

PEAKS & PLAINS
Housing Trust



JARGON BUSTER

ACCEPTABLE BEHAVIOUR CONTRACT (ABC) - a written agreement between a young person who has been involved in anti-social behaviour, the police and a social housing landlord in which the young person agrees to stop committing acts of anti-social behaviour. ABCs are not legally binding.

AGM - (Annual General Meeting) - held by an organisation at about the same time every year. At the meeting they present their accounts to their members and elect a new committee.

ALLOCATIONS – The process of matching housing applicants with vacant properties for letting.

ALLOCATIONS POLICY - A written policy which sets out how an organisation will allocate its properties for rent.

ASB - Anti-social Behaviour. Behaviour that is likely to cause harassment, alarm or distress to one or more persons not of the same household.

ASBO - Anti-social Behaviour Order. Taken out against individuals over the age of 10 who have been causing persistent acts of anti-social behaviour. An ASBO can ban someone from entering a defined area such as an estate. Breach of an ASBO can result in a prison sentence.

ASSIGNMENT - A transfer of a lease or tenancy from leaseholder or tenant to another person.

ASSURED TENANCY - Tenancies created by housing associations since January 1989.

ASSURED SHORTHOLD TENANCIES - Tenancies that give the tenant the right to occupy a property for a fixed period of time. (subject to compliance with the terms)

AUDIT COMMISSION – This is the public body that inspects local authorities, housing associations and ALMOs and awards them either no stars (very bad), one star, two stars(good) or three stars (excellent). The Audit Commission also judges the organisation's prospects for improvement. (See also Housing Inspectorate)

BEACON STATUS - The status awarded to local authorities for excellence in providing a service, making it a role model for good practice under Best Value.

BENCHMARKING - Comparing performance levels with those of other organisations as part of the continuous improvement process.

BEST VALUE/VALUE FOR MONEY - A means by which social housing providers can continuously improve their services to residents with a focus on quality rather than cost.

BME - Black Minority Ethnic persons.

BUSINESS PLAN - The organisation's future plans and direction i.e. what it wants to do and how it intends to do it.

BOARD MEMBERS – All ALMOs and housing associations have board members who oversee the work of the executives and the organisation. They are generally not paid for their work, or only paid a minimal rate but they are entitled to claim legitimate expenses. Tenants can be board members.

BUDGET - The organisation's annual spending plan.

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 - Empowering people and communities to achieve things for themselves.

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

CAPITAL PROGRAMME - The plan/s for building and improving homes.

CAPITAL RECEIPTS - The money that councils and housing associations receive when they sell homes (under the Right to Buy) or land.

CHARITABLE STATUS - Charitable status gives housing associations certain privileges such as tax advantages but limits the activities that they can become involved in. Some housing associations get around this by forming groups which contain both charitable and non-charitable members.

CHARITIES COMMISSION - The organisation which regulates charities in England and Wales. N.B. If a charity is considered to be adequately regulated by another body such as the Housing Corporation, then they are exempt charities and are not also regulated by the Charities Commission.

CHARTER MARK - A Government award scheme which recognises excellence in public services.

CHARTERED INSTITUTE OF HOUSING - The representative body for housing professionals.

CHOICE BASED LETTINGS (CBL) - A system for letting properties which allows home-seekers to 'bid' for the tenancy of a vacant property. Based on the 'Delft' model originally developed in Holland in 1990.

COMMUNITY DEVELOPMENT - The process of developing active, vibrant and sustainable communities by empowering residents and enriching their communities.

COMMUNITY SAFETY PARTNERSHIP - A partnership between Police, the City Council and other agencies, responsible to the government for drawing up community safety strategies.

CONCIERGE - A word borrowed from the French used to describe the system and the security guard based on a tower block who allows people to enter and leave.

CRE - Commission for Racial Equality.

CREDIT UNIONS - Locally based savings and low cost personal loans schemes for people on low incomes.

