensory issues funded through the £4 million Disabled Facilities Grant budget.
- Administering loans for home improvement and energy efficiency grants.

Achievements 2022-2023

- **232** Disabled Facilities Grants completed.
- **£128,000** advanced in Flexible Home Improvement Loan payments.
- **27** 'Better Housing, Better Health' grants for heating and insulation improvements for residents with health conditions which make them vulnerable to the cold completed.

In addition, the Environmental Health teams at the Council monitor conditions in both the social and the private housing sector.

5. THE HOUSING STRATEGY PRIORITIES

- PRIORITY ONE**
Responding to the needs of our diverse population
- PRIORITY TWO**
Better homes: good quality, sustainable and matched to need
- PRIORITY THREE**
New homes: affordable, accessible and appropriate



Longwick, Buckinghamshire

PRIORITY ONE:

Responding to the needs of our diverse population

Buckinghamshire Council will:

Critical Success Factors:

Understand and respond to the housing issues and needs.

- Housing Strategy Adoption.
- Local Housing Needs Assessment for the Local Plan (Expected 2024).

Enable the fair, consistent, and effective allocation of tenancies for affordable housing via the Bucks Home Choice Register.

- Deliver a new Allocations Policy.
- Deliver a new Tenancy Strategy.
- Achieve a 100% compliance with our nomination rights with Registered Providers.
- Ensure applications are processed within three months from submission.

Adopting an effective and proactive approach to improving the quality and reducing the cost of the use of Temporary Accommodation (TA).

- On average, placements in 'Nightly Paid' accommodation are kept to a set maximum level.
- Maximise temporary accommodation placements which are available longer-term and at lower cost.
- Ensure effective 'Move on' options are in place to reduce Temporary Accommodation placement durations.

Identify, specify, and deliver housing options for groups with particular needs.

- Options development for specialised housing solutions for care leavers, key workers, persons leaving the Armed Forces, older people, persons with a physical and/or learning disability or mental health needs.

THE CHALLENGES WE FACE

- The proportion of people living in Buckinghamshire who are aged 65 or over increased as a percentage of the population from 16.6% in 2011 to 18.7% in 2021 – this is in the context of the overall increase in population. The overall number of persons aged 65 and over rose from 84,151 in 2011 to 103,713 in 2021, a 23.2% increase. The proportion of people aged 50 – 65 also increased during the same period.
- The number of older people living in Buckinghamshire is expected to increase in line with averages for England as a whole: a 23% increase in those aged 65+ and a 42% increase in those aged 85+. This means there will be an increase in demand for housing suitable for older people, many of which will not require specialist schemes but may need homes suitable for those with reduced mobility.
- According to the Census 2021, a significant change from 2011 to 2021 is the increased number of those who are retired in Buckinghamshire – the figure almost doubled, with the percentage increasing from 13.3% to 21.6%. There was a corresponding drop in the number of people who were in employment.
- Census information shows the growth of the number of older people in Buckinghamshire. This is likely to correspond with an increase in demand for Disabled Facilities Grants to improve the accessibility of accommodation and enable households to remain in their existing accommodation for longer. An increase in demand has also been noted for adapted accommodation among households containing children with disabilities.
- Research has shown that there is a continuing high need for appropriate homes for people with mental health needs, people with learning disabilities and/or autism, and people with physical disabilities. This will likely correspond with an increase in demand for supported housing, independent living, and extra care facilities.



Buckingham

- There are also other groups with a particular housing need including key workers such as in emergency services and health, those leaving the Armed Forces, and adults with special educational needs.
- In line with national trends, the number of households requiring temporary accommodation has significantly increased since April 2022.
- There has been an increase in refugee and asylum seeker households with a housing need in Buckinghamshire since April 2022. By early 2023 the numbers who were resident in the county were as follows: 1,607 Ukrainian guests (763 households), 56 Afghan relocated citizens (15 households), 73 unaccompanied asylum seekers aged under 18, and a total of 188 asylum seekers.

The Council already has a strategy in place for preventing homelessness and rough sleeping which was adopted in March 2022 (as stated under section 3). This incorporates a detailed action plan on preventing and tackling homelessness that is currently being delivered covering groups such as rough sleepers, domestic abuse survivors, ex-offenders and persons leaving hospital. Therefore, this Action Plan below does not incorporate specific measures on preventing and tackling homelessness. For further information on these measures please refer to the [Council's Homelessness and Rough Sleeping Strategy 2022-2025](#).



