

The background of the entire page is a dense, overlapping collection of light-colored wooden letters and numbers. These characters are scattered across a background that transitions from a deep blue on the left to a rich purple on the right. A white, rounded rectangular box is positioned in the upper-left quadrant, containing the title text.

# Jargon buster



# Introduction

This jargon buster gives explanations of some commonly used terms, abbreviations, acronyms and initialisms used in the social housing sector.

At The Residents' Network we try to use plain English and avoid jargon as much as possible. However, we recognise members of the network will come across documents and read papers that are littered with jargon so we thought it would be useful to provide this resource.

We would welcome any additions to the jargon buster that members come across and we will review the document regularly to keep it up to date.

By its nature the jargon buster is intended as a quick guide to terminology and is not intended nor should it be used to provide wholly legal definitions.





### ***ABC – Acceptable behaviour contract***

An early intervention tool made with individuals who are perceived to be engaging in anti-social behaviour. The contract details what behaviour the individual will cease to partake in and what activities the individual will pursue to change their behaviour.

### ***Absentee landlord***

A landlord who does not live in or near to the property they own.

### ***ACM – Aluminium composite material***

ACM panels are commonly used for cladding buildings and this type of panel was used on Grenfell Tower. The ACM cladding consists of two skins of aluminium with a lightweight material (polyethylene, polyurethane or mineral) between them. As the tragedy at Grenfell demonstrated, during a fire the panels can come apart, exposing the core material.

### ***Affordable home ownership***

In the 2016 Housing and Planning Act, the definition of 'affordable' was handed over to the Secretary of State for the Department for Communities and Local Government. Definitions of affordability are therefore not currently linked to incomes but determined by government.

### ***Affordable rent***

For many years, social rents were set based on local average incomes, but more recently 'affordable rents' are determined as

a percentage of local private rents – up to 80% of market rent. Since the 2016 Housing and Planning Act, affordability is no longer calculated, but defined by the Secretary of State for the Ministry of Housing, Communities and Local Government (MHCLG).

### ***AHP – Affordable Homes Programme***

A programme aiming to increase the supply of new affordable homes in England. Originally used to provide grants for social housing, it now encompasses many tenures defined as affordable by government, such as starter homes and shared ownership.

### ***Allocations***

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

### ***ALMO – Arm's length management organisation***

A company set up by a local authority which manages council housing stock. The council retains ownership.

### ***Almshouse***

Form of charitable housing providing accommodation for older people or the homeless.

### ***Annual lettings plan***

A plan drawn up by a social landlord covering the various groups in need of housing that the landlord intends to let properties to over the year. It also sets out targets and monitors procedures.

## ***Annual report***

Often a piece of work that involves residents involved in co-regulation or scrutiny, Landlord's Annual Reports are a document that shows things like the financial, community, and employment highlights for each year.

## ***ARCH – Association of Retained Council Housing***

A body representing councils who still build and maintain control of their own housing stock.

## ***Area based regeneration***

The improvement of a distinct geographic area by tackling the factors that are contributing to the decline of the area.

## ***ASB – Anti-social behaviour***

The Crime and Disorder Act 1998 defines anti-social behaviour as acting in a manner that has “caused or was likely to cause harassment, alarm or distress to one or more persons not of the same household”. It covers a wide range of behaviours, some covered by civil and some covered by the criminal law.

## ***Assured shorthold tenancy (AST)***

Gives 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.

## ***Assured tenancy***

A legal category of residential tenancy that affords by statute a degree of security of tenure to the tenant.

# **B**

## ***Bedroom tax***

A government policy that reduces the amount of Housing Benefit paid according to how many rooms the government thinks occupants should live in. Encountered problems when it failed to meet any of its objectives for savings, downsizing and a raft of other things.

## ***Benchmarking***

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

## ***Benefit Cap***

From the Welfare Reform Act of 2012, this legislation allows the government to set a maximum amount of money that any household can receive in benefits. The single largest benefit payment in any household is almost always for rent, meaning this legislation has implications for families where working 16 hours a week at minimum wage to gain exemption is not possible. In turn, this has implications for the ability of landlords to recoup rent.

## ***BME***

Black and minority ethnic. Sometimes written as BEM (black and ethnic minority).

