



JARGON BUSTER

A GUIDE TO HOUSING JARGON FOR TENANTS AND HOUSING STAFF



This quick and easy **Jargon Buster** gives explanations to some of the many terms and acronyms Tenants and Housing Staff may come across in relation to Social Housing.



Acceptable Behaviour Contract (ABC)

An ABC is a written agreement between a person who has been involved in antisocial behaviour and one or more local agencies whose role it is to prevent such behaviour. ABCs are most commonly used for young people but may also be used for adults. ABCs are not legally binding.

Absentee Landlord

Landlords who do not live in or near to the property they own. The term is often used to describe landlords who show little concern for their property or their tenants.

Affordable Homes Programme

The Affordable Homes Programme (AHP) 2011-15 and 2015-18 aim to increase the supply of new affordable homes in England.

Affordable Housing

Low-cost housing provided on a rented or shared ownership basis for those unable to afford a home in the private sector. Since the introduction of Affordable Rent the meaning of 'affordable' has been debated by housing professionals.

Affordable Rents

Affordable Rent is the main type of new housing supply. Affordable rented homes will be made available to tenants at up to a maximum of 80% of market rent and allocated in the same way as social housing is at present. Landlords will have the freedom to offer Affordable Rent properties on flexible tenancies tailored to the housing needs of individual households.

Anti-social Behaviour (ASB)

Acting in a way that causes or is likely to cause harassment, alarm or distress. To be anti-social behaviour, the behaviour must be persistent.

Annual General Meeting (AGM)

An Annual General Meeting is held by an organisation at about the same time every year. At the meeting they report on the organisation's work over the last year, present the accounts to their members and elect a new committee.

Annual Report

Report to tenants on the performance of their landlord in various areas of the organisation.

Allocations

This is the term used by social landlords to describe the process of identifying properties and letting them to people, who then become their tenants.

Allocations Policy

An allocations policy sets down the rules for allocating (i.e. offering) housing, and should ensure that those most in need get offered a home first.

(ALMO) Arms Length Management Organisation

A not-for-profit company set up by a local authority to manage council housing stock. The council retains ownership of the stock, therefore there is no change in tenancy status.

Almshouse

Form of charitable housing providing accommodation for older people or the homeless. Some almshouses are Registered Social Landlords, but their residents have different rights to tenants of non-Almshouse Registered Social Landlords.

Annual Lettings Plan

This is a plan drawn up by a social landlord that covers the various groups in need of housing that the landlord intends to let properties to. Most large housing associations and local authorities will have a plan such as this in place.

Area Based Regeneration

The improvement of a distinct geographic area by tackling a wide range of factors (e.g. unemployment, empty properties, unfit housing, poverty, crime etc).

ASBO - Anti Social Behaviour Order

An ASBO is an injunction taken out against individuals who have been causing persistent acts of Anti Social Behaviour. The ASBO might ban them from entering a particular area (such as an estate or district). Local Authorities and police can issue ASBOs against any individual over 10 years old.

Assets

Things that have a value and which can be expressed in money terms. These can range from cash and bank balances to property or machinery and more.

Asset Management

The systematic process for operating, maintaining and upgrading physical assets of an organisation (such as housing stock) in a cost effective way to maximise financial returns, minimise financial risk and to meet the needs of customers.

Assured Shorthold Tenancy

Assured Shorthold tenancies give the tenant the right to occupy a property for a fixed period of time, provided that they keep to the terms of their Tenancy Agreement. At the end of the fixed period of time (often 6 or 12 months), the landlord or the tenant has the right to terminate the tenancy.



Assured Tenancy

Introduced by the Housing Act 1988, these are typical for RSL lettings. An RSL can only end an Assured Tenancy by serving a Notice of Seeking Possession and obtaining a possession order from the county court. Sometimes also known as a 'lifetime tenancy'.

Audit Commission

An independent body with the responsibility for the external audit of all local authorities. The Audit Commission is being phased and is due to close permanently on 31st March 2015.

Ballot

A vote made usually in secret and cast on paper.

Bedroom Tax

Also known as the 'spare room subsidy' or 'under-occupation penalty', it is a change to Housing Benefit entitlement that means housing benefits in social housing will be reduced if you live in a property that is deemed to be under-occupied. If you have one spare room, your benefit will be cut by 14% and by 25% for two or more spare rooms.

Benchmarking

A method of assessing an organisation's performance by comparing it to that of other organisations of a similar size and purpose.

Black & Minority Ethnic (BME)

Also known as BEM (Black and Ethnic Minority) is a term used to describe minority groups recognised as falling under the Race Relations Act 1976.

Board of Management

Group of people who have volunteered or been elected to control the affairs of a registered provider or TMO. They can come from all walks of life but must have some interest or experience which relates to the work that the housing association does and the community it serves. It may also be called a Management Committee, Management Board, Board, or Board of Trustees.

Board Member

Refers to a member of the Board of Management.

Budget

The amount of money an organisation estimates it will spend in one year. Individual budgets may also be allocated to specific projects within the organisation.

Business Plans

These set out housing provider's key objectives and the proposals they have for running and developing their role over a period of time. Normally they are linked to budgets and key performance targets.



CAB - Citizens Advice Bureau

A Citizens Advice Bureau can give free advice and information to local people, in person or by telephone. They advise on problems like benefits, debt and consumer rights.

Capacity Building

An enabling and empowering process that adds value to tenant involvement and community development by strengthening the ability of community organisations to reach and deliver to target groups.

Capital Expenditure

The money that landlords spend on buying land, or building and improving housing or the environment.

Capital Programme

A plan, usually over at least one year, for building and improving housing or the environment.

Capital Receipts

Money received by councils when they sell homes or land either voluntarily or under the Right to Buy.

Cave Review – Every Tenant Matters

Published in 2007, the first wholesale review of social housing regulation for a generation. It argued for landlords to be more responsive tenants, for a system of co-regulation and for a single regulator for all social landlords.

