

**2020**

# **Housing Terms Factsheet**

A quick guide to housing jargon



Like any field, housing has its fair share of jargon. In this factsheet, we provide simple definitions for some of the terms you will often see used in housing publications, including this website.

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## **Adaptability**

A dwelling that is 'adaptable' has been built so it can be easily altered at a later date to meet the needs of someone with a disability. See also 'Universal housing design' and 'Visitability'.

## **Affordable housing**

Housing is generally considered to be 'affordable' if the household members are not in housing stress after they have paid for their housing, irrespective of whether they are renting or buying. There are a number of measures of affordability. One of the most widely used is that a low-income or moderate-income household should not pay more than 30% of their gross income on housing. See also 'Affordable rental housing', 'Housing stress' and 'Low-income household'.

## **Affordable rental housing**

In the broadest use of the term this is simply affordable housing which is rented to the household as opposed to being available for purchase. In this sense it can include any rental housing where the rent is at or below a normal market rent to avoid housing stress. However, the term is often used in a narrower sense to refer to a form of housing for low-moderate income households where the rent is set at a proportion (e.g. 75% or 80%) of the rent that would normally be charged for the property in the private rental market. This distinguishes it from social housing which is targeted to very low-low income households and where the rent is usually set as a proportion of the tenant's income.

## **Community housing**

Housing managed by non-profit, non-government organisations. This is mostly affordable rental housing (including social housing).

## **Crisis housing**

Short-term accommodation provided for people who are homeless.

## Chronic Homelessness

Having experienced homelessness for at least a year, or repeatedly. Chronic homelessness also regularly involves struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.

## Dwelling

A generic term used for any form of housing, including detached houses, flats or units, caravans or any other structure that can be used as someone's home.

## Group home

A home where a number of people (generally people with disabilities) live together in the one house. Support is generally included as part of the housing, either through live-in support workers or visiting workers.



## **Homelessness**

When a person does not have a home or suitable accommodation alternatives. People are considered homeless if their current living arrangement is in a dwelling that is inadequate; or has no tenure, or if their initial tenure is short and not extendible; or does not allow them to have control of, and access to space for social relations

## **Housing Cooperatives (Co-ops)**

Housing co-operatives are not-for-profit legal associations formed for the purpose of providing a housing product for members and are usually owned and controlled by members.

## **Household**

Any group of people who live in a particular dwelling. The term can be used to refer to a single person, a family of any sort, a group of unrelated adults, or any other combination of people.

## **Housing assistance**

A generic term used for any program to assist people to meet their housing needs, in the form of housing (such as affordable housing). The term does not usually refer to government assistance with the housing costs of individuals that is delivered through the taxation system (for example, stamp duty concessions) or the income-support system (such as Centrelink rent assistance).

## **Housing first**

A model of providing housing to homeless people where long-term housing is provided, rather than crisis housing, along with support to help the person sustain their housing and deal with the issues that led to them becoming or staying homeless.

## **Housing stress**

A household is considered to be in 'housing stress' if its income is in the bottom 40% of incomes and it is paying more than 30% of its income on housing. This may also be referred to as 'housing unaffordability'. See also 'Affordable housing'.

## **Inclusionary Zoning**

In this report, inclusionary zoning is defined as, “a land use planning intervention by government that either mandates or creates incentives so that a proportion of a residential development includes a number of affordable housing dwellings.”

## **Income-based rent**

A formula for charging rents in social housing where the maximum rent is capped at a percentage of gross household income or the market rent, whichever is the lower.

## **Intermediate housing**

Affordable housing that is targeted to moderate-income households, e.g. rental housing let at below-market rents, shared equity schemes, rent-to-buy schemes, or owner-occupied housing sold at below market rates.

## **Key worker housing**

‘Key worker’ is a term used for workers in essential public services such as police, health and education. Some low-paid private sector workers (such as cleaners and hospitality workers) may find it even more difficult to access affordable housing, and the terms ‘key worker’ and ‘essential worker’ are sometimes used to refer to them as well. The main providers of key worker housing are Defence Housing Australia, teacher housing authorities and mining companies.

## **Lived Experience**

A representation of the experiences of a given person, and the knowledge that they gain from these experiences.

## **Low-income household**

The terms ‘very low-income household’, ‘low-income household’, ‘lower income household’ and ‘moderate income household’ are often used on their own or in combination. These terms may not always be used very precisely. However, in general a ‘very low-income household’ will be one

where the sole income is a government pension or benefit, a 'low-income household' will be a household in the bottom 20% of the household income range, a 'lower income household' will be one in the bottom 40% of incomes and a 'moderate income household' will be one in the bottom 40% but not in the bottom 20% (or sometimes one in the bottom 60%).

## **Marginal Housing**

Housing that is not adequate for reasons such as no security of tenure, or the dwelling is overcrowded, or it does not have basic facilities.

## **Moderate-income household**

See 'Low-income household'.

## **Public housing**

Social housing rented out directly to low-income tenants by a state or territory housing department.

## **Rough-Sleeping**

People sleeping, or bedded down, in the open air (such as on the streets, or in doorways, parks or bus shelters); people in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, stations, or 'camps').

## **Shared equity**

An arrangement where ownership of a dwelling is shared between its occupier (the household that lives in it) and a third party – generally either a government housing department, a community housing association or a private sector company. Shared equity is a way of assisting moderate-income households into homeownership and the arrangement usually includes provision for the occupier to purchase the remaining share at a later date.

## **Social housing**

Affordable rental housing targeted to low-income households and provided on a 'long-term' basis (generally for as long as the household continues to need it). Social housing includes public housing, some forms of community housing, Aboriginal rental housing, and some seniors housing.

## **Supported accommodation**

A form of affordable rental housing where provision of housing is linked with provision of some form of support to the household. Supported housing is typically provided to people who are exiting homelessness (see crisis housing), to people with disabilities or chronic health issues (such as group homes) or to older people with low-level support needs.

## **Transitional housing**

Affordable rental housing provided on a short to medium term basis, typically to people exiting or 'at risk' of homelessness, while they wait for more permanent housing to become available.

## **Universal housing design**

A design practice which ensures that the dwelling is fully usable by a person with a disability without needing further modification. See also 'Adaptability' and 'Visitability'.

## **Wrap around support services**

Wraparound differs from many service delivery strategies, in that it provides a comprehensive, holistic, and family or community driven way of responding when people experience complex issues (i.e. mental health, substance abuse, trauma etc.):

## **Visitability**

A dwelling is 'visitable' if a person with a disability is able to easily enter it and use its public areas (such as lounge, dining room and toilet). See also 'Adaptability' and 'Universal housing design'.

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