## ***Bonds***

Social housing providers have begun issuing bonds, which are a form of financial product that investors can buy, to raise money to build more homes or secure the financing of their services.

## ***Brownfield***

Brownfield is previously developed land that has the potential for being redeveloped. It is often land that has been used for industrial or commercial purposes, and is sometimes contaminated, but is no longer in use.

## ***Buy-to-let***

An arrangement where somebody buys a property with a mortgage/loan and rents it out to other people.



## ***Capital expenditure***

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

## ***Capital programme***

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

## ***Capital receipts***

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

## ***CEF – Community Empowerment Fund***

Strategic fund set up to help voluntary and community groups get involved in decision making through the Local Strategic Partnership.

## ***Charitable status***

Gives housing associations certain privileges but limits the objectives and activities the association can carry out. These have to be for 'charitable purposes'.

## ***Choice-based lettings***

Based on the Dutch style of advertising and letting homes aiming to give a more customer-focused approach to the letting of social housing.

## ***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.

## ***Civil Injunction***

Introduced by the coalition government under the Anti-Social Behaviour, Crime and Policing Act 2014. These injunctions replaced anti-social behaviour orders and injunctions, and are designed to enable quicker resolutions for victims and communities.

## ***Code of conduct***

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.

## ***Community-based HA***

A housing association set up to acquire and rehabilitate dwellings. Such associations are community run and have strong connections to the locality in which they operate.

### ***Community land trust (CLT)***

A not for profit, community-based organisation that builds new homes at permanently affordable levels for the long-term benefit of a community.

### ***Community plan/community strategy***

Developing a long-term strategy to promote the social, economic and environmental wellbeing of communities. Often these plans are now considered as part of the National Planning Policy Framework (NPPF).

### ***Competitive tendering***

The process of inviting offers from outside organisations to run a specific service.

### ***Constitution***

A document produced by a group, that states its aims, objectives, membership, rules, etc.

### ***Co-regulation***

The process by which residents and landlords can work together to shape the services that landlords provide so that they meet the needs of the communities the residents live in.

Boards and councillors are responsible for meeting the standards set by the Regulator and should, “support tenants both to shape and scrutinise service delivery and to hold boards and councillors to account”. Many social landlords have established scrutiny groups of tenants to help landlords fulfill their obligations under co-regulation.

### ***Council housing transfer/LSVT – large scale voluntary transfer/stock transfer***

The process by which a local authority transfers the ownership and management of its housing stock to a not-for-profit housing provider. The new landlord takes over responsibility for managing properties and the local authority continues to manage all non-housing related services.

### ***Credit union***

Locally based savings schemes that provide ways for people to manage their money, including opportunities to save money by budgeting, or access low cost loans where on a lower income. Some housing bodies are even setting up, or helping to set up their own credit unions.

### ***Customer involvement***

Often interchangeable with resident or tenant involvement, customer involvement teams reflect a slightly different terminology which sees landlords adopting techniques more like those in commercial settings.



### ***Decant***

A process whereby tenants can be temporarily moved out of their homes 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.

### ***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.

### ***Decentralisation***

A process by which local authority departments make their services more local, for example, by having a number of smaller estate offices instead of one central office in the town hall.

### ***Density (housing density)***

Describes the number of dwellings that exist within a particular area. An area with many dwellings per acre would be described as having high density housing. Densification is the practice of taking an area and adding more homes to it, either through building higher, or in some cases replacing tower blocks with lower-rise blocks spread over more of the land on a site.

### ***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.

### ***Devolved administration***

Several cities and combined authorities are being given increased powers over their policy-making to make decisions locally. This process often involves the transfer of budgets from Westminster to the devolved administration, particularly on areas like housing.

### ***Digital engagement***

New technologies are emerging all the time, and for many landlords and residents the ability to engage using computers and smartphones is very attractive. Such methods often reduce costs, attract more residents to get involved, often in shorter, smaller involvements, and can offer a great way to gather and interpret data as well as allow new ways to do more traditional resident engagement.

### ***Digital inclusion***

As technology makes more housing services available online, from paying rent to ordering repairs and even resident involvement activities, many organisations are developing inclusion strategies to ensure that as many people as possible can access these methods of getting to services.

### ***Disabled Facilities Grant (DFG)***

A grant that pays for adaptations to allow the tenant to stay in their home. One of the few mandatory grants that local authorities must pay if the household passes the means test.