Charitable Status

Many housing associations are charities. Charitable status gives housing associations certain privileges (e.g. tax advantages) but limits the objectives and activities the association can carry out. These have to be for 'charitable purposes'. Housing associations with charitable status can be charitable trusts or companies, or industrial and provident societies.

Charity Commission

Organisation responsible for the regulation and registration of charities in England and Wales.

Choice Based Lettings (CBL)

The process is now commonly used by local authorities to allocate social housing vacancies in their area. Under CBL, all HA and LA vacancies are advertised and people may 'bid' for the property of their choice. Each property is then offered to the bidder with the highest priority.

CIH – Chartered Institute of Housing

An organisation that awards professional qualifications to people who work in housing. It is also the representative body for housing professionals.

Citizens' Jury

A method of consultation which uses a small representative cross section of the community to look in depth at an issue, come to a conclusion and make recommendations for change.

Code of Conduct

A code of conduct is a list of guidelines that describe how members of a committee or group are expected to carry out their duties and conduct themselves when at meetings, or acting on behalf of their organisation.

Committee

A Committee is a group of people elected by an organisation's members to carry out the work of the organisation. The Committee organises group meetings, and the group's Annual General Meeting and is responsible for carrying forward any decisions made at these meetings. Committees should always have a Chair, Secretary and a Treasurer.

(Community) Asset Transfer

Transferring under-used public buildings – e.g. community centres - (or sometimes unwanted private building) into community ownership.

Community Based HA

A housing association set up to acquire and rehabilitate dwellings. Such associations are community run, have strong connections to the locality in which they operate and often have tenant majorities on the board of management.

Community Cashback

A new initiative to support tenant groups in making agreements with their landlord to take over the management of local services and cut costs.

Community Cohesion

This refers to the aspect of togetherness and bonding exhibited by members of a community. Local authorities have an important role in facilitating community cohesion, through listening to communities and engaging residents.

Community Development

Generic term covering the process of building active and sustainable communities by giving residents access to information and training.

Community Development Foundation

The Government sponsored independent agency that supports and promotes community development.

Community Development Officer (CDO)

A Community Development Officer is a community worker, employed by the council or a voluntary organisation, to help build, support and service community and residents' groups.

Community Empowerment

A general term for a wide range of activities that are intended to ensure that citizens have more say in how their neighbourhoods and areas develop.

Community Empowerment Fund

A strategic fund, which ran between 2009 and 2012, was set up to help voluntary and community groups get involved in decision making through the Local Strategic Partnership.

Community First

Community First is an £80million government-funded initiative that will run for four years, until March 2015. The programme will help communities come together to identify their strengths and local priorities in order to plan for their future and become more resilient.

Community Land Trust (CLT)

A way of giving community based organisations ownership of land so that they can re-use any rise in land value for the benefit of the community (often used for housing).

Community Plan / Sustainable Community Strategy

Under the Local Government Act 2000 all local authorities are required to work in partnership with the community, businesses, the voluntary sector and other partners to develop a long-term strategy to promote the social, economic and environmental well being of their local communities.

Community Right to Bid

You can use the Community Right to Bid to 'pause' the sale of buildings or land you care about such as your local pub, shop, library or football ground. It gives your community time to develop a bid to buy it.

Community Right to Build

An enabling Right supporting local people to undertake development so that communities are collectively owning, developing and/or managing their own land and developments.

Community Right to Challenge

Enables communities to challenge to take over local services that they think they can run differently and better. The Right to Challenge could be used to run a wide range of local services.

Complaint

A customer complaint is defined as 'an expression of dissatisfaction with the quality of services provided'.

Competitive Tendering

The process of inviting offers from outside organisations to run a specific service, e.g. grounds maintenance, catering etc. The tendering process is competitive and decisions on who wins the tender are usually made against a set of pre-determined criteria that covers quality of service issues as well as price and value for money.

Constitution

A constitution is a document, produced by a group, that states its aims, objectives, membership, rules etc. It is essential that a group has a good constitution, as it is the document that should be referred to if any questions arise about the way the group is run, how and when meetings occur, who looks after the money and what to do if a dispute occurs. Some Landlords may ask a group to adopt a standard Constitution in order to receive funding.

Consumer Standards

A set of standards set around Tenant Involvement & Empowerment, Home, Tenancy and Neighbourhood & Community enforced by the HCA as regulator of registered providers under The Regulatory Framework for social housing from April 2012

Contractor Accreditation

This is a TPAS review and measure of a housing contractor's record in resident involvement. The contractor is awarded accreditation if they meet the standard required.

Co-operative

See 'Housing Co-operative'

Co-Regulation

The idea in the Cave Review for the form of Housing regulation that there should be a more equal relationship between residents, landlords and central regulators. Landlords would have more freedom from central control if they do more to listen to

and involve residents. Self regulation with intervention from single external regulator on a by exception basis.

Council Housing Transfer / Large Scale / Voluntary Transfer / Stock Transfer

The process by which a local authority (Council) transfers the ownership and management of its housing stock to a not-for-profit Registered Provider. Before the transfer can take place, a vote is usually conducted to see if tenants are in favour of it. If a majority of those who vote are not in favour the local authority cannot go ahead with the transfer. The new landlord takes over responsibility for managing properties, rents, repairs, maintenance etc. The local authority continues to manage all non-housing related services (such as refuse collection, street lighting etc).

Credit Union

Credit unions are locally based savings schemes that provide low cost loans to people on a low income.

Criteria of Recognition

Social Landlords often have a set of guidelines called 'Criteria of Recognition' that set out what a Tenants' Association must do in order to be 'Recognised' by the landlord as the official group for their area. Being Recognised means that a group can receive funding, resources and support from the landlord.

Cyclical Maintenance

See 'Planned Maintenance'



Decapping
 Taking the top storey, or storeys, off a block of maisonettes or flats, usually to turn them into houses - sometimes also called top slicing.



Data Protection / Data Protection Act / Under the Data Protection Act (1998)

Individuals have certain rights to access information that is being held about them by organisations and companies. These organisations and companies also have a responsibility under the Act to store and use the data that they hold in a responsible way.