CUSTOMER CONTACT CENTRE - The telephone answering service used as the first point of contact for all service customers of the organisation.

DATA PROTECTION - 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.

DECANTING – Tenants can be temporarily (or occasionally permanently) moved out of their homes to another property so major, disruptive or work that would be difficult to do with the tenant in situ can be carried out. (See also Disturbance Payments)

CLG Department - The Department for Communities and Local Government.

DECENT HOMES – 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:

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

DENSITY - The number of dwellings located within an area.

DESKTOP REVIEW - The process of monitoring an organisation's performance without visiting it. The organisation submits data to its monitoring body.

DISABILITY DISCRIMINATION ACT (DDA) - This Act gives disabled people rights in the areas of employment, access to goods, facilities and services, buying or renting land or property. The Act aims to end the discrimination which many disabled people face.

DISTURBANCE PAYMENTS - Payments made to cover the costs involved in moving home on a temporary or a permanent basis because of decant or permanent housing under a demolition scheme.

DRAFT - Any version of a document, where the wording or ideas have not yet been finalised.

EQUAL OPPORTUNITIES - Treating all people equally and not being prejudiced or discriminatory against someone because of their ethnic origin, gender, disability, sexuality, religion, or age.

NEIGHBOURHOOD AGREEMENT - An annual agreement between the Trust and tenants on an estate setting out issues such as area priorities, standards of landlord services and how these will be monitored etc.

FBHO - Federation of Black Housing Organisations.

FEASIBILITY STUDY - Study of a problem to see whether a suggested plan of action will work and what is needed to make it work.

FOCUS GROUPS - Small discussion groups, often based around a particular topic or inviting a particular group of people. The groups are organised to make it easy for everyone to speak out.

FUNDER - A Bank or Building Society that will supply private borrowing to a housing company or trust to supplement grants and any funds received from land sales.

GAS SERVICING – All housing associations are obliged to organise GasSafe -registered inspectors to do an annual gas service at all tenants' homes. Failure by the tenant to let the gas inspector in can ultimately result in court action and even eviction for persistent offenders.

GONW - Government Office for the North West. One of nine Government Offices in England which represents and undertakes work on behalf of central government departments:

GREEN PAPER - A consultation paper issued by the Government prior to the drafting of an Act of Parliament. (See also White Paper)

HARRASMENT – Behaviour which is deliberately intended to intimidate, dominate or harm members of identified groups because of their perceived differences such as people from a particular minority background.

HIP - Housing Investment Programme. An annual plan a council makes for its housing capital investment.

HMOs - Houses in Multiple Occupation i.e. properties shared by people not from the same family e.g. student accommodation, bedsits and flats.

HOME BUY - Scheme run by selected RSLs to help people to buy a home on the open market. Homebuy is funded by the Housing Corporation.

HOMELOSS PAYMENT - Statutory compensation payment made to a tenant or owner when moved permanently as a result of council/RSL development activity. This is in addition to disturbance payments.

HOMESWAPPER - A scheme set up to help social housing tenants find other social housing tenant with which to exchange homes.

HOME ZONE - A street redesign to make the street safer for community use. Home Zones use speed bumps, bollards, trees and designated parking areas.

HOUSING ASSOCIATION - A non-profit making organisation, usually registered with the Housing Corporation and which provides accommodation at affordable rents.

HOUSING BENEFIT - Extra money paid to people on income support or low incomes to cover their housing costs.

HOUSING CORPORATION – Housing Corporation. A government organisation which regulates RSLs (housing associations). The Housing Corporation provides finance and makes sure associations abide by the law and government guidelines.

HOUSING INSPECTORATE - The Housing Inspectorate is part of the Audit Commission. It inspects the housing services provided by councils, ALMOs and housing associations. The Housing Inspectorate's work covers a broad agenda and includes looking at social inclusion, sustainable development, efficiency and value for money, diversity, access and customer care and neighbourhood management.