### ***Disregards***

Some types of income, for example, Attendance Allowance, which can be ignored when working out how much Housing Benefit someone is entitled to.

### ***Disposals***

As part of the deregulation of the housing sector, secondary legislation in the 2016 Housing and Planning Act allows registered providers to sell homes from their stock without seeking permission from the Regulator of Social Housing.



## ***District councils***

Councils covering areas outside large towns and cities.

## ***Disturbance payments***

Social housing tenants who are forced to move home on a temporary or 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.

## ***DV – Domestic violence (domestic abuse)***

The Children and Family Court Advisory and Support Service uses domestic violence to refer to a range of violent and abusive behaviours, defining it as:

“Patterns of behaviour characterised by the misuse of power and control by one person over another who are or have been in an intimate relationship. It can occur in mixed gender relationships and same gender relationships and has profound consequences for the lives of children, individuals, families and communities. It may be physical, sexual, emotional and/or psychological. The latter may include intimidation, harassment, damage to property, threats and financial abuse”.

Recently a number of housing bodies have established the Domestic Abuse Housing Alliance (DAHAlliance) to encourage training and best practice to enable housing bodies to take early interventions where abusive behaviour is identified, including recent developments in law around coercive control.  
DWP – Department for Work and Pensions

Government department dealing with employment, pensions, child welfare and disability. This department also deals specifically with Housing Benefit and the new Universal Credit, which includes payments

to cover housing costs which are intended to replace Housing Benefit once the system is fully rolled out. The DWP sets many policies around welfare reform which have profound implications for the incomes of residents, working families and registered providers of housing.



## ***EMB – Estate Management Board***

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 landlords.

## ***EPC – Energy Performance Certificate***

A document that provides details of the energy performance of a building and how this can be improved and running costs reduced. An EPC is required for every home that is let by a landlord and a copy should be given to the tenant.

## ***Equal opportunities***

Treating all people equally, and not being prejudiced or discriminating against someone 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.

## ***Equality Act***

The Equality Act 2010 legally protects people from discrimination in the workplace and in wider society.

It replaced previous anti-discrimination laws with a single Act, making the law easier to understand and strengthening protection in some situations. It sets out the different ways in which it's unlawful to treat someone.

## ***Estate agreement***

A yearly agreement negotiated between the landlord and all tenants on an estate. The agreement is not legally binding and does not guarantee extra resources will be given to the estate to tackle any problems.

## ***Estate based management***

Housing management services delivered from local estate offices instead of from the town hall or housing association head office.

## ***EVEL – English Votes for English Laws***

2016's Housing and Planning Act was the first policy to operate under this legislation, that says that in the House of Commons, MPs who represent constituencies outside England may not vote on policies that do not directly take effect, for example in Wales and Scotland where housing policy is set separately.

## ***Exempt charity***

Charitable organisations that do not have to register with the Charities Commission are referred to as exempt charities.

## ***Extra care housing***

A type of housing aimed at older people with a range of care needs usually providing self-contained accommodation with support available 24 hours a day and communal facilities onsite.



## ***Federation/ tenants' federation***

A group of tenants' associations who have decided to work together in the interests of all tenants in an area.

## ***FTT – Fixed term tenancies***

Since the 2016 Housing and Planning Act, councils are compelled by law to offer shorter tenancies to their residents. The thinking behind this policy is that it will mean more people have the opportunity to use limited council stock, but concerns have been raised about the effect it will have in the longer term on community cohesion. Housing associations are not compelled to offer shorter tenancies, but are encouraged to do so.

## ***Focus group***

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

## ***FRA – Fire risk assessment***

The Regulatory Reform (Fire Safety) Order 2005 requires landlords to fit smoke detectors in all rented homes and to carry out FRAs in buildings with shared access and common

areas. It is good practice for the FRA and any escape plans to be shared with tenants and published. Currently anyone can carry out an FRA but in the light of Grenfell Tower it is likely that the law will change to only allow accredited surveyors to carry out this work.

### ***Freedom of Information Act 2000 (FOIA)***

The act requires public bodies to respond to requests from individuals for information about decisions it has taken. Currently the FOIA applies to local authority landlords but does not extend to housing associations. The Information Commissioner in England believes that they should be covered and in Scotland housing associations will be subject to freedom of information requests from November 2019.