Decant

Tenants can be temporarily or permanently moved out of their homes (decanted) to another dwelling if their landlord needs to carry out work that is disruptive or that would be difficult to do with the tenant 'in situ'. Residents affected may be entitled to Home Loss & Disturbance Payments.

Decent Homes Standard

The Decent Homes Standard is a target set by Government for all social housing providers to meet set standards of design for their homes by 2010. In brief, a decent home will have to pass four tests:

- It has to meet the current statutory minimum standards for housing
- It needs to be in a reasonable state of repair
- It needs to have reasonably modern facilities and services
- It needs to provide a reasonable degree of thermal comfort.

DCLG – Department for Communities and Local Government

The central government department responsible for overseeing housing, planning regeneration and local government issues.

Density (Housing Density)

Describes the number of dwellings (houses, flats, maisonettes etc.) that exist within a particular area (e.g. acre or hectare).

Depooling of Service Charges

Depooling is a process whereby the landlord stops sharing the costs of these services amongst all its tenants and introduces a separate service charge payable only by those tenants who receive these additional services (the vast majority of service charges are eligible for housing benefit).

Designated Person/ Panel

Introduced under the Localism Act, designated persons help to deal with complaints from social housing tenants in the hope that most complaints can be dealt with and facilitated at a localised level.

Desktop Review

A way of monitoring the performance of an organisation without actually visiting it. The organisation submits statistics and reports to its monitoring body who then use them to assess its performance.

Disabled Facilities Grant (DFG)

A mandatory means-tested grant payable by a local authority to meet or contribute to the cost of improvement and/or adaptation to a disabled person's property, where the adaptation is intended to assist with independent living in the community.

Disability Discrimination Act 1995

"Aims to end the discrimination which many disabled people face. This Act gives disabled people rights in the areas of: employment, access to goods, facilities and services, buying or renting land or property. The final rights of access will come into force in October 2004. In addition, this Act allows the Government to set minimum standards so that disabled people can use public transport easily." (DWP definition)

Disability Discrimination Act 2005

The DDA 2005 updates 1995 Act. It introduces the new public sector equality duty; it will ensure public bodies such as local councils, universities, hospitals and housing providers think about the needs of disabled people when planning their services.

District Committee

See 'Estate & Area / District Committees'

District Council

Councils covering areas outside large towns and cities.

Disturbance Payments

Social Housing Tenants who are forced to move home on a temporary or a permanent basis due to their landlord carrying out major repairs or demolition are entitled to claim Disturbance Payments to help them cover the cost of moving.

Draft

Any version of a document, such as a report, in which the ideas or wording have not yet been finally agreed.

Department for Work and Pensions (DWP)

Government department dealing with employment, pensions, health and safety, child welfare and disability.

E

Energy Companies Obligation (ECO)

The ECO was introduced in January 2013 to reduce the UK's energy consumption and support people living in fuel poverty. It does this by funding energy efficiency improvements.

Estate Management Board (EMB)

Tenants and landlords can agree to share the responsibility of running their estate by setting up an Estate Management Board, with the majority of members being tenants. An agreement is drawn up saying which issues are the Board's responsibility and which are the landlord's.

Equality and Diversity

To define and champion equality, diversity and human rights as defining values of society and to promote equality of opportunity for all, giving every individual the chance to achieve their potential.

Equality and Human Rights Commission

The body responsible for protecting people's statutory rights to equal treatment and promoting equality and diversity. Formed from the merger of the Commission for Racial Equality, Disability Rights Commission and Equal Opportunities Commission

Equal Opportunities

The equal treatment of everyone without being prejudiced or discriminated against because of their ethnic origin, religion, sexuality, disability, gender or age.

Equal Opportunities Policy

A written agreement by an organisation which sets out how it will go about treating all people equally and fairly. For landlords this should include how they choose and treat their tenants and staff. For tenants this should include how they organise their association or federation.

Estate Agreement

An Estate Agreement is a yearly agreement negotiated between the landlord and all tenants on an estate. The agreement sets out issues such as: priorities for action, standards of service for the estate, how tenants will be kept informed and consulted, how service standards will be monitored etc. The agreement is not legally binding and does not guarantee extra resources will be given to the estate to tackle any problems.

Eviction

Being removed from your property by a bailiff following the serving of a County Court issued Possession Order.

Executive Committee

A sub-group of an organisation's management committee, which meets to deal with decisions which cannot wait until the next management committee meeting, as well as carrying out detailed work as directed by the main committee.

Exempt Charity

Charitable organisations that do not have to register with the Charities Commission are referred to as exempt charities. Charities do not have to register if they are considered to be adequately supervised by, or accountable to some other body or authority.

Extra Care Scheme

A term used to describe housing that is rented to older people where an element of care is provided to residents by the landlord.



Feasibility Study

A study undertaken to establish if a particular course of action will be viable and successful.

Federation / Tenants' Federation

A tenants' federation is a group of tenants' associations who have decided to work together in the interests of all tenants in an area. Most federations can give help and advice to existing and new tenants' associations and can put associations in touch with each other so that they can share ideas and experiences.

Floating Support

A support mechanism for people living in their own home in short term periods of difficulty and can cover a range of issues and be tailored to suit individual needs.

Focus Group

Draws together people for a discussion on a specific topic and aims to find out what people think, feel, believe and what their reasons are for doing so, but not to reach any agreement. Mainly used as a research technique.

Foyer

Foyers provide accommodation for young homeless people. Unlike hostels, they take an active role in helping their residents gain access to training, education, and employment, and to gain independent living skills.

Freedom of Information Act 2010 (FOIA)

The Act provides public access to information held by public authorities. These authorities have two options; they can either publish the information surrounding their activities or a member of the public can request the information from them which they have an obligation to provide.

Fuel Poverty

A household is said to be in fuel poverty when it cannot afford to keep adequately warm at a reasonable cost, given their income.



Green Paper

Consultation paper issued by the Government prior to making something law.

Gap Funding

A initiative to make up the cash difference between the extra cost of a project. Often covered by the private sector or central government.

