

Housing Glossary

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Adapted Category

See "Code 1,2,3"

Adequately Housed

Your current housing meets the needs of your household according to the policy.

Affordable Rent Tenancy (ARTS)

This is a new type of tenancy that allows social landlord the ability to charge rent up to 80% the market rent.

Accommodation Officer

An employee of the council or RSL who processes applications and shortlists applicants to view properties.

Allocations Policy

A document explaining how applications for social housing are assessed and properties allocated within the Greater Haven Gateway. You can view the policy here -

Assured Shorthold Tenancy

This is the most common type of tenancy governing private rented agreements. In Scotland, this form of tenancy is often called a Short Assured Tenancy. Assured shorthold tenancies are commonly granted for six months initially, but they are often granted for twelve months. Under the Housing Act 1996 in England and Wales, unless a tenant is explicitly informed otherwise, their tenancy is an assured shorthold tenancy.

Band

In order to prioritise all the applicants, they are placed in a band, A to E. "A" being in most priority and "E" being the least. This is in accordance with the allocations policy and their current circumstances.

Band Appeal

Applicants can appeal against the band they have been awarded by writing to their accommodation officer. Please read the allocation policy and highlight the sections of the policy that you think we have not applied to your circumstances. .

Bedroom Entitlement

Applicants are given a bedroom entitlement in accordance with their household makeup and in accordance to the allocation policy.

Bid

This is expressing an interest in a property. Bids are placed online by logging on the gateway website. Further guidance on bidding is available here – <https://www.gatewaytohomechoice.org.uk/Data/ASPPages/1/94.aspx>

Bidding Cycle

All available properties are advertised on a weekly basis from midnight on a Wednesday to midnight the following Wednesday.

Case Meeting

These are held to discuss cases that don't fall within the policy guidance. Accommodation officers present their case(s) to management and a decision is made on the applicant's banding and bedroom entitlement.

CBL (Choice Based Lettings)

Ipswich Borough Council operates a choice based letting system with Babergh, Colchester, Waveney, Mid Suffolk and Suffolk Coastal. This is the name for the housing register for Council Housing and other Social Landlords such as Orwell Housing, Flagship etc.

Code 1 (adapted Category)



Housing needs have been assessed using the information provided on the medical form and their long term housing recommendation is for wheelchair standard housing with level access shower.

Code 2 (adapted Category)



Housing needs have been assessed using the information provided on the medical form and their long term housing recommendation is for a property with ground floor mobility standard housing with level access shower.

Code 3 (adapted Category)



Housing needs have been assessed using the information provided on the medical form and their long term housing recommendation is for a property with ground floor mobility standard housing with overbath shower.

Court Order

A judge has heard the circumstance from a landlord and tenant regarding a tenancy and gives the landlord the legal right to remove the tenant from the property.

Credit Union

This is a type of bank that offers the facility to save and borrow money. They may lend money to people with a poor credit rating or poor borrowing history. They may lend money to pay for a deposit to enable you to rent privately. Ipswich and Suffolk Credit Union by calling 01473 690690

Customer Contact Centre

Ipswich Borough Council telephone helpline. 01473 433370 (housing)

Customer Services Centre

Ipswich Borough Council walk in advice centre in Ipswich town centre.

Disability

There are several ways of defining disability. The most widely used definition is the medical model although disabled people themselves would, as a whole, prefer the social model of disability as this emphasises the social restrictions that prevent disabled people leading fulfilling and rewarding lives. Other lesser known models include the charitable model and the administrative model.

Effective Date

This is the date that is used to help prioritise your bid. This can be the date you joined the register, the date your last application was last made active or the date you changed band.

Eviction

A tenant is removed from a home, resulting from a Court order. This may be due to anti-social behaviour, rent arrears or other reasons. The removal can be by force, if necessary

Gateway to Home Choice

Ipswich Borough Council operates a choice based letting system with Babergh, Colchester, Waveney, Mid Suffolk and Suffolk Coastal. This is the name for the housing register for Council Housing and other Social Landlords such as Orwell Housing, Flagship etc.

Guarantor

When a prospective tenant either is not old enough or has a poor renting history, a landlord may require a Guarantor to cover the costs of the landlord for rent not paid or damage to the property. This will normally be a relative.

Homeless

You have no housing (temporary or permanent) and nowhere to sleep.

Home Owner

You fully own, have a mortgage on a domestic property or have a legal interest in a domestic property

Household

A single person or group of persons living together in a single housing unit, sharing meals and household costs.

Housing Benefit (HB)

The main means tested benefit towards meeting the rented housing costs of low-income households.

Housing Demand

Used to describe the demand from "consumers" of housing for housing at a price that they can afford.