### ***Freehold/freeholder***

The owner(ship) of a building or the land that the building sits on.



### ***GDPR – General Data Protection Regulation***

Originally agreed across the European Union, GDPR came into force in the UK on the 25 May 2018. The new standards set out how data is held and processed by organisations and gives the individual a number of rights. These rights include knowing what is kept about you, being able to see this data and to alter it if it is incorrect, having it removed in certain circumstances, and being able to copy it and use it elsewhere.

### ***General Fund***

The council account into which people's council tax is paid. It used to be called the General Rate Fund.

### ***Gentrification***

Often interpreted as having negative connotations, gentrification is the changing of the use of especially residential properties from poorer working households to richer ones. This can often happen where social rented homes are sold as part of a regeneration project and replaced with luxury homes and apartments, changing the character of an area.

### ***Governance***

The way the rules and actions are produced, sustained, and regulated at a business. The social housing regulator grades registered providers on their performance using the governance standards.

### ***Greenfield***

Land where building or development has not previously taken place.

### ***Green Paper***

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

### ***Group structure***

When landlords merge, develop or acquire new businesses they will often refer to the overall business entity as a 'group structure'.



## ***HA – Housing association***

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.

## ***Help to Buy***

A government scheme helping people buy a home for the first time. Financial assistance is given in a range of ways including: equity loans, shared ownership options or savings schemes called ISAs.

## ***Higher value sales***

Local authorities are expected, under the 2016 Housing and Planning Act, to sell higher value vacant properties, or to provide an annual levy to the Ministry of Housing, Communities and Local Government, equal to an amount that the department thinks they should have sold. This payment from councils is intended to fund the Right to Buy for housing association homes.

## ***Homes England***

Set up in January 2018 Homes England is the national regeneration agency for England tasked by government with tackling affordability issues around access to housing, and with providing funding for building new homes. Previously part of the now disbanded HCA (Homes and Communities Agency).

## ***HMOs – Houses in Multiple Occupation***

Property shared by people who are not from the same family, eg, shared student houses, bedsits, flats, etc.

## ***Home loss payment***

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.

## ***Housing Benefit***

Extra money paid to the landlord people on income support or low incomes to cover housing costs. Following a number of 'welfare reform' policies since 2010, these amounts of money are frequently not sufficient to meet actual housing costs.

## ***Housing co-operative***

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.

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***

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 three broad categories are capital expenditure, revenue expenditure and income.



## ***Housing Ombudsman Service***

The Housing Ombudsman Service (HOS) looks at complaints about registered providers of social housing in England, for example, housing associations, other landlords, managers and agents. The service is free, independent and impartial. HOS only investigates complaints made against landlords who are members of the HOS scheme and before investigating the complainant must have been through the association's own complaints procedure. HOS is an executive non-departmental public body, sponsored by the Ministry for Housing, Communities and Local Government.

## ***Housing trust***

An organisation which is required by its constitution to use all of its funds, including any surpluses, to provide housing accommodation, or one whose constitution states that it must use all, or nearly all, of its funds for charitable purposes and in fact uses all, or nearly all, of the money to provide housing.

## ***HQN – Housing Quality Networks***

A group of networks run by HQN Limited dedicated to various areas of housing expertise and excellence. The Residents' Network is one of these networks.



## ***Injunction***

A remedy in the form of a court order that requires a party to do or refrain from doing specific acts. A party that fails to comply with an injunction faces criminal or civil penalties and may have to pay damages or accept sanctions. Since 2014 Anti-social Behaviour,

Crime and Policing Act 2014, IPNAs – Injunctions to Prevent Nuisance or Annoyance, have replaced Anti-social Behaviour Orders (ASBOs) and Injunctions (ASBIs).

## ***Introductory tenancies/starter tenancies***

Tenancies for new tenants lasting one year which then automatically change to a secure or assured tenancy if the tenant has not broken the terms of the agreement. It is discretionary whether local authorities or housing associations choose to do this or not, but if they do use introductory tenancies then they must apply them to all new tenants.

## ***IPNAs – Injunctions to Prevent Nuisance or Annoyance***

Replacing the previous Anti-social Behaviour Orders and Injunctions, IPNAs are injunctions that can be set up by a wider range of organisations to promote the reduction or removal of disruptive behaviour in communities.