General Fund

The Council’s account into which received council tax is paid. It used to be called the General Rate Fund.

General Government Financial Deficit (GGFD)

An internationally accepted measure of the balance between general government expenditure and revenue.

Governance

System of corporate decision making made by non-executives to direct and control an organisation. Usually manifests as a board of management and structure of sub committees with delegated powers.

Green Deal

A government scheme that offers consumers energy efficient improvements to their home at no upfront cost but is recouped by instalment payments through their energy bills.

Ground 8

Ground 8 of the 1988 Housing Act is a mandatory ground for possession that can be used if an assured tenant owes more than 8 weeks rent arrears. This ground (and Ground 11) have been omitted from Assured Tenancy agreements by registered providers on a voluntary basis since introduction in 1988 act. Often specifically omitted from LSVT assured agreements as part of ‘offer’ to tenants.

Group structures

Many housing providers now consist of a number of housing associations or companies brought together under one parent company. Their activities and services often cover large areas. They are said to have group structures to manage and make decisions about the organisation and its parts.

H

Houses in Multiple Occupation (HMO's)

A single property divided into flats.

Housing Needs Indicator / Housing Needs Index (HNI)

Data compiled from various sources that is used to measure how much new housing is needed in each Local Authority area.

Homes and Communities Agency (HCA)

The Homes and Communities Agency is the national housing and regeneration agency for England. It provides investment for new affordable housing and to improve existing social housing, as well as for regenerating land. It is also the regulator for social housing providers in England.

Home Loss Payment

Social Housing Tenants who are forced to permanently move to another house/flat due to their landlord carrying out redevelopment or demolition are entitled to claim Home Loss Payments. They may also be entitled to claim Disturbance Payments.

Homeless / Homelessness

Where a person or a household are homeless they may be entitled to be re-housed by a local authority or by another housing provider on behalf of the Council. Housing providers are required, by law, to co-operate with Council in meeting their duties to the homeless.

HomeBuy

See 'Shared Ownership'.

Hostel

Hostels provide temporary accommodation for homeless individuals and families.



Housing Association (HA)

A non-profit making organisation which provides homes either for people who cannot afford to buy their own or who need special types of housing, for example elderly people. Associations usually have paid workers and are managed by a voluntary Management Committee.

Housing Benefit

A means tested welfare benefit administered by the local council providing eligible tenants assistance in meeting the cost of their rent, it can be paid directly to the landlord or to the tenant. See 'Universal Credit' for how housing benefit will change.

Housing Co-operative

1. Primary Co-op

A group of seven or more people who agree to work together in a co-operative to provide decent housing for their members.

2. Tenant Management Co-op (TMC)

Where local authority or housing association tenants take on the management (but not ownership) of their own homes and estates.

Housing Finance

Is a system of money and credit that operates to enable all types of residential property to be built, managed, repaired, and exchanged. Housing finance's 3 broad categories are: capital expenditure (i.e. construction, conversion, improvements), revenue expenditure (i.e. repairs, maintenance, and administration of properties) and income (i.e. rent collection).

Housing Management

A landlord's management of tenancies e.g. rent arrears, lettings, etc and the provision of services to residents.

Housing Officer

Person employed by a local authority or housing association to carry out a range of Housing Management duties, which may include Tenant Participation if there is no dedicated Tenant Participation Officer.

Housing Ombudsman

The Housing Ombudsman can investigate complaints referred to them by residents and make recommendations for action by the landlord once the official complaints procedure of an organisation has been exhausted by the resident concerned.

Housing Subsidy

Money from the Government, paid into a local authority's HRA. This makes up the difference between what the Government thinks the local authority should spend on housing, and what it assumes it is receiving in rent income.

Housing Transfer

See 'Council Housing Transfer'

HRA - Housing Revenue Account

Local authority account into which rents and any money from the Government are paid. It pays for repairs, managing and maintaining the housing stock, and repaying any money borrowed for past building and improvements.

HRA Self Financing Model

The Localism Act 2011 introduced a 'self-financing' system for local authority social housing, that started from April 2012. Under the model, local authorities have taken on a one-off share of the national housing debt in return for keeping all rental incomes from the housing stock. This aims to allow local decision making to drive the level of investment in the housing stock and agree spending priorities in line with local demand.

Human Rights Act 1998

The Human Rights Act was introduced by the Government to turn recommendations made by the European Union, on an individual's rights and freedoms, into UK law.



Impact Assessment

This is a process for reviewing and judging the impact or effectiveness of a housing providers services including tenant involvement.

Improvement Grants

Grants paid by the local authority to owner-occupiers and private landlords to help them to improve their property to meet standards set by the Government.

Independent Housing Ombudsman (IHO)

See 'Housing Ombudsman'.

International Union of Tenants (IUT)

IUT is a Non Governmental Organisation, founded in 1926 in Zürich, Switzerland, with the purpose of safeguarding the interests of tenants. IUT is a non-party political organisation, working along democratic lines.

Introductory Tenancies

The Housing Act 1996 allows councils to offer introductory tenancies to new tenants. After one year they change to a secure tenancy if the tenant has not broken the terms of the agreement. It is discretionary whether local authorities choose to do this or not, but if they do, then it must apply to all new tenants.

ITA - Independent Tenant's Advisor

An external agency, independent of the landlord, employed during a major project (such as a transfer of ownership or Options Study/Appraisal) to work on behalf of the tenants. An ITA provides independent information and impartial advice, as well as support and assistance, enabling tenants to understand the processes involved in the project and to play an active role in any negotiations.



Joint Tenancy

Where two or more people share a property and the tenancy agreement for the property.



Key Performance Indicator (KPI)

An important performance measure for an aspect of a service e.g. levels of current rent arrears, repairs and void re-lettings.

Key Worker

A key worker is someone who is employed by the public sector in a frontline role delivering an essential public service. For example, nurses, police officers or firefighters are all key workers. Some social housing properties are available exclusively to key workers due to the nature of their jobs.