Sidney Close, Buckinghamshire

OUR ACTION

- We are managing the social housing allocations process through Bucks Home Choice.
- We are providing a homelessness and housing advice service under Part VII of the Housing Act.
- We are providing temporary accommodation to homeless households.
- We are producing an updated Allocations Policy for Buckinghamshire. This will ensure robust processes are in place for the delivery of the Bucks Home Choice scheme, including clear workflows and regular monitoring and cross checking of applications to ensure consistency of approach and fairness.
- We are meeting with Registered Providers on a regular basis through the Buckinghamshire Housing Development Board and the Buckinghamshire Housing Management Forum.
- We are working with Registered Partners and private developers to deliver suitable adapted/adaptable dwellings through planning obligations and other opportunities.
- We will produce a new Tenancy Strategy including guidelines for Registered Providers on Affordable Rent levels.
- We will consider innovative new options for specialist housing (for example, extra-care villages with a dementia inclusive design).
- We will work with Registered Providers and other housing developers to understand the role played by sheltered housing and other accommodation for older people in the area, and decide whether some housing schemes should be remodelled to better meet current needs. We will consider innovative new options for specialist housing (for example, extra-care villages with a dementia inclusive design).
- With our partners, we will provide a housing options guide for people with Special Educational Needs and Disabilities (SEND). This will ensure that appropriate advice and signposting is available to make good choices.
- We will explore ways of increasing the number of one bed properties available in the private and social rented sectors which would be suitable for young people, including care leavers under the agreed Pathways Protocol.

PRIORITY TWO: Better Homes: good quality, sustainable and matched to need

Buckinghamshire Council will:

Ensure that private rented homes are improved and maintained to a high standard.

Ensure that the Private Rented Sector maintains and improves the quality of rental properties.

Work to ensure that best use is made of existing housing.

Work to ensure that best use is made of existing housing, including empty homes.

Critical Success Factors:

- All Registered Providers have current asset management strategies and investment plans.
- All Registered Providers have a net zero carbon road map in place.
- Enforcement and subsequent remediation of housing condition issues as they emerge, in line with the Council's Enforcement Policy.
- Effective enforcement of conditions in houses in multiple occupation (HMO) through intelligence-led enforcement with housing partners.
- Under-occupation strategy for social housing developed.
- Effective Allocations Policy and Tenancy Strategy.
- Disabled Facilities Grants Programme Delivery Deliver accessible and adaptable new housing through planning decisions.

THE CHALLENGES WE FACE

- From 2035, all homes in the Social Rented Sector must meet a specified level of energy efficiency (Energy Performance Certificate Level C). Social landlords in Buckinghamshire are undertaking energy efficiency programmes to achieve this.
- From 2025, compliance with the Future Homes Standard will become mandatory. New homes built from 2025 will produce 75-80 per cent fewer carbon emissions than homes built under 2012 regulations.
- From November 2022, providers of affordable housing are required to provide detailed information on their methods for identifying properties affected by damp and mould, and their strategies for responding to customer complaints for remedying cases of damp and mould.
- Energy prices have increased significantly. The energy price cap (the maximum that an average consumer should have to pay) more than doubled between October 2021 and October 2022.
- Increases in materials and labour costs correspond to increases in costs for the refurbishment of existing stock and new construction.
- The Renters Reform Bill includes the abolition of no fault evictions. Introduced to Parliament in May 2023, it includes new enforcement duties for local authorities.
- The plans to introduce a new Decent Homes Standard are progressing. When introduced, this standard has the potential to have significant financial implications for all landlords.
- Permitted Development Rights are residential conversions (e.g. from office or retail to residential) which can lead to poor quality housing. Examples of this: poor location, lack of amenities, poor standard of conversion, low level of noise insulation.



Building energy efficient homes

OUR ACTION

- We are supporting the Buckinghamshire Council Energy Doctor scheme (funded by the UK Shared Prosperity Fund).
- We are supporting sustainable warmth upgrade grant programmes, such as the Home Upgrade Grant (HUG2) and Solar Together, which are which are being carried out by Buckinghamshire Council.
- Through our work with houses in multiple occupation (HMOs), we are delivering increased levels of safe and secure accommodation for single people.
- The Buckinghamshire Disabled Facilities Grants and Housing Improvement and Adaptations Policy is being updated to ensure that it continues to achieve the following:
 - Improve and promote the physical and mental health of residents.
 - Prevent accidents.
 - Enable residents to live safely at home, as independently as possible, for longer.
 - Reduce hospital admissions and enable speedy discharge from hospital.
 - Make best use of adapted and adaptable accommodation.
- We will work with Registered Providers and other care/support agencies to agree best ways to tackle under-occupation, including incentives where appropriate in order to generate more turnover in family-sized accommodation.



High Wycombe

PRIORITY THREE: New Homes: affordable, accessible and appropriate

Buckinghamshire Council will:

Support and enable Registered Providers in delivering new affordable homes, including for those with special needs.

Explore the use of local authority assets and resources for the purposes of delivering additional new housing.

Ensure that affordable housing is considered in regeneration strategies, brownfield and redevelopment proposals for mixed use developments where appropriate.

Critical Success Factors:

- Delivery of Affordable Housing (current target of 500 new affordable homes per year, to be reviewed as appropriate).
- Achieve site targets for Affordable Housing in negotiations with developers in line with council policies and the Local Plan.
- Supporting site identification and funding options/opportunities (for example grants and Section 106 monies) in line with council policies.
- New Temporary Accommodation development.
- Using Section 106 monies to support the development of Affordable Housing.
- Incorporating Council held assets in redevelopment proposals (Target 500 by 2028).
- Consider different delivery vehicles (e.g., Joint Ventures or other collaborative models).
- Local Plan and site policies for residential development that prioritise Section 106 affordable housing requirements and the use of brownfield sites before any development on greenfield sites.
- Working with Homes England including pursuing funding opportunities as they become available.