## ***ITA – Independent tenant advisor***

An external agency, independent of the landlord, employed during a major project 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.

## ***IIP – Investors in People***

A nationally recognised standard for the training, development and management of staff that is awarded and reviewed by an independent assessment process. Many housing organisations will have the IIP award, or will be working towards it.

# J

## ***Joint funding***

Money from banks, building societies and sometimes from local authorities to help housing associations to provide special types of homes, for example, hostel schemes.

## ***Joint tenancy***

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

## ***Joint working***

Where two organisations work together to provide a service, but each remains independent of the other.

# K

## ***Key worker***

Somebody whose job is considered essential to the community (nurses, firefighters, teachers etc.) and who sometimes receives priority for rehousing.

## ***KPI – Key Performance Indicators/ performance indicators***

A type of performance measurement used by organisations to evaluate progress or success against a particular activity or target such as: rent collection, empty home management, complaints, etc.

# L

## ***LSVT – Large Scale Voluntary Transfer***

The transfer of all of a local authority's homes to a housing association (either an existing one or a newly created one) following a ballot of tenants.

## ***LA – Local authority***

A body providing and managing local public services in a defined area, eg, district councils, county councils and metropolitan boroughs. Social landlords are usually local authorities or housing associations.

## ***LASPO – Legal Aid, Sentencing and Punishment of Offenders Act***

A piece of legislation from 2012 that made it much more difficult for tenants to get legal aid in a variety of housing-related cases, although help is still available in some cases.

## ***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.

## ***Life-time tenancy***

A form of rental agreement that allows a tenant to stay in a property for the duration of their life (subject to the tenancy conditions being met). Similar to a secure tenancy but without the right to pass the tenancy on after death.

### ***LGA – Local Government Association***

Organisation working on behalf of councils to strengthen the voice of local government.

### ***LGO – Local Government Ombudsman***

In charge of investigating complaints made about local authorities. Before the LGO can be called in to investigate, the person making the complaint must have been through the local authority's own complaints procedure.

### ***LHA – Local Housing Allowance***

The amount of money that a household can receive in Housing Benefit for private rental is calculated based on how many rooms the government thinks tenants are entitled to. When set up in 2008 this was 50% of the average rent in the local area. Since 2011 it is just 30% of average rents.

Since the 2016 Welfare Reform Act, no tenant, in either the private or social sector, will be able to claim more than the 'LHA rate'. This means many people will not receive enough money to cover their rent. This has obvious implications, especially as it also applies in supported housing.

### ***Living Rent***

A form of social rent that, instead of being set at a level relative to private or market rents, is based on incomes, often set at a target of about 35% of income so that tenants are not spending too much of their money on housing costs. Also reduces the Housing Benefit bill.

### ***Loan charges***

The money a local authority pays back on what it has borrowed.

### ***LOBO Loan***

Lender Option Borrow Option is a long-term loan that was available to public bodies like councils in the early 2000s. It encountered criticism because lenders were able to change interest rates at a later date, meaning some borrowing for the construction of housing became much more expensive than intended.

### ***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.

### ***LSP – Local strategic partnership***

A single body that brings together 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.



### ***Market rent***

Market rents are higher rents often charged by private landlords, or registered providers who have built homes to rent at higher market rents. These rents are high because they are based on house prices. While there is a housing shortage, rents are higher as supply is low and demand is high. Other tenancies like 'affordable rents' have their rents set relative to market rents, rather than incomes, which can often make them unaffordable.

### ***Mediation***

A way of solving disputes between two people that involves a neutral third person (mediator) who listens to both sides and tries to find a solution that satisfy everyone.

### ***Metropolitan authorities***

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

### ***Modular construction (building)***

Modular homes are houses or flats that are constructed using sections (modules) made in a factory that are then delivered to the building site and put together to make the building.

### ***Mutual exchange (MEX)***

Process by which two tenants of social landlords can exchange or swap their tenancy agreements.

### ***MHCLG – Ministry for Housing, Communities and Local Government***

In January 2018 government announced that the Department for Communities and Local Government (DCLG) established in 2006, would be renamed as MHCLG. The ministry is responsible for housing, communities and local government in England. It is also the ministry that is ultimately responsible for determining the national house-building strategy, including allocating government funds for council, ALMO and housing association homes.

