# **Adult and Community Based Services**

# **Housing Information - Glossary of Housing Terms**

### » Glossary of Housing Terms

There are lots of different terms we use when we talk about all the different housing options. This factsheets explains what some of these terms mean.

#### Homelessness

This covers a wide range of circumstances from being 'roofless' to being without a home of your own; many 'homeless' people are living with families or friends in temporary or inappropriate accommodation.

If you or someone you know is homeless or may become homeless in the near future the Housing Advice Team can offer advice about your rights and housing options available.

## ■ Intermediate rent [type of tenure]

New build homes available to rent at 80% (or less) of typical market rents.

#### Lease [a type of agreement]

A lease is a contract granting use or occupation of a property during a set period in exchange for a set rent.

#### ■ License [a type of agreement]

A license is a very basic agreement giving someone permission to occupy a property. The most common type of residential licensee is a lodger. They rent a bedroom that is part of a property and may share a kitchen and bathroom with a resident landlord.

#### Owner occupation [type of tenure]

This is where the property is occupied by the owner as their principal residence and is either owned outright or is being bought with a mortgage. The owner is responsible for the upkeep and maintenance of the property. If the owner does not pay their mortgage they may be at risk of losing their home.

#### Private rent [type of tenure]

A private landlord is a company or individual (e.g. not a local authority or registered provider) who owns and lets properties for an income. The tenant will receive a tenancy agreement and this will usually be a 6 month assured shorthold tenancy. There are a wide variety of landlords and agents who manage different property types throughout Hartlepool. They will usually ask for references, a bond and rent before the tenant moves in to the property.

#### ■ **Shared equity** [type of tenure]

A new form of joint ownership/joint mortgage that the government is promoting as a way of helping first time buyers to get on the property ladder.

#### ■ **Shared ownership** [type of tenure]

This is where a person buys part of the value of a house from a registered provider and pays rent on the other part. The registered provider keeps part ownership.



#### Social housing or rent [type of tenure]

A general term for housing where rent is subsidised. This makes it more affordable for those on lower incomes. Housing is provided by registered landlords, we call them registered providers. The tenant will receive either a secure or assured tenancy which gives security of tenure. Social rented housing is available by applying to the Compass Choice Based Lettings (CBL) Scheme. For more information see **Factsheet: Social Housing** 

#### ■ Tenancy agreement

A tenancy agreement is a verbal or written contract entered into between a landlord and tenant. The tenant and the landlord both have rights and obligations for the duration of the tenancy.

#### » Our Contact us

You can contact the Housing Advice Team for further information. The team is based at the Housing Options Centre, Park Tower on Park Road. They are open Monday to Friday from 9am - 4pm.



Telephone: 01429 284038



Email: housingadvice@hartlepool.gov.uk

#### Contact us

You can contact the Early Intervention Team by letter, telephone, text, or email. If English is not your first language, we can provide a translation service.

### Our opening times

We open at 8:30am every weekday. We close at 5:00pm from Monday to Thursday. On Fridays we close at 4:30pm.

**©** 

Telephone: 01429 523390

Text Service: 60006 (start your text with HBC)

@

E-mail: <u>dutyteam@hartlepool.gcsx.gov.uk</u>

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#### » About this factsheet

This factsheet tells you about Housing Information - Glossary of Housing Terms. We issued this factsheet in March 2013 and updated it in April 2018. We will check the information is up to date in April 2020.



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