THE CHALLENGES WE FACE

- House prices and market rents present affordability challenges to households. House prices and rents are relatively lower in the two major towns of Aylesbury and High Wycombe (see Appendix One – Buckinghamshire Housing Context).
- The demand for affordable homes of various types outpaces the annual delivery of new homes and re-lets, in some recent years by a factor of 3:1.
- Increasing cost of living pressures and lack of local affordable housing options correspond with an increased number of adult children living with parents for longer.
- Private landlords are under new pressures with increasing interest rates and legislation changes, such as the forthcoming Renters Reform Act.
- The new Local Plan will set out the number, size, tenure type and location of new homes in the area, a proportion of which will be affordable. The plan will reflect the level of need across the county, and the allocation of sites will be based on an assessment of sites suitable for housing use. The Local Plan will also identify the need for accessible housing under Part M of the building regulations. This action plan therefore focuses on activity which can be delivered ahead of the implementation of the Local Plan, and on activity which will build on the Local Plan once it has been agreed.



Queensmead Road, High Wycombe, Buckinghamshire

OUR ACTION

- We are working with Registered Providers to facilitate the delivery of new schemes, helping to identify sites and secure funding as appropriate.
- We are supporting Registered Providers with funding for garage-site developments.
- We are ensuring that housing (including affordable housing) is included in regeneration plans by the Council and partners.
- We will work proactively to ensure that the planning process accelerates delivery of affordable housing applications in acceptable locations.
- We will explore opportunities for 'build to rent' schemes, including the use of institutional investment.
- We will explore opportunities for the council to deliver more housing using its land, property and financial assets.
- We will identify three Council-owned sites to bring forward for new development and complete these developments by 2027.
- We will agree priorities for capital funding (including commuted sums) for affordable housing, and implement a list of priorities for the use of council contributions.



6. DELIVERY

This Housing Strategy, while delivered locally, relies on close partnership working with central government departments and other agencies such as Homes England. Alongside the actions taken forward in Buckinghamshire, we will also be in dialogue on a number of key issues including:

Planning

- A more workable national planning system in which a well co-ordinated Local Plan can operate.
- The potential for a new Infrastructure Levy to deliver affordable housing development.

Regeneration

- Acknowledgement of regeneration schemes with Buckinghamshire's Registered Providers (Homes England announced that the Affordable Homes Programme for 2021-2026 could contribute to the funding of regeneration schemes).

Sustainability

- Funding for affordable housing stock in Buckinghamshire through further rounds of the Social Housing Decarbonisation Fund.
- Further legislation on the design and sustainability standards of new housing of all tenures.

Overall Funding

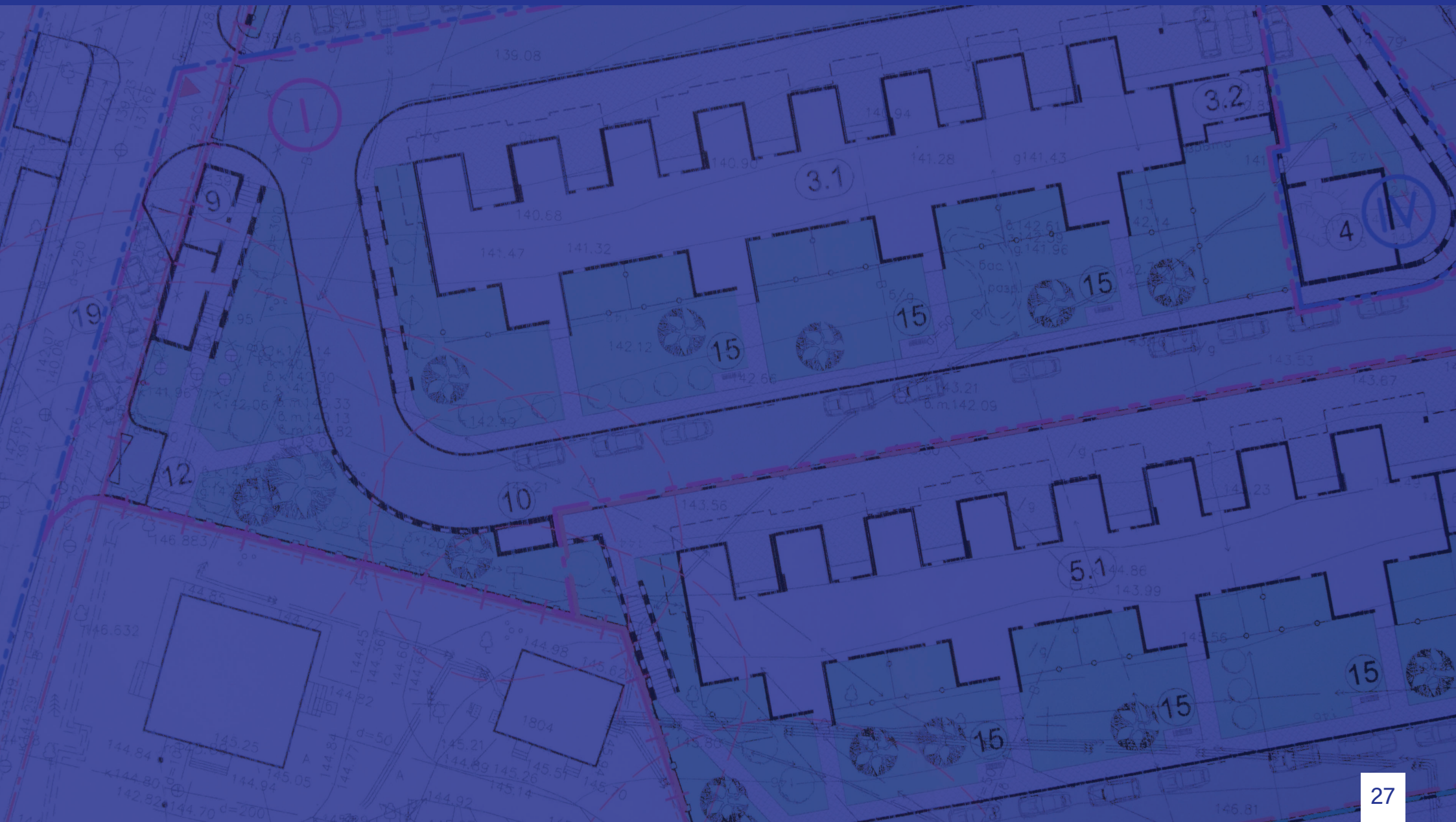
- Funding for affordable housing through the Homes England Affordable Homes Programme from 2026.
- Resources to assist with the implementation of new legislation, including the Renters Reform Bill and the Supported Housing Strategy.