### ***Mystery shopping***

A form of market research which uses customers to assess service standards. This involves training individuals to pose as

customers and undertake a series of agreed tasks, which are aimed at monitoring service delivery.



### ***NPPF – National Planning Policy Framework***

A 2012 piece of policy consolidation designed to make it easier for local communities to decide what homes and other construction takes place in their local communities. Sometimes referred to as the NIMBY's charter.

### ***Neighbourhood management***

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 renewal***

How the government proposes to improve deprived communities by providing decent housing, improving services and facilities, increasing economic prosperity and providing jobs.

### ***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.

### ***New Deal for Communities***

A fund set up to help turn around the poorest neighbourhoods.



## ***NIMBY***

An acronym for 'Not in My Back Yard', a description of people who might agree in theory with the construction of new homes and communities, but who do not want these things to take place near to where they live. YIMBYs – 'Yes in My Back Yard', are also emerging as groups of people who welcome local development.

## ***NOSP – Notice of intent to seek possession***

Legal notice served by landlords advising tenants of their intent to issue proceedings at county court if a breach of tenancy is not rectified. The ultimate result of the issuing of this notice is eviction.

## ***NTQ – Notice to quit***

Notice to quit is the notice that a landlord or tenant(s) have to give in order to end a tenancy agreement.



## ***Options appraisal***

A way of examining the costs and benefits of doing something. Options appraisals are regularly used by housing organisations when faced with properties in poor condition and a decision is needed either on how much work should be done before letting it or whether or not it would be better to sell the property.

## ***Out of hours***

Refers to services (eg, repairs) that are conducted outside normal office opening hours.

## ***Outstanding debt***

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

## ***Owner occupier***

Someone who has purchased their home and lives in it themselves. Different to somebody who 'buys to let'.



## ***Pay to Stay***

A policy that was intended to charge residents who earned more money in housing association and local authority homes, higher rent to reflect their incomes. Widely criticised for having a definition of 'higher earners' that covered families who were not earning all that much money. Eventually the policy was dropped due to high administrative costs and a sense that it simply wasn't fair to make lower income families pay more rent just because market rents are high.

## ***PFI – Private finance initiative***

A form of public/private partnership (PPP) using private sector finance for the provision of public services through joint working.

## ***Planned maintenance/cyclical 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.

### **Possession order**

A legal document obtained from a magistrates court by a landlord to gain possession of a property from a tenant.

### **PPP – Public/private partnerships**

Joint working arrangements between the public and the private sectors.

### **Professional witness**

Someone who gives evidence in a court of law as part of their job. Professional witnesses can be used by local authorities and housing associations if tenants do not want to give evidence about their neighbours.

### **PSA – Public service agreement**

Partnership agreements between a local authority and the government which outline how best to deliver the neighbourhood management approach.



### **Quango – Quasi-Autonomous Non-Governmental Organisation**

Bodies set up by the government, usually to monitor and report back on things, but where the staff were not employed by the government directly. (Examples: Development Agencies; National Housing & Planning Advice Unit).

### **Quiet enjoyment**

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.

### **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.” – CREDefinition (see Equality Act).

### **Rechargeable repairs**

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

### **Regulator of Social Housing**

Set up in January 2018 the Regulator of Social Housing is responsible for ensuring housing associations in England remain financially viable, meet the consumer standards expected of them and operate in line with a set of governance standards. Previously part of the now disbanded HCA (Homes and Communities Agency).

## ***Rent Freedom***

An initiative from the National Housing Federation suggesting that if housing associations had more freedom to set rents, they could generate more money to build more homes. Sometimes compared to the Pay to Stay policy.

## ***Registered social landlord***

The Scottish term for a housing association.

## ***Regeneration***

The process by which an area is renewed through a change in housing and amenities. Sometimes older estates can be demolished and replaced entirely, sometimes homes and estates can be modernised or refurbished. Resident involvement and co-production is seen as key to successful regeneration.

## ***Regulations***

Detailed rules issued by the government on how laws are carried out.

## ***Regulatory framework***

The structure and mechanism set out by the Regulator of Social Housing on how it regulates social landlords.