HOUSING OMBUDSMAN SERVICE - The organisation that investigates complaints made about housing associations. All registered social landlords in England are members of the scheme. (See also Local Government Ombudsman Scheme)

HOUSING PLUS - A concept which promotes a society wide perspective to providing social housing. Housing is no longer the only activity of social landlords. Other issues may include employment, anticrime initiatives, children and youth, elderly people, education, health etc.

HOUSING TRANSFERS - The transfer of council housing to another landlord – often a housing association set up by the council. It cannot take place if the majority of tenants oppose it.

HUMAN RIGHTS ACT 1998 - Legislation introduced by the UK Government in order to turn recommendations made by the European Union (Directives) on an individual's rights and freedoms.

IIP - Investors in People. This is the national standard that sets a level of good practice for the training and development of people to achieve business goals.

IMPROVEMENT GRANTS - Grants paid by the council to owner occupiers and private landlords to help them to improve their property to standards set by the Government.

INDEPENDENT TENANTS' ADVISOR - An independent organisation appointed to provide advice to tenants during major projects.

INTRODUCTORY TENANCIES - The Housing Act of 1996 allows councils to offer introductory tenancies to new tenants. These last for a year and then would become secure tenancies. They are optional. Also known as probationary tenancies.

JOINT TENANCY - Where two or more people share the tenancy of a property.

KEY WORKER - A Government definition for people who are employed in essential occupations e.g. fire-fighters, nurses, teachers etc.

KPIs - Key Performance Indicators– (See also performance indicators).

LA - Local Authority.

LARGE SCALE VOLUNTARY TRANSFER (LSVT) - Transfer of ownership of local authority housing stock to a housing association. Transfer has to have the support of the tenants, usually determined by a ballot of tenants' views. (See also Stock Transfer)

LEASEHOLDER - Someone who doesn't own the land their home is built on and who pays a ground rent to the owner of the freehold.

LGA - Local Government Association. This is made up of District Councils and Metropolitan Authorities.

LOAN CHARGES - The money an organisation pays back on what it has borrowed.

LOCAL GOVERNMENT OMBUDSMAN - Local Government Ombudsmen investigate complaints about councils and certain other bodies.

LOCAL LETTINGS POLICY - A lettings policy which incorporates certain restrictions regarding eligibility for housing in an area. For instance applicants must have a local connection such as relatives or workplace and must not have a record of anti-social behaviour or crime.

LOCAL OFFERS – A set of local standards agreed by the Tenants, and monitored by the Challenge Group to ensure they are carried out.

LOW COST HOME OWNERSHIP – Includes Homebuy and Part Buy/Part Rent.

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.

MANAGEMENT AGREEMENT - The legal contract that sets out how an estate or group of people will be managed and by whom.

MANAGEMENT COMMITTEE - The group of people responsible for an organisation and making sure that it obeys its own rules. It can either be elected by the members, like a tenants' association, or be a group of people who have volunteered to serve, for example 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 each others point of view.

MEMORANDUM AND ARTICLES – Official documentation of a limited company. The general purpose of the MAA is to govern the internal operation of the company, the MAA governs the companies external external operations and business relationships.

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

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

MYSTERY SHOPPER - Someone who acts as a customer and reports back on the level of service they received.

NACRO - National Association for the Care and Resettlement of Offenders.

NATIONAL HOUSING FEDERATION (NHF) – The trade body for housing associations.

NEEDS ALLOWANCE - The sum set by the Government to be used in benefit calculations to cover the basic amount that a person needs to live on each week.

NEIGHBOURHOOD RENEWAL ACTION PLAN - Launched on 15 January 2001, the Action Plan sets out how the Government's strategy will work to arrest neighbourhood decline in the poorest 10 per cent of wards in England. It highlights the proposals for change at the national, regional, local and neighbourhood levels, and new methods of testing for success.

NEIGHBOURHOOD RENEWAL FUND - Government finance to support local renewal initiative. Set up as part of the National Strategy for Neighbourhood Renewal and allocated for community regeneration work to the 88 most deprived wards in the country. Launched in January 2001, this seeks to address neighbourhood decline in the poorest 10% of wards in England.