Housing Need

Involves structured assessment of a household's requirement for affordable, social housing. The definition has broadened in recent years to include key workers (public sector workers such as teachers, nurses and the police) and students. This is partly because of a decline in demand for 'social' housing, and a pre-conception by many people that they cannot be re-housed in this sector. Some social housing providers are therefore re-focussing their services and marketing their housing provision to other groups.

Housing Options

The housing options officers are based at the customer service centre at the town hall in Ipswich. They offer free impartial advice service to anyone with a housing problem. They can also be contacted over the phone on 01473 433033 (8:30am - 17:00pm Monday to Friday).

Guidance on additional help and advice can be obtained at <https://housingandhelp.ehodirect.org.uk>

Introductory Tenancies

This is an initial tenancy set up by a local authority in England and Wales for a limited period of time, usually one year. If a tenant completes an introductory tenancy in a satisfactory way, they may be granted a secure tenancy by the local authority. As an introductory tenant you will be excluded from certain rights, such as exchanging, right to buy, carrying out improvements, taking a lodger, rights to succession.

Landlord

The person who owns your house you are/ have rented.

Landlord Reference.

Ipswich Borough Council will ask your landlord (the person who owns your house you are/ have previously rented) if you have paid your rent, behaved in an acceptable manner and looked after the property.

Medical Form

A form that is completed by applicants to gather information about a medical condition that may affect an applicants long-term housing needs.

NFA (No Fixed Abode)

You may have somewhere to live, but not on a permanent basis or no fixed address. For example: Sofa surfing, living with friends.

Notice To Quit / Notice of Seeking Possession

A landlord must serve a formal Notice to Quit (more properly known as a Notice of Seeking Possession) on the tenant to end a tenancy. The most common reason for seeking possession is rent arrears although there are other legitimate reasons such as noise nuisance and property damage. This need to be completed before a landlord can legally ask you to leave. They cannot remove you by force, they will need to attend court and obtain a court order.

Overcrowded

More people living in a property than recommended in accordance with the allocations policy.

Persons From Aboard (PFA)

Someone who is not a British Citizen or has not continuously lived in the United Kingdom for the last 5 years.

Private Rented Accommodation.

Property rented from a landlord that is not a council owned or registered social landlord owned and rented on the open market. This gives prospective tenants much more choice on where they live and the type of property they rent, but can be more expensive than social housing.

Registration Date

The date an applicant first joined the housing register.

Registered Social Landlord (RSL)

The new general name for not-for-profit housing providers approved and regulated by Government through the Housing Corporation. The vast majority of Registered Social Landlords are also known as Housing Associations.

Rent Arrears

Money owed to your current or previous Landlord for rent that has not been paid.

Rent Statement

This is a document normally provided by a landlord or agent to a tenant and shows the status of their rent account. This may be requested to prove an applicant has no arrears.

Secure Tenancy

A secure tenant is entitled to remain a tenant unless their landlord obtains an order for possession through the courts. Most tenancies offered by local authorities are introductory tenancies and after a year, providing the tenant has not had any rent arrears, caused any anti social behaviour and looked after the property, the tenancy will roll over into a secure tenancy, which provides additional rights to the tenant.

Sharing Facilities

When applicants share a bathroom or /and kitchen with someone that you will not be moving with.



Sheltered Housing

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (Over 55 or over 60). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.

Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed.

Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Shortlist

When the bidding cycle has closed (midnight Wednesday) all the applicants that have placed bids on properties will be placed in order of priority based on

their band and effective date. Normally the top 3 applicants on the shortlist will be contacted.

Shortlisted

This means when applicants have been successful with a bid they have placed on a property and they are within the top 3 and may be offered a viewing of the property.

Social Housing

Accommodation provided by organisations such as local authorities and housing associations; which have a special duty to society. Usually they aim to provide accommodation at affordable rents and they are publicly accountable.

Skipped

Some properties may require applicants to meet certain criteria. If the applicant does not meet this, they will be skipped and not shortlisted to view the property. For example: This may be a property that is adapted for wheelchair use and the applicant does not require this type of property.

Tenure / Tenancy

A relationship between landlord and a tenant.

Tenure refers to the status of someone who occupies housing. The principal forms of housing tenure are freehold, a tenancy, leasehold and a license.

Tenancy Agreement

This is a legal document that is normally signed before you are given access to a property that you rent. This document will detail key facts like when and how much rent will be paid, how you are expected to treat the property etc.

Waiting List

A housing waiting list is no longer operated. Housing is based on priority of an applicant.

Viewing

If an applicant is shortlisted, they will be invited to view the property before they decide if they would like accept it and take on a tenancy.