This strategy will be reviewed annually.

Financial implications

Some of the actions will have financial implications for Buckinghamshire Council. The costs of each project will be considered individually within the context of the financial year in which they are introduced.

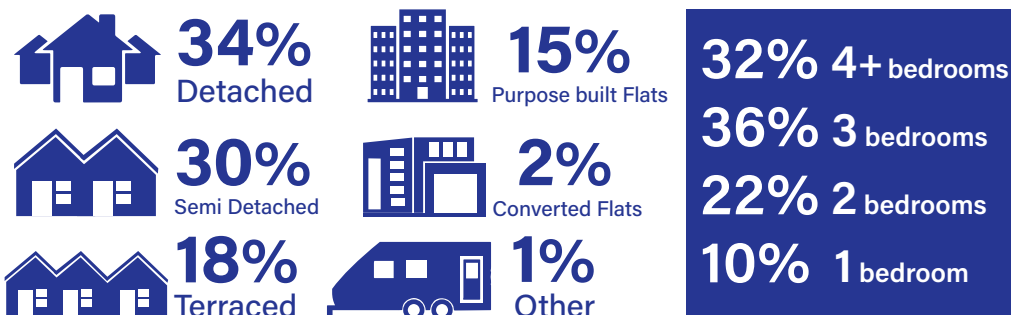
APPENDICES



Appendix One - Buckinghamshire Housing Context

Dwelling stock

220,328 Occupied Homes in 2021



35% Owned outright
36% Mortgaged (inc. shared ownership)
13% Social/affordable rent
15% Privately rented/rent free

October 2023 **5,686** homes in Buckinghamshire were classified as empty - of which 2,036 were long term empty (unoccupied for six months or more)

Housing Supply - Market housing

Buckinghamshire has consistently high house prices and private rents, making the open market largely unaffordable to households in receipt of average incomes, even for homes priced in the at the lowest quarter of the market (lowest quartile).

Median and Lower Quartile house prices for year ending March 2023:

Dwelling type	Median price	Lower Quartile price
All	£420,500	£330,000
Detached	£745,000	£572,500
Semi-detached	£425,000	£379,748
Terraced	£345,000	£307,000
Flat/Maisonette	£230,000	£193,000

Source: Office for National Statistics (ONS)

The following table shows that average lower quartile house prices in Buckinghamshire in March 2023 are considerably higher for both the England and the South East average:

Dwelling type	Buckinghamshire	South East region	England
All	£330,000	£280,000	£190,000
Detached	£572,500	£480,000	£325,000
Semi-detached	£379,748	£340,000	£195,000
Terraced	£307,000	£275,000	£155,000
Flat/Maisonette	£193,000	£171,000	£148,000

Source: Office for National Statistics (ONS)

Average monthly private rents in Buckinghamshire October 2022 to September 2023:

Dwelling type	Lower Quartile	Median average	Upper Quartile
Studio	£675	£725	£750
1 bedroom	£804	£895	£975
2 bedroom	£995	£1,150	£1,300
3 bedroom	£1,300	£1,500	£1,750
4+ bedroom	£1,700	£2,100	£2,750

Source: Office for National Statistics (ONS)

The following table shows the variation of average monthly rent levels in locations across the county in March 2023:

Dwelling type	Aylesbury	High Wycombe	Amersham	Chesham
1 bedroom	£895	£1,000	£1,250	£950
2 bedroom	£1,200	£1,380	£1,465	£1,300
3 bedroom	£1,475	£1,450	£2,000	£1,500
4 bedroom	£1,850	£1,900	£2,425	£2,500

Source: Home.co.uk

Local Housing Allowance (LHA) is the maximum amount of housing-related benefit which can be claimed by tenants renting from a private landlord. LHA rates were frozen in April 2020 but were raised again in April 2024. As private rents have risen, the shortfall between private rents and LHA levels has widened. In December 2023 the government announced that the maximum levels of LHA would be raised from April 2024. No further information has been released on the new maximum levels.