NEIGHBOURHOOD WARDENS - People who are employed to 'patrol' estates in an attempt to reduce crime and anti-social behaviour.

NEW DEAL FOR COMMUNITIES - A fund set up by the Government in 1998 to help regenerate the poorest neighbourhoods.

OMBUDSMAN – Once people have exhausted a complaints procedure they can go to the housing ombudsman to arbitrate.

PERFORMANCE INDICATORS - Reports on performance. (See also KPIs)

PERFORMANCE STANDARDS - The standard of service which organisations have to meet, set by either themselves or by outside bodies, through which performance can be assessed. The Performance Standards set by the Housing Corporation explain what it expects from a well-run housing association.

PLANNED MAINTENANCE – Property Maintenance that has been agreed in advance, and accounted for in the yearly budget. Planned maintenance is often carried out on a cyclical basis (e.g. every 5 / 10 years).

POSSESSION ORDER - A legal document obtained by landlords from the Courts to gain possession of a property from a tenant who has breached the terms of the tenancy agreement. Sometimes referred to as an Order for Possession.

PRIVATE FINANCE INITIATIVE - A public/private sector partnership which uses private sector finance for the provision of public services. The private sector may retain ownership of the capital assets e.g. housing accommodation in the case of a housing PFI.

PROBATIONARY TENANCIES - Tenancies which last for one year and which confer fewer rights than secure tenancies. After the first year and providing the tenant has not broken the terms of the tenancy agreement, then the agreement becomes that of a secure tenancy. Housing associations call these Starter Tenancies.

PROGRAMMED MAINTENANCE - Maintenance scheduled in advance for works such as gas servicing, painting, replacement of heating systems, renewal of fabric of the building.

QUANGO - Quasi-Autonomous Non-Governmental Organisation. This is set up by and answerable to a department of Government. The Housing Corporation is an example of a QUANGO.

QUORUM - The minimum number of members of an organisation who are required to be present at a meeting in order to make a decision as laid down in the organisation's written constitution.

RECHARGEABLE REPAIRS - Repairs carried out by the landlord which the tenant must pay for, because they were responsible for causing the damage.

REGENERATION - Work to prevent a neighbourhood spiralling into decline. Usually involves Government or European regeneration funding with the aim of improve employment, education, health, safety, housing and the environment in a defined area.

REGISTERED SOCIAL LANDLORDS (RSLs) – Registered Social Landlords (RSLs) provide homes and housing services to people in housing need. There are various types of organisations – such as housing associations or housing co-operatives. Some are charitable and some are known as local housing companies. RSLs are non-profit making and are controlled by boards or management committees made up of unpaid volunteers. RSLs are registered with the Housing Corporation.

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

RESIDENT INVOLVEMENT - The process whereby residents' become involved in influencing the decisions of their landlord. There are many ways by which this may happen e.g. Tenants'/Residents' Associations, focus groups, board membership, satisfaction surveys, newsletter editorial panels, estate walkabouts etc.

RESIDENT INVOLVEMENT OFFICERS - Employed by local authorities and housing associations. Their jobs vary but they usually act as go-betweens for tenants and landlords and empower residents to to have the confidence to make a positive difference for their community. **Tenant Involvement Officers, Tenant Support Workers, Tenant Liaison Officers** and **Community Development Workers** do similar jobs.

RENT RESTRUCTURING - The Government's Rent Reform policy expects social housing rents (council or RSL) for similar properties in similar locations to be brought together to a comparable level within 10 years from 2002.

REPAIRS TEAM - The people employed by the Trust to repair and maintain Trust properties.

RESPONSIVE REPAIRS – Day to day repairs to tenants' homes carried out in response to requests made by tenants.

REVENUE SPENDING - The money for items like paying off loans, employing workers and buying materials for repairs.