Landlord Accreditation

This is a review and measure of a housing provider's record in resident involvement. The landlord is awarded accreditation if they meet the standard required.

Leaseholder

A person who does not own the land their home is built on, and pays a ground rent for a fixed number of years. Tenants who live in flats and buy them from their landlord are called leaseholders.

Legislation

A proposed or active law or group of laws.

Loan Charges

The money a housing provider pays back on what it has borrowed.

Local Area Agreement

An agreement between a Local Authority and Government about the targets for the development of the Local Authority and how it will spend money. It pools many budgets together so that Local Authority has more freedom to choose how it will achieve its aims. Should be developed with strong input from the Local Strategic Partnership and reflect the aspirations of communities.

Local Authority (also referred to as "The Council")

A term used to define a body providing and managing local public services (such as housing) in a defined area, e.g. District Councils, County Councils and Metropolitan Boroughs. Social Landlords are usually Local Authorities or Housing Associations.

Localism Act

The Localism Act 2011 is a set of laws that decentralises certain powers to local government in England. The measures affected by the Act include more elected mayors, referendums and measures like Community Right to Bid and Complaints.

Local Government Association (LGA)

In 1997 the existing local government organisations came together to form the LGA. The LGA is the representative body of all Local Authorities in the country

Local Lettings / Local Lettings Policy

Practice of involving local tenants in the letting of Social Housing properties in order to give them an opportunity to become involved in the management of their estates and to develop stable, harmonious communities.

Local Offers

These set out the services offered to tenants on a local basis. Local can be defined by a geographical area or by a specific community of interest. They are a requirement of the HCAs Involvement & Empowerment regulatory standard. They have a strong focus on tenant involvement and empowerment as well as the neighbourhood and community.

LSP - Local Strategic Partnership

A single body that brings together (at a local level) public, private, community and voluntary sector organisations so that different initiatives and services support each other and work together to tackle key issues for local people.

LSVT - Large Scale Voluntary Transfer

See 'Council Housing Transfer'

**M**

Major Repairs

Improvements to housing stock that are usually planned in advance but are too substantial to be covered by normal allowances for repairs and maintenance work.

MRA - Major Repairs Allowance

The Major Repairs Allowance (MRA) was a new source of Central Government funding for Housing Revenue Account capital expenditure introduced from 1st April 2001. The MRA is intended to reflect the cost of maintaining housing stock in its current condition and is an annual cash payment made to local authorities through the Housing Revenue Account Subsidy system.

Management Agreement

A legal contract which sets out how an estate or group of homes will be managed and by whom, for example an agreement between a local authority and a Tenant Management Co-op or Estate Management Board.

Management Committee

The group of people responsible for managing an organisation and making sure that it obeys its own rules. It can either be elected by members, like a tenants' association, or be made up of a group of people who have volunteered to serve, like many housing associations.

Mediation

A method of resolving disputes between two parties using a third, external party, known as a 'Mediator'. The Mediator, who must be neutral in the dispute, aims to bring the two opposing parties to an understanding of the issues.

Metropolitan Authorities

Councils which cover large towns and cities are called metropolitan authorities.

Monitoring

The checking of a system or process to make sure it is working properly and achieving its goals.

Mutual Exchange

A tenant's right under certain conditions where they can exchange their home/tenancy with a tenant living elsewhere.



NCVO - National Council for Voluntary Organisations

"The National Council for Voluntary Organisations (NCVO) works with and for the voluntary sector in England by providing information, advice and support and by representing the views of the sector to government and policy-makers." (NCVO Definition)

Neighbourhood Management

Neighbourhood Management has emerged from, the National Strategy for Neighbourhood Renewal as a solution to the problems of deprived neighbourhoods. It is about joining up services at a local level and making them more relevant to users

Neighbourhood Warden / Street Warden

Employed to 'patrol' estates in an attempt to reduce incidents of crime, anti-social behaviour, vandalism and graffiti. They work closely with the local police, but do not themselves have any powers to arrest offenders. Also see 'PCSO'

NHF - National Housing Federation

Provides information and support for its members and develops common policies and guidelines for housing associations to follow.

Not for Profit

Although charities can charge for their goods or services, and can make a profit, they must not be set up specifically for commercial or profit making purposes. These are referred to as "Not for Profit" or "Non Profit Making" organisations.

Notice of Seeking Possession

First step in legal action against a tenant where a notice is served by the landlord prior to any action by the county court for possession due to breach of tenancy.



Office for Civil Society

The Office for Civil Society is based in the Cabinet Office in Government. It holds responsibility for charities, social enterprises and voluntary organisations. It replaced the Office of the Third Sector following the general election in 2010.

Options Study

Options Studies take place on local authority estates over a short period of time. They give the residents of the estate and the local authority an opportunity to look in detail at the issues that affect it. A plan of action is put into place to address the issues that matter to residents by establishing the best way for them to be involved in the future.

OTS - Office of the Third Sector

The Government body within the Cabinet Office that is responsible for creating better relationships between government and community groups, voluntary organisations and social enterprises. It also promotes the 'third sector' and is responsible for training and capacity building programmes that support it.



Outstanding Debt

The total amount a local authority still owes on money it borrowed to build or improve its housing.

Overhanging debt

As above after value of stock is calculated in regard to LSVT proposals. This debt would need to be covered by central government in the form of 'Gap Funding' to allow any transfer to take place.

Owner Occupier

Someone who has purchased their home.



Par Value

A form of co-operative where members of housing associations and housing co-ops each buy one £1 share. They cannot own more than one share, do not get any interest and cannot sell it for a profit.