## ***Rehabilitation***

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

## ***REIT – Real estate investment trust***

A new model for providing social housing that

is under close scrutiny by the regulator. The REIT is an investment fund that owns the property but leases it to a housing association to manage. The association is often small and doesn't own any properties, only leasing them from REITs. The shadowy nature of the ownership and where the profit is going does not lead to good governance and may expose tenants to landlords not meeting the consumer standard.

## ***Rent arrears***

If you fall behind with your rent payments you are said to be in rent arrears.

## ***Restorative justice***

Restorative justice is an approach to justice that focuses on the needs of the victims and the offenders, as well as the involved community. Victims take an active role in the process, while offenders are encouraged to take responsibility for their actions.

## ***Revenue spending***

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

## ***Right to Buy and Right to Acquire***

Some local authority and housing association tenants have the legal Right to Buy their home at a price lower than the full market value, if they have been living there for more than two years.

Some housing association tenants have a right to acquire their home with a discount if it was built, bought or transferred to a housing association after 1 April 1997 and they have been living there for more than five years.

The Right to Buy has been abolished in Scotland and Wales.

### ***Right to Manage***

Gives local authority tenants a statutory right to take over the management of their homes by setting up a tenant management organisation.

### ***Right to Repair***

The obligation for local authority landlords to carry out certain small, urgent repairs which are likely to affect a tenant's health, safety or security within a prescribed time limit otherwise the tenant has the right to arrange for the repair to be carried out and recharged to the landlord.

### ***Rogue landlord***

The 2016 Housing and Planning Act allows for local authorities to identify and keep details of rogue private landlords, and gives them powers to ban them from renting out properties, or to prosecute them with criminal charges.

### ***RPs – Registered providers***

Organisations that provide social housing and are registered with the Regulator of Social Housing.



### ***Scattered stock***

Properties that are dotted around an area or county amongst privately owned property and property that belongs to other landlords.

### ***Scrutiny committee/scrutiny panel***

Independent group of people who are elected or appointed to examine a local authority or housing association's decisions or processes to make sure that they are right and fair.

### ***Section 106***

A planning obligation that makes developers offer a payment towards community infrastructure (such as schools or roads) or requires them to provide social housing on a site. Properties developed this way are sold to housing associations and are often referred to as Section 106 homes.

### ***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-build***

When people or communities decide to build their own homes or community buildings using their own labour.

### ***Service charge***

The money paid by tenants or leaseholders in addition to their rent to cover things such as grounds maintenance, lighting and upkeep of common parts.



### **Shared housing**

Accommodation in which people live in separate, private rooms but share certain facilities such as the kitchen and bathroom with other residents.

### **Shared ownership**

Scheme which allows tenants to part buy or part rent a property. Residents take on all the responsibility of home ownership, but are usually still constrained by only having the same rights as tenants.

### **Sheltered housing**

Housing that is normally let to older people and provides normally self-contained properties (flats, bedsits or bungalows) with communal facilities such as a lounge and laundry.

### **Short life housing**

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

### **SLA – Service level agreement**

A semi-formal arrangement covering the services that one department within an organisation will provide to another, or one organisation will provide to another.

### **Smart meter**

A smart meter looks like a normal gas or electricity meter but it sends details about the amount of fuel you are using direct to your supplier. They often come with a control panel allowing householders to see how much electricity/gas they are using at any given moment as a prompt to help save energy.

### **Social exclusion**

A term used by the government to describe the situation of the millions of people living in the country's worst housing estates who suffer from poor housing, poverty, high crime rates, unemployment, etc.

### **Social Rent**

A rent level set based on a household income, often at a target of 35% of a household income, to ensure that they are affordable to families on lower incomes. Often phased out in favour of more expensive 'affordable rents', but has an effect on the overall Housing Benefit bill which is lower where residents pay social rents.

### **Standing orders**

A set of rules which describe how decisions are made and policies implemented within an organisation or committee.

### **Staircasing**

The process that allows a shared owner to buy some more, or all, of the shares held by the landlord in a shared ownership home.

### **STAR/STATUS surveys**

Surveys carried out by landlords using a common set of agreed questions to allow tenant satisfaction to be recorded and compared.

### **Street Voices**

A Street Voice is an individual who represents the views of the tenants to the landlord.

