

## **Glossary References and Additional Resources**

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### **Acronyms used:**

ABS Australian Bureau of Statistics  
AHO Aboriginal Housing Office  
AHURI Australian Housing and Urban Research Institute  
AWE Average Weekly Earnings  
CHINS Community Housing and Infrastructure Needs Survey  
CPI Consumer Price Index  
DEWR Department of Employment and Workplace Relations  
ERP Estimated Resident Population  
IHO Indigenous Housing Organisation  
LGA Local Government Area  
LEP Local Environment Plan  
LHS Local Housing Strategy  
MHI Median Household Income  
ODPM Office of the Deputy Prime Minister (UK)  
REP Regional Environment Plan  
SD Statistical Division  
SSD Statistical Sub Division

### **Glossary of housing-related terms:**

#### *Adaptable and accessible housing*

‘Adaptable Housing’ refers to the means of designing a house/unit that enables easy and relatively cheap adaptation to make it fully comply with access standards (refer AS 4299 Adaptable Housing - Class C –add link). This housing is designed in such a way that it can be easily modified in the future to meet changing needs of occupants.

‘Accessible Housing’ refers to housing that has been fully adapted to meet the needs of a particular client or client type (e.g. wheelchair bound).

Affordable housing refers to housing offered at a price or rent that is within the means of lower income households, and is appropriate to their needs. Affordable housing may be produced in the market or through the non profit sector, and is usually subsidised in some way.

#### *Co-housing*

Housing that includes provision for shared living spaces, such as cooking and eating areas, and private living spaces.

#### *Community housing*

See Social Housing.

### *Debt and equity finance for housing*

Debt: refers to conventional borrowings e.g. a mortgage instrument.

Equity: refers to public or private capital investment in a project.

### *Developer agreement*

See Planning Agreement

### *Expressed demand*

This is demand for a good or service that has been registered, such as on a waiting list or by the action of a household, such as looking for housing. Economists use the term to distinguish between demand that is evident and potential demand that may be hidden or not recognised.

### *Housing affordability*

The rent or purchase price of housing that is appropriate to the needs of a household compared to the capacity of that household to pay, which is usually measured by the level of household income.

### *Housing assistance*

Diversity of ways that governments assist households who cannot access suitable housing in the market.

### *Housing price points*

The range of prices paid for different types of housing in each local area.

### *Housing provider*

A public, private or not-for-profit agency that provides housing services.

### *Housing stress*

This term was first used in Australia by National Housing Strategy (1991/92) to refer to lower income households with high housing costs. Has since been widely used as a (de facto) standard for assessing affordability problems in Australia.

The two most widely used approaches to defining households in housing stress are:

a) Those households whose gross income falls in the bottom 40% of the income distribution and who are paying more than 30% of their household income to meet their housing costs (this is sometimes referred to as the 30/40 rule); or

b) The (larger) group of households who have gross incomes below 120% of the median household income and who are paying more than 30% of their household income to meet their housing costs.

### *Housing subsidies*

Capital or recurrent grants or other in kind assistance (e.g. land transfer) provided to

the consumer or producer of designated housing.

#### *Inclusionary zoning*

The incorporation of provisions within a planning instrument requiring the inclusion of certain uses or facilities as a mandatory requirement for development approval. Can be used to require that a development include a component of affordable housing or a monetary contribution towards the provision of such housing.

*Income definitions:* very low, low and moderate income households

A very low income household is defined as having 50% or less of median household income.

Low income households are those with between 50% and 80% of median household income.

Moderate income households have income between 80% and 120% of median household income.

#### *Indigenous community housing*

See Social Housing

#### *Leverage*

The additional money that a program or project causes others to contribute.

#### *Local housing strategy*

A plan of action to encourage provision of a range of housing that aims to meet the existing and future housing needs of the local community.

#### *Market failure*

A situation where barriers prevent the normal and efficient operation of a local (housing) market.

#### *Median household income*

Median income is a widely used measure of typical or average income. It represents the income level at which 50% of the population (or households) have lower incomes and 50% have higher incomes.

#### *Not-for-profit organisation*

A non-government organisation which does not distribute profits.

#### *Partnerships*

Partnerships bring together representatives from different sectors and different communities of interest to agree and work towards common goals. Partnerships vary greatly in how they are established and resourced and how they operate. Each partner adds value to the project in some way.

### *Planning agreement*

A voluntary agreement between a planning authority (or authorities) and a developer under which the developer agrees that as part of a development proposal or rezoning that a monetary, land or other contribution will be made towards an agreed public purpose. The Environmental Planning and Assessment Amendment (Development Contributions) Act 2005 sets out certain provisions regulating the making and implementation of certain planning agreements. May also be referred to as Developer Agreements.

### *Public housing*

See Social Housing

### *Regeneration*

Action that leads to the solving of urban problems in areas that have undergone decline. This action aims to achieve a lasting improvement in the physical, economic, social and environmental nature of an area.

### *Rent Assistance*

Commonwealth Rent Assistance is a non-taxable income supplement payment added on to the pension, allowance or benefit of eligible income support customers of Centrelink who rent in the private rental market. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A (FTB A) may be eligible for Rent assistance ([www.facs.gov.au](http://www.facs.gov.au) March 2006).

### *Rent setting methods*

Market rents: In the context of affordable housing, refers to the rent that an equivalent property in the private market would rent for.

Cost rents: Refers to the rent level necessary to cover the operating costs of a housing provider, usually calculated on a pooled costs basis across a project or program.

Affordable rents: Rents that meet defined standards of affordability for specified target households

Income related rents: Practice used in social housing in Australia of setting a tenant's rent as a percentage of their household income (e.g. 25% or 30%).

### *Special needs households*

Households with personal characteristics that need to be taken into account in designing and/or providing housing, such as different forms of disabilities or cultural needs.

### *Shared ownership schemes*

Tenure forms where the resident and another (public, community or private) investor jointly own the property. May also be referred to as shared equity schemes.

### *Social capital*

Our social networks – how we relate to each other – and the social norms (rules) and trust that underpin these – the ‘glue’ that holds our networks together. Policies and programs addressing this concept are designed to promote well developed social networks and higher levels of trust and reciprocity in communities.

### *Social housing*

Forms of subsidised housing, usually rental, for designated households.

In Australia includes:

Public housing: Social housing owned and operated by public agencies.

Community housing: Social housing managed (and sometime owned) by a not for profit community based organisation.

Indigenous community housing: Social housing owned and (usually) managed by indigenous community organisations.

### *Social or ethical investors*

Investors who accept a lower (than market) return for their investment in return for contributing to an affordable housing scheme.

### *Sweat equity schemes*

Housing projects where residents assist in construction and related development, in return for a reduced purchase price.

### *Sustainable development*

Activity that achieves mutually reinforcing economic, social and environmental benefits without compromising the needs of future generations.

### *Target group*

The designated group for which a housing program or project is intended.

Source: Some of the definitions of terms have been taken from  
<http://www.renewal.net/JargonBuster.asp>

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#### **Additional resources:**

Readers are encouraged to explore the [Centre For Affordable Housing Website](#) for a list of [additional resources](#).