Participatory Budgeting (PB)

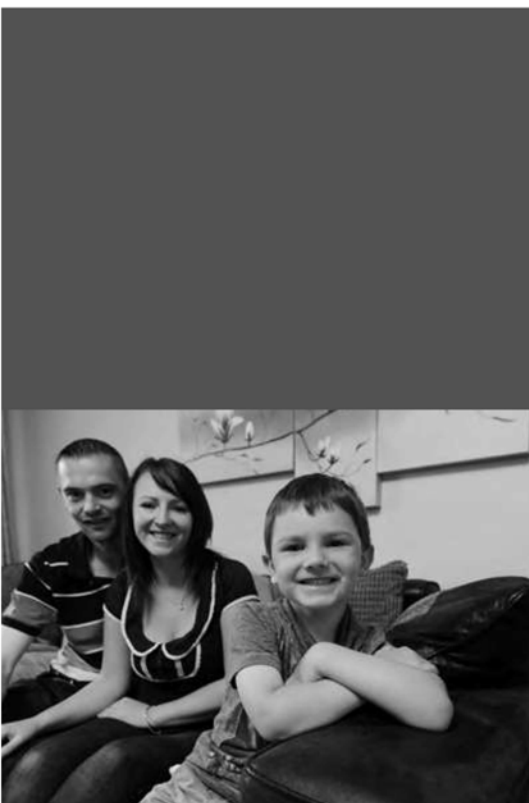
A democratic process of allocating funds that then form part of a local budget.

Performance Indicators

This is the name given to the measures that have been chosen to indicate whether a goal is being reached. There may be a number of different performance indicators that link to one goal and these measures could be assigned internally or by external bodies, such as the Government or the regulator. Key Performance Indicators (KPIs) are business critical indicators, measures that have implications for the organisation if they are not achieved - e.g. amount of rent owed might be one.

PCSO

Police Community Support Officers (PCSO) are members of support staff employed, directed and managed by their Police Force. One of their aims is to improve the quality of life in the community and offer greater public reassurance.



Placeshapers

A network of more than 100 housing associations that together represent 725,000 homes.

Place-making/Place-Shaping

Covers all of the activities that go into developing of sustainable communities. Commonly used to focus strategic tasks like bringing land together with investment.

Planned Maintenance

A system of repairs and maintenance carried out by a local authority or housing association that has been decided in advance, and accounted for in the yearly budget. Planned maintenance is often carried out on a cyclical basis (e.g. every 10 years).

Possession Order

A legal document obtained from a County Court by a landlord to gain possession of a property from a tenant.

Primary Housing Co-operative

See 'Housing Co-ops'.

Private Finance

Money raised by organisations, that are not listed on a stock exchange, through private means.

Private Finance Initiative (PFI)

Is a form of public/private partnership (PPP) using private sector finance for the provision of public services through joint working. A PFI arrangement for local government is that the private sector partner may own the capital assets (your home in the case of housing PFI) as well as delivering the service.

Private Registered Provider

Also known as an RSL (Registered Social Landlord), this is a not for profit organisations that provide social housing.

Probationary Tenancies

See 'Introductory Tenancies'.

Prudential Framework

This refers to the ability of Councils to borrow money against income flows. They could borrow to build new homes. The rental income provides the income stream to meet the repayment costs of the prudential borrowing.

PPP - Public/Private Partnerships

Joint working arrangements between the public and the private sectors.

PSA - Public Service Agreement

Partnership agreements between a local authority and the Government which outline how best to deliver a range of public services.

Public Liability Insurance

Also known as third party insurance, this insures an organisation against the possibility of claims from the public for injury, loss or damage etc., to a person or a property.



Quiet Enjoyment

All secure, assured and assured shorthold tenants have a statutory Right to Quiet Enjoyment. This does not refer to noise or anti-social behaviour, as the phrase might imply, but to the possession and enjoyment of the property without undue disturbance from the landlord (or a representative of the landlord) by acts that are likely to interfere with the peace and comfort of the tenant, for example harassment or illegal eviction.

Quorum

The minimum number of members an organisation needs at any meeting to make any decision, as laid down in its constitution.





Race Relations Act

The Race Relations Act 1976, as amended by the Race Relations (Amendment) Act 2000, makes it unlawful to discriminate against anyone on grounds of race, colour, nationality (including citizenship), or ethnic or national origin. The amended Act also imposes general duties on many public authorities to promote racial equality.

Rechargeable Repairs

Repairs carried out by a landlord which the tenant must pay for, because they caused the damage.

Refurbishment

The renovation and/or improvement of a property.

Registered Charity

An organisation registered with the Charity Commission and working within charitable aims and objectives.

Registered Provider

The name given to all social housing providers, such as housing associations, that are registered with the Homes & Communities Agency

Regulations

Detailed rules issued by the Government designed to control how an industry behaves.

Rehabilitation

Large scale improvement to a building to bring it up to a good standard of repair. Also called modernisation or refurbishment.

Repairs

Mending something that is broken, inside or outside of your home e.g. a blocked drainpipe or a dripping tap. A tenant should refer to their tenancy agreement to see whether they or their landlord is responsible for carrying out a particular repair.

Rent

Money paid to a landlord by a tenant in exchange for occupying a property.

Rent Arrears

If you fall behind with your rent payments (whether paid by Housing Benefit or yourself), you are said to be in rent arrears. This means that you owe your landlord money. Tenants who are in rent arrears would be advised to contact their landlord as soon as possible to try and sort the problem out, as being in arrears is a breach of the tenancy agreement and can lead to eviction.

Rent Convergence / Social Rent

Restructuring

Rent restructuring has been in place since 2002; the initial aim was to achieve the alignment of social sector rents by 2012. A revised target convergence date for local authorities is 2015-16. Rent convergence also sets a maximum annual rent rise for an individual tenant.

Residents' Association

A locally based group of residents who have joined together (formally or informally) to discuss and raise issues with their landlord and other agencies.

Residential Property Tribunal

You may be able to appeal to the Residential Property Tribunal if you're a private tenant in England and think your rent is too high.

Resident Involvement

Ways in which residents may influence decisions made by their landlord and how their homes are managed. This can range from low level consultation to formal involvement (such as residents associations)

Resident Involvement Officer

(Sometimes referred to as a Tenant Participation Officer) This person's role within a PRP is to promote healthy resident involvement and improve tenant participation and empowerment throughout local communities.

Resident Led Self Regulation (RLSR)

This is a process for placing tenants at the heart of the running of a housing provider. It empowers people to judge performance, influence policy and to hold the board of a provider to account.