The two biggest Broad Rental Market Areas (BRMA) in Buckinghamshire are Aylesbury Vale BRMA and Chilterns BRMA. The following two tables shows the monthly shortfalls between LHA rates as of February 2024 and average private rents between October 2022 and September 2023:

Aylesbury Vale BRMA (private rents are usually lower than the county average in this BRMA)

Size of home	Average monthly rent	Maximum monthly mount of which can be claimed	Monthly Shortfall (market rent minus Local Housing Allowance)
1 bedroom	£895	£673	£222
2 bedroom	£1,150	£798	£352
3 bedroom	£1,500	£1,047	£453
4+ bedroom	£2,100	£1,396	£704

Chilterns BRMA (private rents are usually higher than the county average in this BRMA)

Size of home	Average monthly rent	Maximum monthly mount of which can be claimed	Monthly Shortfall (market rent minus Local Housing Allowance)
1 bedroom	£885	£748	£147
2 bedroom	£1,150	£972	£178
3 bedroom	£1,500	£1,247	£253
4+ bedroom	£2,100	£1,646	£454

The following tables show how households on average (50th percentile) and below average (30th percentile) incomes in Buckinghamshire would experience difficulty in affording privately rented homes at both average and lower quartile rents.

Average rent levels October 2022 to September 2023:

Property size	Average monthly rent	Total annual cost	Annual cost as a % of 50th percentile annual income of £38,220	Annual cost as a % of 30th percentile annual income of £32,500
Studio	£725	£8,700	22.8%	26.8%
1 bedroom	£895	£10,740	28.1%	33.0%
2 bedroom	£1,150	£13,800	36.1%	42.5%
3 bedroom	£1,500	£18,000	47.1%	55.4%
4 bedroom	£2,100	£25,200	65.9%	66%

Source of Income Data: Annual Survey of Hours and Earnings (ASHE) data for Buckinghamshire April 2023.

Lower Quartile rent levels October 2022 to September 2023:

Property size	Average monthly rent	Total annual cost	Annual cost as a % of 50th percentile annual income of £38,220	Annual cost as a % of 30th percentile annual income of £32,500
Studio	£675	£8,100	21.2%	24.9%
1 bedroom	£804	£9,648	25.2%	29.7%
2 bedroom	£995	£11,940	31.2%	37.0%
3 bedroom	£1,300	£15,600	40.8%	48.0%
4 bedroom	£1,700	£20,400	53.4%	62.8%

Source of Income Data: Annual Survey of Hours and Earnings (ASHE) data for Buckinghamshire April 2023.

What percentage of income should be spent on housing costs?

Most affordability calculations work on the basis of a maximum percentage of income which can be spent on housing costs. Using 30% of income (net of tax and National Insurance) is a fairly standard approach and reflects national guidance on affordability assessments in Strategic Housing Market Assessments. Many housing need assessments use 33%. CORE figures show that new social housing tenants paying affordable rents will be spending closer to 40% of their income on their housing cost – and national estimates show that many of those living in the Private Rented Sector are spending more than 50% of their income on housing. It is, therefore, not straightforward to decide the most appropriate percentage to use when assessing affordability.

The core calculations above have been done using 30% and 40% of income; it could be argued that spending 30% of income on housing costs is 'comfortably affordable' while 40% is affordable 'at a stretch.'

Conclusions:

- Households with average incomes are likely to have difficulty accessing outright ownership in the market due to affordability issues. Low-cost home ownership products, including shared ownership, play a role in supporting homebuyers.
- Most households in receipt of housing benefit face difficulty in being able to afford to rent a home in the private rented sector because of the shortfalls between the full amount of Local Housing Allowance which can be claimed and the market rents. This applies to households living in all districts of Buckinghamshire. Even households who are working full-time experience difficulty in being able to afford privately rented accommodation if their annual incomes were at or below the Buckinghamshire average.

Housing Supply - Affordable Housing

The following new affordable homes were developed in Buckinghamshire between April 2016 and March 2023. This table distinguishes between Social Rent, which is usually between 50%-60% of Market Rent, and Affordable Rent which can be set up to 80% of Market Rent. The extra rental income generated by Affordable Rent is used by registered providers to develop more affordable homes.

Year	Total affordable homes for rent completed	Affordable Rent	Social Rent
2022-2023	303	264 87.1%	39 12.9%
2021-2022	619	568 91.8%	51 8.2%
2020-2021	341	325 95.3%	16 4.7%
2019-2020	422	388 91.9%	34 8.1%
2018-2019	389	375 96.4%	14 3.6%
2017-2018	333	294 88.3%	39 11.7%
2016-2017	271	251 92.6%	20 7.4%

Source: DLUHC Live Tables on Affordable Housing Supply.

