

2022

Housing Terms Fact Sheet

A quick guide to housing jargon



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

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Aboriginal Community Housing Organisation

An Aboriginal-owned and operated community housing organisation. These organisations are culturally informed, and community led and in general actively support the people who live in their homes. See Community Housing.

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'.

Advance to Zero

Advance to Zero, as it is known in Australia, is derived from the 'Built for Zero' approach, born out of the United States. It is a rigorous international change effort working to help committed communities end homelessness. Advance to Zero is an approach to achieving 'functional zero' for those experiencing homelessness in a city or town area by using a combination of quality real-time data and service coordination. Functional zero is a milestone, which indicates a community has measurably ended homelessness for a population. When it's achieved, homelessness is rare and brief for that population. One of the key tools used in this approach is the 'By-Name List'. People and organisations working with people experiencing homelessness come together to use the list to analyse what is working and to adapt the service responses to get better outcomes. One of the important elements of the Advance to Zero methodology is that counts down the number of people needing housing as opposed to just counting the number of people housed. See also 'By-Name List'

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 30per cent 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. It can include any rental housing where the rent is at or below a normal market rent to support tenants 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 per cent or 80 per cent) 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.

Assessable Income

It is defined as any income which is regular, ongoing and provided to meet the general costs of living for the purpose of calculating rent. The WA Department of Communities has Assessable income table that includes income types that meet the Department of Communities (Housing) 'assessable income' definition for social housing.



Boarding and Lodging House

A boarding house is often used interchangeably with lodging house. In a boarding or lodging house a resident is granted a right of occupancy of part of residential premises, under a License to Occupy agreement. The resident does not have exclusive access to the premises. This is under conditions other than those provided by the Residential Tenancies Act 1987 (WA) where they are considered 'lodger' under common law or otherwise. Excluded from this definition are premises licensed under a publican's licence, hotels, accommodation for students in a non government school and residential flats. Boarding and lodging houses may provide meals and other services such as laundry to residents, cleaning etc.

By-Name List

The By-Name List collects inflow and outflow data to show month-by-month data about how many people are actively homeless in a community, whether this is reducing or not (Inflow), and how many people are moving out of homelessness (Outflow) each month. The By-Name List records an individual's status including whether they are rough sleeping or in accommodation. It tracks their movements into and out of homelessness. It also includes basic information, such as whether someone has a lead worker. See also 'Advance to Zero'



Community housing

Housing managed by non-profit, non-government organisations. These organisations are often registered charities, who own or have legal control of their housing stock and are often a social housing delivery partner with government. Skilled in property and tenancy management, they match people to properties, assigning housing according to individual requirements. Types of accommodation provided by these organisations include crisis, transitional and long-term rental housing and congregate living facilities. They may also facilitate pathways to home ownership through home purchase arrangements.

Crisis housing

Short-term accommodation provided for people who are homeless, accommodation is usually provided for under 12 weeks.

Chronic Homelessness

This is defined as a person having experienced homelessness for at least a year, or repeatedly. Chronic homelessness often involves living with a serious health or mental illness, or substance use disorder.

Congregate Living

A congregate living setting includes facilities where people live on a short or long-term basis including for work purposes that has common use areas such as a common dining area, recreational rooms, bathrooms or laundry. It includes but is not limited to accommodation for

- people who are homeless,
- people with disability,
- people residing in boarding and lodging facilities,
- victims of family and domestic violence,
- people with alcohol and other drug dependencies,
- people with mental health support needs,
- university students,
- aboriginal people accommodated in hostels,
- people living in high-density apartments and
- people residing in ADF barracks.

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.

Eligibility Criteria

This is the conditions a prospective or current tenant/resident must meet to be eligible for certain accommodation programs.

Government Regional Officers' Housing (GROH)

The WA Department of Communities provides accommodation for Government employees (such as teachers, health workers and police) who either reside or relocate to live in these areas under its Government Regional Officers' Housing (GROH) Program in regional and remote areas. The Department leases properties to government agencies and these properties may be sub-leased to government employees at the discretion of their employing agency.

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

The ABS statistical definition is that:

When a person does not have suitable accommodation alternatives, they 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 extendable; or
- does not allow them to have control of, and access to space for social relations.

Mackenzie and Chamberlain's (1992) definition includes three categories in recognition of the diversity of homelessness:



Primary homelessness is experienced by people without conventional accommodation (e.g. sleeping rough or in improvised dwellings);

Secondary homelessness is experienced by people who frequently move from one temporary shelter to another (e.g. emergency accommodation, youth refuges, “couch surfing”);

Tertiary homelessness is experienced by people staying in accommodation that falls below minimum community standards (e.g. boarding housing and caravan parks).

This definition was adopted by the Commonwealth Advisory Committee on Homelessness in 2001 and is widely used in the homelessness sector.

Housing Co-operatives (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 Commonwealth Rent Assistance).

Housing first

The Housing First model prescribes safe and permanent housing as the first priority for people experiencing homelessness. Once housing is secured, a multidisciplinary team of support workers can address the person's individual needs through wrap around support – ie services such as drug and alcohol counselling or mental health support. An individual's engagement with support services is not required for them to maintain their home. Each individual is assisted in sustaining their housing as they work towards recovery and reintegration with the community at their own pace. Housing First is predominantly designed for helping those who are sleeping rough (i.e., those sleeping in improvised dwellings, tents, cars and parks).



Housing stress

A household is considered to be in 'housing stress' if the household has an income level in the bottom 40 per cent of Australia's income distribution and it is paying more than 30 per cent of its income on housing costs. This may also be referred to as 'housing unaffordability'. See also 'Affordable housing'.

Inclusionary Zoning

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 percentage of social or 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 lower-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.

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. 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 per cent of the household income range, a 'lower income household' will be one in the bottom 40 per cent of incomes and a 'moderate income household' will be one in the bottom 40 per cent but not in the bottom 20 per cent (or sometimes one in the bottom 60 per cent).

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 to income eligible 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 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 income eligible 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, and some housing for seniors.

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

Universal Design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialised design. Universal housing design is housing that meets the needs of all people at various stages of their lives, including people with a disability and seniors. 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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