Resource Centre

See 'Tenants' Resource Centre'

Response Repairs

Repairs carried out by a landlord in response to a tenant reporting one, such as a broken window, overflowing cistern or damaged kitchen cupboard.

Retrofit

Retrofit projects replace or add equipment to existing homes to improve their energy efficiency and extend their lifespan.

Revenue Spending

The money for such things as paying off loans, employing workers and buying materials for repairs.

Right to Buy

Some local authority and housing association tenants have the legal right to buy their home at a price lower than the full market value.

Right to Manage

Introduced in 1994 and revised in 2008, the Right to Manage gives Secure Tenants (those who hold a Secure Tenancy) a statutory right to take over the management of their homes by setting up a Tenant Management Organisation.

Right to Repair

Local authorities are obliged to carry out certain small, urgent repairs which are likely to affect a tenants' health, safety or security, within a prescribed time limit. This is known as a tenant's Right to Repair. If the repairs are not carried out in the time given, the tenant can require the landlord to instruct another contractor to do the work.



Ring Fencing

The act of dedicating funds to a specific area of spending, this money cannot be used for anything else. For example, ring fencing can stop councils from moving money between the Housing Revenue Account and the Council Tax Fund.

Risk Management

A method of indentifying, assessing and monitoring risks in a way that enables an organisation to minimise losses and maximise opportunities.

RSL - Registered Social Landlord

This term was introduced by the Housing Act 1996 to describe a social landlord that is registered with the HCA. Housing associations and local housing companies are RSLs.

Scattered Stock

A local authority or housing association may own a whole estate, in which case all the properties will be together. They may also own properties that are 'scattered', and therefore dotted around an area or county amongst privately owned property and property that belongs to other landlords. Tenants living in scattered stock can find it hard to form Tenants Associations as they may not know where other tenants of their landlord live. Sometimes Street/ Village Voices are used to represent tenants in such areas.

Scrutiny Committee / Scrutiny Panel

A group of people who are elected or appointed to examine a housing providers services to ensure that they are right and fair. Many housing providers are increasingly establishing scrutiny committees.

Secondary Co-operative

An organisation which provides a wide range of services to housing co-operatives, small housing associations, local authorities and their tenants.

Section 106 Agreement

These agreements can be used by councils to set out conditions that developers must meet for a new development. This could include making a financial contributions towards affordable housing or dedicating space for a children's play area.

Secure Tenancy

The vast majority of local authority tenants, and housing association tenants whose tenancies began before 15 January 1989, are secure tenants and have a range of additional rights covered in the Housing Act 1985.

Security of Tenure

A tenant's right to remain in their home indefinitely provided that they keep to the conditions of their tenancy agreement.

Self Financing (Council)

Introduced in the Localism Act 2011, self financing is a term given to council's (local authorities) who keep the revenue from their rental income and uses it to fund their current housing stock.

Self Build

The practice of creating an individual home for yourself through a variety of different methods. You could do the work yourself or contract the work out, or a combination of the two.

Service Charge

The money tenants and leaseholders pay for services such as wardens, common rooms and cleaning, lighting and maintenance of common parts. (see Depooling)

Service Delivery

The way a service, such as repairs, is provided to the people who receive it.

Service Level Agreement (SLA)

A contract that has been drawn up between two organisations setting out how they will provide services, how performance will be measured and how disputes will be resolved.

Shared Housing

Accommodation in which people live in separate, private rooms but share certain facilities such as the kitchen and bathroom with other residents. Hostels and some housing schemes for older people or people with special needs are shared.

Shared Ownership

Scheme aimed at those unable to afford to buy a property outright. Shared ownerships will allow buyers to purchase equity in the property (e.g. 50% and pay rent on the remainder. Tenants can increase their share (known as Staircasing) (and decrease rent) until they own the whole property. Also known as Homebuy.

Sheltered Housing

Special housing for elderly people who need someone near at hand close by to help them in an emergency.

Short Life Housing

Properties being used on a temporary basis until permanent accommodation is found.

Social Exclusion

Is the process in which individuals or even communities can become detached from mainstream society and the access to the advantages that being involved in mainstream society brings. Factors influencing social inclusion are often linked to social class, educational achievement, employment status, living standards, family background, ethnicity and more.

Social Housing

Social housing is let at low rents on a secure basis to those who are most in need or struggling with their housing costs. Normally councils and not-for-profit organisations are the ones to provide social housing.

Social Housing Grant

Historically the money that the Government gave housing associations or co-operatives to help them to buy, build, repair or improve homes for rent or sale. Most recently this took the form of grants under the National Affordable Homes Programme 2008 – 2011 and the upcoming Affordable Homes Programme 2015-18 administered by the HCA

Social Landlord

Provider of Social Housing such as a Local Authority or Registered Social Landlord.
Social Return on Investment (SROI)
This is a method of measuring the value of

something relative to resources invested. The aim is to measure the financial value of elements of an organisation that do not typically have a market value. SROI could give a monetary value to a particular tenant panel or involvement initiative and this could be used to prove Value for Money (VfM).

Special General Meeting (aka Extraordinary General Meeting)

'Emergency' meeting of a group that occurs outside of usual group meeting times, a SGM might be called if new officers of the committee need to be elected, or if an urgent matter needs to be discussed. The group's constitution should state how a Special General Meeting is called e.g. "A Special General Meeting open to all members will be held if 12 or more members submit in writing a request for such a meeting to the Secretary. The Secretary shall arrange for the meeting to take place within 14 days."

Stakeholder

Refers to an individual or section of the community with an interest in an organisation's activities and achievements.

Starter Tenancies

The Housing Act 1996 allows housing associations to offer starter tenancies to new rented residents, these last for about a year until they become Assured Tenancies. Also, known as probationary or introductory tenancies.

Statutory Instruments

An order issued by the Secretary of State which changes the law.

Stock (Housing Stock)

Property owned by a particular landlord is often referred to as their 'housing stock'.