(The variation in annual figures is due to a number of factors including the timing of the completion of developments, the availability of Affordable Housing Grant, variations in the costs of building materials and labour which can affect development timetables).

The total number of lettings of affordable homes (both new build and existing) in Buckinghamshire between April 2016 and March 2023.

Year	Number
April 2022 to March 2023	1,508
April 2021 to March 2022	2,457
April 2020 to March 2021	1,389
April 2019 to March 2020	1,962
April 2018 to March 2019	2,062
April 2017 to March 2018	2,060
April 2016 to March 2017	1,920

The total number of homes for low cost home ownership developed in Buckinghamshire between April 2016 and March 2023 was as follows:

	Low Cost Home Ownership
2022-2023	196
2021-2022	161
2020-2021	175
2019-2020	166
2018-2019	238
2017-2018	102
2016-2017	91

Housing Demand - Affordable Housing

Applicants on the housing register, Bucks Home Choice, between 31 March 2017 and 31 March 2023:

Year	1 bedroom required	2 bedroom required	3 bedroom required	3< bedroom required	Bedroom need unspecified	Total
31 March 2023	3,438	1,180	1,007	179	0	5,804
31 March 2022	3,911	1,352	1,164	212	0	6,639
31 March 2021	3,673	1,267	1,052	187	0	6,179
31 March 2020*	2,608	692	770	111	76	4,257
31 March 2019	3,557	876	841	136	14	5,424
31 March 2018	3,439	1,308	925	134	0	5,806
31 March 2017	3,512	1,459	833	170	0	5,974

* A decrease in numbers because of a reorganisation of the housing register.

Number of households for whom homelessness was **prevented**
(under the Homelessness Reduction Act 2018 Prevention Duty)

	2020-2021	2021-2022	2022-2023	% increase or decrease
England	119,890	133,450	140,790	+17.4%
Buckinghamshire	1,042	1,105	1,649	+58.2%

Source: DLUHC Statutory Homelessness in England by financial year 2020-2021 and 2021-2022.

Number of households for whom homelessness was **relieved**
(under the Homelessness Reduction Act 2018 Relief Duty)

	2020-2021	2021-2022	2022-2023	% increase or decrease
England	150,670	144,670	140,790	-6.5%
Buckinghamshire	732	640	762	+4.1%

Source: DLUHC Statutory Homelessness in England by financial year 2020-2021 and 2021-2022.

Buckinghamshire has seen an increase in the number of cases of homelessness which have been prevented, which is less than the national (England only) trend. However, it has seen a decrease in the number of homeless cases which have been relieved which is substantially more than the national (England only) trend.

The reasons for households becoming homeless between 2020 and 2023 were as follows.

Households whose homelessness was prevented – reasons for homelessness

Reason for homelessness	2020-2021		2021-2022		2022-2023	
End of privately rented tenancy	195	18.7%	412	37.3%	599	376.3%
Asked to leave by family or friends	225	21.6%	234	21.2%	416	25.2%
Other reason	350	33.6%	165	14.9%	172	10.4%
End of Social Rented Tenancy	66	6.3%	62	5.6%	146	8.9%
Non-violent relationship breakdown	90	8.6%	95	8.6%	103	6.2%
Domestic Abuse	64	6.1%	85	7.7%	101	6.1%
Evicted from Supported Housing	8	0.8%	20	1.8%	46	2.8%
Other violence or harassment	21	2.0%	20	1.8%	33	2.0%
Left an institution including hospital, Armed Forces, local authority care	23	2.2%	12	1.1%	33	2.0%
Total	1,042		1,105		1,649	

Households whose homelessness was relieved – reasons for homelessness

Reason for homelessness	2020-2021		2021-2022		2022-2023	
End of privately rented tenancy	43	5.9%	64	10.0%	197	25.9%
Asked to leave by family or friends	205	21.6%	182	28.4%	103	13.5%
Other reason	226	30.9%	89	13.9%	83	10.9%
End of Social Rented Tenancy	7	1.0%	8	1.3%	21	2.8%
Non-violent relationship breakdown	60	8.2%	67	10.5%	75	9.8%
Domestic Abuse	104	14.2%	133	20.8%	167	21.9%
Evicted from Supported Housing	26	3.6%	30	4.7%	25	3.3%
Other violence or harassment	20	2.7%	33	5.2%	32	4.2%
Left an institution including hospital, Armed Forces, local authority care	41	5.6%	34	5.3%	59	7.7%
Total	732		640		762	

Further details of the measures undertaken by Buckinghamshire Council to prevent and relieve homelessness are included in the Homelessness and Rough Sleeping Review and Strategy.

Appendix Two - Affordable Housing Types, Funding Mechanisms and Delivery

1. Definition of Affordable Housing

The National Planning Policy Framework (NPPF) sets out the government's economic, environmental and social planning policies for England. The policies set out in the Framework apply to the preparation of local plans and the decisions on planning applications.