RIGHT TO ACQUIRE - A right that certain housing association tenants have to buy the home they currently rent. To qualify for the scheme a property must have been built or purchased by a registered social landlord, funded on or after 1 April 1997 through social housing grant provided by a local authority or the Housing Corporation.

RIGHT TO BUY – A right for council and some housing association tenants to purchase their home, often at a discount on market prices.

RSR - Regulatory & Statistical Return. Housing associations must annually complete their RSR to the Housing Corporation.

SERVICE CHARGES - The cost to tenants and leaseholders for services such as wardens, common rooms, cleaning, lighting and the maintenance of common areas.

SERVICE DELIVERY - The way a service, such as repairs, is provided to the people who use it.

SERVICE LEVEL AGREEMENTS (SLAs) - A semi-formal arrangement covering the services that one department within an organisation will provide to another.

SHARED OWNERSHIP – Where a home is partly owned by a housing association and partly owned by the people living in it who pay a mortgage on the part they own and rent on the part owned by the housing association. Shared owners can gradually increase their ownership of the property if their circumstances improve (known as “staircasing”).

SHELTERED HOUSING/COMMUNITY SUPPORT – Housing for elderly and vulnerable but independent people who need someone near at hand to help them in an emergency to provide support.

SOCIAL EXCLUSION - A Government term to describe what happens when people or places suffer from a series of problems such as unemployment, discrimination, poor skills, low incomes, poor housing, high crime, ill health and family breakdown.

SOCIAL HOUSING – A term often referring to housing association homes, though the term can include council housing.

SOCIAL HOUSING GRANT - A grant provided to housing associations by the Housing Corporation to help them build, buy, repair or improve homes for rent or for low-cost home ownership.

STARTER TENANCIES - The Housing Association term for Introductory tenancies.

STATUTORY INSTRUMENTS - Orders made by the Secretary of State which change the law without the need to enact legislation.

STOCK CONDITION SURVEY - A survey of the condition of the housing stock showing maintenance and investment work needed over the next 30 years.

STOCK TRANSFER - Transfer of ownership and management of council housing stock to a Registered Social Landlord – either a new organisation or an existing RSL. Stock Transfers are subject to Government consent and tenant support must have been demonstrated. (See also LSVT)

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

SUCCESSION/RIGHT OF SUCCESSION - The right to automatically transfer the tenancy of a property on the death of a 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 – Housing that can include specialist accommodation for those with particular needs, e.g. those with mental health problems, those who have other disabilities, those with learning difficulties, those with drug or substance abuse problems, women fleeing violence.

SUPPORTING PEOPLE - A Government programme that came into effect in April 2003. 'Supporting People' governs the way that supported housing is managed and financed.

TARA - Tenant's and Resident's Association. See **TENANT ASSOCIATION** below.

TAROE - Tenants & Residents Organisation of England. The national organisation of tenants and residents, it includes most federations and many local tenants & residents associations. Leeds Tenants Federation is a leading member.

TENANCY AGREEMENT - The formal contract between a landlord and a tenant which sets out the rights and responsibilities of both parties..

TENANT MANAGEMENT CO-OPERATIVE - Where local authority or housing association tenants take on the management of their homes and estates. The landlord retains the ownership of the properties.

TENANT ASSOCIATION - A voluntary group 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 organising social events. Can also be called a **Tenants and Residents Association, Residents' Association, Tenants and Leaseholders Association** etc.

TENANT/RESIDENT CONSULTATION -

1. Refers to arrangements for involving tenants in decisions on housing policy and practice that go beyond information provision but does not include actual housing management.
2. 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.

TPAS - Tenant Participation Advisory Service. The main organisation working with tenants, councils and housing associations to develop tenant involvement in housing management.

VOID – An empty home awaiting re-letting to the next tenant.

REPAIRS TEAM - The people employed by the Trust to repair and maintain Trust properties.

WHITE PAPER - The Government's plans for changes in the law following the responses to the consultative Green Paper (See above)