Stock Transfer

See 'Council Housing Transfer'

Street Warden

See 'Neighbourhood Warden'

Street Voices

Street Voices are usually used in urban areas where the setting up of a tenants' association is unwanted (i.e. there is not enough interest). A Street Voice is an individual who represents the views of the tenants to the landlord.

Also see 'Village Voices'

Sub Committees

Small specialised committees who make recommendations and report to a full committee.

Succession and Right of Succession

The right to automatically transfer the tenancy of a property to someone else on the death of the main tenant - for example, if a husband and wife lived together in the property and the husband was the tenant, upon his death the wife would automatically take over the tenancy.

Supported Housing

Accommodation for people with specific care needs (such as the elderly and those with special needs). Residents are 'supported' in their accommodation by paid staff.

Supporting People

A nationally funded programme to provide housing related support to vulnerable people to allow them to live independently in their own homes. The programme is due to run until 2015.

Suspended Possession Order (SPO)

Traditionally the most common form of court order awarded to social landlords taking legal action against a tenant for serious breach of tenancy (e.g. rent arrears)



TA - Tenants' Association

A voluntary group made up of people who live in a particular area or scheme, who have come together to have their say on local issues, improve their area or organise social events. This can also be called a Tenants' and Residents' Association, Residents' Association or Tenants' and Leaseholders' Association. (See our web guide to Tenant's & Resident's Associations for further information)

Tenancy Agreement

A signed contract between a landlord and a tenant. A tenancy agreement sets out what is expected of each party, and what rights each has.

Tenancy Deposit Protection Scheme

A scheme that ensures the deposit paid to a landlord at the start of a tenancy is returned to the tenant at the end of the agreement (unless a breach of tenancy has occurred).

Tenant

A person who enjoys exclusive occupancy of a property owned by someone else in exchange for payment (i.e. rent or leasehold charge).

Tenant Consultation

Refers to arrangements for involving tenants in decisions on housing policy and practice that goes beyond information provision but does not include actual housing management.

The legal definition as stated in Section 105 of the 1985 Housing Act is: "a council must inform tenants of its proposals, it must give tenants the right to comment, and it must give consideration to tenants' comments before it takes a decision."

The Tenant Involvement & Empowerment

Standard contained with the HCA's Regulatory Framework sets out expectations for all registered providers



Tenant/Community Led Stock Transfer

Transferring housing into to a tenant/community managed housing association. Funding may be available from central government through the Tenant Empowerment Programme to fund tenant led stock transfers.

Also see 'Council Housing Transfer'.

Tenant Management

Tenant Management refers to tenants taking over all or part of the running of Housing Management services (e.g. repairs and maintenance) by forming a TMO.

Tenant Participation

A two way process involving sharing of information and ideas, where tenants are able to influence decisions and take part in what is happening.

Tenant Participation Compacts (TP Compacts)

Locally-negotiated agreements between a local authority landlord and its tenants, setting out how tenants will be involved collectively in taking local decisions on housing issues which affect them.

Tenant's Handbook

Handbook given to new tenants by a local authority or housing association. It contains useful information about the tenancy and the landlord.

Tenant(s) Panel

A group of tenants who work together with their landlord on local level decision making and often complete monitoring and scrutiny, complaints, service review and policy consideration exercises.

Tenants' Resource Centre

Usually a Drop In Centre that is staffed by tenant volunteers who can give information and advice on tenants' issues.

Tenant Satisfaction Surveys

Form of consultation with tenants to find out how satisfied they are with Housing Services provided by their landlord e.g. repairs.

TMC - Tenant Management Co-operative

A TMC is a group of residents who enter into an agreement with their local authority or housing association to take over all or some of the running of the houses, flats or estates where they live.

TMO - Tenant Management Organisation

Term used to describe organisations where tenants have taken over the running of some or all of the services on their estate such as Tenant Management Co-operatives and Estate Management Boards.
 TPO - Tenant Participation Officer
 See Resident Involvement Officer.

Third Sector

The catch all term for organisations that don't fit easily into 'private' or 'public' sectors. This includes community groups, voluntary organisations, charities, non-governmental organisations, social enterprises and housing associations.

Transfer HA

Term used to describe any Housing Association that takes over the ownership and management of local authorities' housing stock after a successful Large Scale Voluntary Transfer.

Trickle Transfer

A trickle transfer is what happens when a local authority sells its housing stock to a housing association slowly, one property at a time. As a property becomes vacant, the local authority sells it to the HA.

Under Occupation

This occurs when the tenants in a property are not fully occupying it (for example, a couple in a 3 bedroom house). See 'Bedroom Tax' for related information.



Universal Credit

A new means-tested method that intends to simplify the benefits system and that will be administered entirely online. It will be a single payment that replaces income-based Jobseekers Allowance, Employment and Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing benefit payments.



VfM or VFM - Value for Money

The term used to assess whether or not an organisation has obtained the maximum benefit from the goods and services it acquires and/or provides, within the resources available to it.

Village Voices

Village Voices are usually used in areas where the setting up of a Tenants' Association is inappropriate or unwanted. A Village Voice is an individual based within a village who represents the views of the tenants to the landlord.
 Also see 'Street Voices'

Voids

Empty homes usually waiting for some work to be done or someone to move in.

Voluntary Board Member

See 'Board Member'

Voluntary Purchase Scheme

Scheme to help RSL tenants to buy the property they live in. Unlike the Right to Buy, the Voluntary Purchase Scheme does not apply to all tenants. It is up to the landlord to decide whether or not to take part in the scheme.



Warden / Warden Controlled

Someone employed by the landlord to look after elderly or disabled tenants in blocks or small estates of flats or houses.

Welfare Reform

The name given to recent changes that have been made to the welfare system, including changes to how various benefits are calculated.

White Paper

Following a Green Paper consultation, a White Paper sets out the Government's plans for changes to the law on certain issues. Although open to general discussion, this is not a consultation document.

Working Party

A group set up to work on a particular task. However, it may only have the power to make suggestions rather than make decisions.

Workshop

A small discussion group at a conference, which may be given a task to work on.