The definition of Affordable Housing, as set out by the government in the NPPF, consists of the following:

Definition of 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; 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.

(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. **The Starter Home Scheme has now been replaced by the First Homes Scheme.**

(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.

2. What are Registered Providers and Housing Associations?

Housing Associations are not for profit organisations providing affordable housing and which are regulated by the Regulator of Social Housing. In addition to Housing Associations, there are also Private Registered Providers which are for profit organisations. Local Authorities are sometimes Registered Providers (RP) who hold their own housing stock.

Buckinghamshire Council does not hold housing stock and therefore is not currently registered as a Registered Provider with the Regulator for Social Housing.

The Registered Providers who currently have affordable housing development programmes in Buckinghamshire are: BPHA, Bromford, Fairhive, Hightown, Housing Solutions, Metropolitan Thames Valley, Paradigm, Peabody/Catalyst, Red Kite, Sage, L&Q, and Thrive. In addition, Sovereign will be developing a former council-owned site outside High Wycombe.

The RPs with the biggest development programmes in Buckinghamshire at present are Fairhive, Hightown, Paradigm, Peabody/Catalyst and Red Kite.

All RPs can develop anywhere they wish in the county with some clustering in the north of the county and others in the south. At present is as follows:

- **Both North and South** – Fairhive, Hightown, Paradigm, and Peabody/Catalyst
- **North only** – Bromford, Housing Solutions, Metropolitan Thames Valley, Sage, and Thrive
- **South only** – Red Kite.

3. Types of affordable housing products

3.1. Affordable housing for rent

Affordable Rent housing – ‘Affordable rent’ was introduced by government as a tenure in 2011. For these properties, the Registered Provider may set a rent which can be up to a maximum of 80% of the market rent in the locality. The Regulator of Social Housing has a rent standard to which all ‘affordable rents’ must conform. Affordable Rents are higher than Social Rents and therefore provide a source of funding for new affordable housing development and an increased rental stream against which the RP can borrow.

Between April 2022 and March 2023, a total of 264 new homes for Affordable Rent were constructed in Buckinghamshire.

Social Rent housing – ‘Social rent’ properties have rents set in accordance with a formula prescribed by central government which, for Buckinghamshire are typically 50%-60% of the local market rents (although social rent is not directly linked to market rents). The formula will result in rents that will vary property-to-property as the individual property’s rent is calculated according to the market value of the property, the size of the property and the local income levels in the area

in which the property is located. Social Rents are also covered by the Rent Standard in the same way as Affordable Rents.

Between April 2022 and March 2023, a total of 39 new homes for Social Rent were constructed in Buckinghamshire.

3.2. Low-cost home ownership

This is an umbrella term covering a range of schemes that help buyers to purchase a home for less than the market value. The low-cost home ownership products which are most relevant to Buckinghamshire are:

Shared Ownership – A purchase by a household where part of the equity in the property is purchased and the remainder is rented. Rent is determined by calculating a percentage on the unsold equity. Some shared ownership of properties is limited to 80% of the equity, for example in rural areas. Shared Ownership tends to work well in areas of high housing costs, where it reduces deposit requirements and enables households to ‘step’ into the market in stages.

Households typically:

- Buy a share between 10% and 75% of the home’s full market value.
- Pay rent to the landlord for the share they do not own.
- Usually pay monthly ground rent and service charges, for example towards the maintenance of communal areas.
- Benefit in any increase in values for the property for the owned portion.
- Have options to increase their percentage of equity if desired (staircasing).

Between April 2022 and March 2023, a total of 196 new homes for shared ownership were constructed in Buckinghamshire.

First Homes – A specific kind of discounted market sale housing introduced by the government in 2020. The government stated that First Homes meet the definition of affordable housing for planning purposes and must comprise a minimum of 25 per cent of the affordable housing within the development. A First Homes Interim Position Statement has been drawn up for Buckinghamshire.

A First Home must be:

- Sold at a discount of no less than 30% of market value and no more than 50%, with the actual percentage determined by the local authority.
- Have their initial sale price capped at no more than a government-set maximum. The current cap is £250,000.
- Remain a First Home in perpetuity, with subsequent sales subject to the initial percentage discount.
- Sold only to first time buyers.

No First Homes have yet been developed in Buckinghamshire as of July 2023.

4. Affordable Housing Funding Mechanisms

4.1. Planning-led affordable housing development – Section 106 agreements

Planning obligations under Section 106 (S106) of the Town and Country Planning Act 1990, commonly known as Section 106 agreements, are a mechanism which enables on site affordable housing to be delivered or a financial contribution towards affordable housing to be collected.

Local Plans set out target percentages of affordable housing sought from qualifying development. Local Plan policies also set guidelines for affordable housing tenure mix and size.

Between April 2022 and March 2023, a total of 403 new affordable homes were constructed through the S106 agreements in Buckinghamshire.

4.2. The Affordable Homes Programme

Homes England is an executive non-departmental public body. It is sponsored by the Department for Levelling Up, Housing and Communities (DLUHC) and provides funds for new affordable housing and aims to accelerate housing delivery.