## ***Succession/right of succession***

The right to automatically transfer the tenancy of a property on the death of a tenant. Greatly eroded by the 2011 localism act and all but removed in the 2016 Housing and Planning Act.

## ***Supported housing***

Accommodation for people with specific care needs. Residents are 'supported' in their accommodation by paid staff. Tenures can cover people in various groups, such as older people, people with learning disabilities or those with needs around addiction and homelessness services.

## ***Supporting People***

The government programme for funding, planning and monitoring housing related support services.



## ***TA – Tenants' association***

A voluntary group made up of people who live in a particular area or scheme, who have got together to have their say on local issues, improve their area or organise social events.

## ***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.

## ***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.

## ***Tenant management***

Tenant management refers to tenants taking over all or part of the running of housing management services by forming a TMO.

## ***Tenant satisfaction surveys***

Form of consultation with tenants to find out how satisfied they are with housing services.

## ***Tenants' panel***

A consultative body made up of tenants and others, selected or elected from the local community to discuss housing issues and issues relevant to tenants.

## ***TMC – Tenant management co-operative***

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 estate 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.

### ***Troubled Families Initiative***

A government initiative to work in a more joined up way with 120,000 families who have a range of issues and pose a particular burden on the tax payer. The aim was to intervene in a number of ways to help the families turn their lives around.

When the initiative was eventually scrutinised, it turned out that the ways in which families were 'helped' were very broad, and that the £1bn spent on the scheme may have had little overall effect.



### ***Under-occupation***

Occurs when the tenants in a property are not fully occupying it.

### ***Universal Credit (UC)***

The 'flagship' of the government's welfare reform agenda, UC is the single benefit payment for those in or out of work that replaces: Housing Benefit, child tax credit, income support, working tax credit, income-based job seeker's allowance and income-related employment and support allowance.

### ***Utility company***

An organisation responsible for providing essential services such as electricity, gas, telephone or water to your home.



### ***VfM – Value for money***

Terminology used by organisations to define how they get best value from the money they spend.

### ***Village voices***

An individual based within a village who represents the views of the tenants to the landlord.

### ***Voids***

Empty homes usually waiting for some work to be done or someone to move in. Some resident involvement teams help to identify work that can be done in void properties, as well as financial resilience tests for incoming tenants.

### ***Voluntary Right to Buy***

The Conservative Party manifesto of 2015 promised to offer 1.3 million housing association tenants the same Right to Buy as council tenants. No government primary legislation was ever developed. Instead the National Housing Federation negotiated the Voluntary Right to Buy, a framework which aims to fund increased discounts for HA tenants. The government has planned to fund these discounts by selling higher value council properties.



### ***White paper***

This follows a Green Paper where the government has consulted on a range of plans. The White Paper sets out government's intentions, and although it can be discussed it is not a formal consultation document.

### ***Working group***

A group set up to complete a particular task, after which it will be disbanded.



# Our networks

HQN provides the Housing Quality Network and the Housing Quality Network Cymru plus nine specialist networks which support and compliment the work of housing providers, fill any organisational knowledge gaps, increase networking opportunities and add value and expertise. Network memberships give access to all the member organisations employees, so there is no limit to the number of staff who can access the service, providing real Value for Money.



The essential 'one-stop-shop' support network for housing associations, local authorities and ALMOs.



The essential 'one-stop-shop' support network for housing associations and local authorities in Wales, offering insight, guidance and practical advice on all aspects of housing.



The practical, no-nonsense specialist network designed to develop your skills in asset management and environmental issues.



Helps drive up service quality, performance and leaseholder satisfaction.



Enables members to share best practice, discuss their own challenges and keep organisations up to speed with the latest equality and diversity legislation and case law.



Here to help housing providers to maximise income collection, minimise arrears, support customers and sustain tenancies.



Promoting and supporting excellence in health and safety in the housing sector.



Supporting residents and landlords, making co-regulation work.



Gets people talking about the real issues in a tough climate: value for money, costs, efficiencies, making savings, business planning and managing risk.



For everyone with an interest in policy, strategy and the private rented sector.



Helps you to support your local communities. An essential resource for everyone working in neighbourhood, tenancy and estate management.

**To find out more about each of the networks visit [www.hqnetwork.co.uk/our-networks](http://www.hqnetwork.co.uk/our-networks) or call us on 01904 557150.**