The Affordable Homes Programme (AHP) is administered by Homes England (outside of Greater London). The current Affordable Homes Programme operates 2021 to 2026.

Buckinghamshire Council works closely with Homes England to monitor the progress and impacts of affordable housing delivery in Buckinghamshire. The council will submit information to support any bids for funding from the AHP for schemes developed by Registered Providers in Buckinghamshire.

Between April 2022 and March 2023, a total of 90 new affordable homes in Buckinghamshire were funded through the Affordable Homes Programme, of which 46 were homes for Affordable or Social Rent and 44 were homes for Shared Ownership.

4.3. Use of Council resources

Local authorities can contribute to affordable housing development by providing funds and/or land and assets to Registered Providers including:

- Capital Funding, including use of commuted sums (S106 contributions).
- Transferring council-owned land at low or nil cost to a registered provider for affordable housing development.

Between April 2022 and March 2023, a total of 6 new affordable homes in Buckinghamshire were funded through Buckinghamshire Council contributions. These were the last completions of a garage site development programme by Paradigm Housing which began in 2019 and has produced 25 affordable homes. Buckinghamshire Council has contributed capital funding to this development.

4.4. Summary of Affordable Housing Development by product and funding mechanism, April 2022 to March 2023

Affordable Housing Product	Funded by Planning-led development	Funded by the Affordable Homes Programme	Funded by Council contributions	Total
Affordable Rent	235	23	6	264
Social Rent	16	23	0	6
Low-cost home ownership	152	44	0	6
Total	403	90	6	499

4.5. Help to Buy

The government 'Help to Buy' Equity Loan Scheme ended in March 2023 after ten years. This was a scheme subsidised by the government to assist households in accessing the open market; it was not part of any affordable development programme. The total number of homes sold in Buckinghamshire under 'Help to Buy' between April 2013 and March 2023 was 5,039 homes.

Appendix Three - Glossary

Accessible and Adaptable Housing – Construction or modification of housing to enable independent living for persons with disabilities.

Affordable Housing - Social rent, affordable rent and intermediate housing (e.g. shared ownership; below market rent) provided to specified eligible households whose needs are not met by the market. Defined in the National Planning Policy Framework.

Affordable Rent housing – Defined in Appendix 2 in section 3.1.

Build to Rent – Build to Rent refers to purpose-built housing designed and built for market rent rather than sale by property developers. Schemes usually offer longer tenancy agreements and are often professionally managed by the owner or operator. Build to Rent developments are marketed as an attractive option for investors seeking long-term returns.

Decent Homes Standard – First introduced in 2000, the Standard was based on social rented homes being warm and weatherproof with reasonably modern facilities. The Standard is currently (2023) under review with proposals that it be extended to the private rented sector.

Disabled Facilities Grant - Council managed grant programme to help towards the cost of adapting homes for people with disabilities.

Discounted Market Sale – A form of low-cost home ownership that helps people purchase a property below open market value.

Empty Home – A property that is empty for 6 months or more. A long-term empty property is one that is empty for 2 years or more.

Energy Performance Certificate – A property rating for energy efficiency. Ratings range from A (most efficient) to G (least efficient) and are valid for 10 years.

Extra Care Housing – Purpose-built or adapted properties with corresponding additional care provision. Residents are able to live independently with 24-hour access to support services and staff. There are often extensive communal areas, such as space to socialise or a wellbeing centre.

First Homes – Defined in Appendix 2 in section 3.2.

Future Homes Standard – New legislation governing building regulations including energy efficiency measures. New build homes will have to meet this standard from 2025.

Homes England – An executive non-departmental public body. It is sponsored by the Department for Levelling Up, Housing and Communities and provides funds for new affordable housing and aims to accelerate housing delivery.

House in Multiple Occupation (HMO) – Properties let to three or more tenants who form two or more households with shared facilities (e.g., kitchen). Larger houses in multiple occupation, those occupied by five or more people in two or more households who share facilities such as a kitchen or bathroom, must be licensed by the local council.

Housing Associations – Defined in Appendix 2 in section 2.

Local Housing Allowance – Local Housing Allowance is used to calculate the maximum amount people renting from a private landlord can claim in Housing Benefit or Universal Credit. This maximum allowance is based on where they live, the number of bedrooms they need and the rent they pay.

Low-cost home ownership – Umbrella term covering a range of schemes that help buyers to purchase a new home for less than the market value.

National Planning Policy Framework – Sets out Government’s economic, environmental and social planning policies for England.

National Planning Policy Guidance – Provides planning practice guidance within the Framework and how planning policies are expected to be applied.

Registered Provider – Defined in Appendix 2 in section 2.

Regulator of Social Housing – The Government’s regulator of the standards applying to affordable housing management and maintenance.

Section 106 agreement – Defined in Appendix 2 in section 4.1.

Shared Ownership – Defined in Appendix 2 in section 3.2.

Social Rent housing – Defined in Appendix 2 section 3.1.

Tenancy Strategy – The Localism Act 2011 requires local authorities to develop a Tenancy Strategy to guide Registered Providers in allocating their properties.

Under-occupation – A household living in a home with bedrooms surplus to their requirements.

