



Jargon Buster

The Plain English
Guide for Tenants

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How to use this Jargon Buster

There are three main sections in this document:

1. **Key Housing Words**

Defines words and phrases in alphabetical order, giving examples where appropriate.

2. **Key Housing Initials**

This section gives each word in full against the initial while key housing words gives an explanation of the phrase or organisation.

3. **Key Housing Organisations**

A fuller explanation of the organisations that influence housing policy developments in Scotland.

This guide should be used as a reference document for any tenant or resident interested in finding out more about the jargon and abbreviations often used by housing staff within landlord organisations. This guide explains these terms in Plain English and should give the reader a clearer understanding of housing services, housing policy and legislation. If a phrase appears in bold it will be found as a term within the jargon buster.

Landlords may also find the document a useful resource for communicating with tenants and tenants' organisations on complex housing issues.

Key Housing Words

A

Abandoned House	An empty house where a tenant has stopped living in a house without informing the landlord .
Access to Personal Files	Personal Files Housing (Scotland) Regulations 1992 – gives a tenant the right to examine certain information held in written form by a landlord on him/her. Information held on computer is covered by the Data Protection Act .
Accountability	When the people who make the landlord’s decisions have to justify their actions to the tenants who are affected. Ultimately dissatisfied tenants have the power to vote against the decision taker at an annual general meeting if a member of a registered social landlord or in an election if a local authority .
Accounts Commission	This is a statutory , independent body, which, through the audit process, assists local authorities in Scotland to achieve the highest standards of financial stewardship and the economic, efficient and effective use of their resources. In housing terms, the organisation is responsible for ensuring that there is no misuse of money in the housing department of the local authority and that it is properly managed.
Acronym	The initials of a phrase that spells a word – e.g. TIS = Tenants Information Service. See Key Housing Initials for more acronyms.
Act of Parliament	A document written in legal language agreed by the Scottish or Westminster Parliament . It sets out the law regarding specific aspects of housing in the future. See also Housing Act .
Action Plan	A list of things a landlord or tenants’ organisation must do in order to achieve an objective .
Adaptation	Alterations to a house to make it suitable for a disabled person to live in that house.
Adoption	A new or amended rule is presented to the members at an annual general meeting and is agreed. The rule has been adopted.
Affordability	The level of rent landlords/ government believe a tenant can pay without causing hardship
Affordable Housing	Housing that is either rented from a local authority or registered social landlord .
Agency Services	A registered social landlord enters an agreement with another registered social landlord to provide a service. For example, a housing association agrees that another housing association will provides its tenants with a rent collection service.
Agenda	A list of housing proposals issues or items to be delivered or discussed.
Aims	Things a landlord or tenants’ organisation wants to achieve. Sometimes known as objectives .
Allocation	Preparing and offering a house to a prospective tenant.

Key Housing Words

A

Allocation Policy	Landlord's rules for determining priority for letting a house.
Amenity House	A house with some special fittings to assist a tenant to retain an independent life.
Annual General Meeting	A meeting that must be held once a year whose agenda is determined by the constitution of the organisation. The election of some or all of the management committee is always part of the meeting.
Antisocial Behaviour	The most up to date definition of antisocial behaviour is the one contained in the Antisocial Behaviour etc. (Scotland) Act 2004. This defines a person to be acting in an antisocial manner if they: <ul style="list-style-type: none"> • Act in a manner that causes or is likely to cause alarm or distress; or • Pursue a course of conduct that causes or is likely to cause alarm or distress to at least one person not of the same household as them.
Antisocial Behaviour Orders	An order that a local authority or registered social landlord can issue in consultation with the police to restrain a person acting in an antisocial manner.
Antisocial Behaviour Notice	Local authorities can serve an Antisocial Behaviour Notice on private landlords in their areas. The ABN specifies the action the private landlord must take to address antisocial behaviour within their property.
Antisocial Behaviour Strategy	Introduced in the Antisocial Behaviour etc. (Scotland) Act 2004. Local authorities and Chief Constables must jointly prepare a strategy setting out how they plan to tackle antisocial behaviour within their areas.
Arrears	The amount of money a tenant has not paid to the landlord on time. See also rent arrears .
Arrears Direct	When the Benefits Agency agrees to pay the landlord an amount to cover rent arrears direct from the tenant's Income Support.
Asset	Anything that is worth money. For example, a house is an asset.
Assignment of Tenancy	When the landlord agrees to a request from the tenant to pass the tenancy on to another person.
Assured Tenancy	A legal agreement between a private landlord and a tenant. Setting out the rules that allow a tenant to occupy the house and describing the rights and responsibilities of the tenant and the private landlord .
Assured Tenant	A tenant who lives in a house owned by a private landlord .
Audit	A process of checking all income and expenditure of a landlord to ensure the money has been spent in a proper and accountable manner.

Key Housing Words

A-B

Average cost per unit	This is worked out by taking the total cost and dividing it by the number of houses involved. Average or unit costs are used in business planning for things like day to day repairs and housing management costs.
Ballot	A vote of all tenants whose landlord has proposals to transfer its houses to another landlord . A majority of those voting must say yes before the transfer happens.
Bank Interest	The charge a bank or building society makes to pay for a loan .
Below Tolerable Standard	A house falling below the minimum quality standard set down in law. See also tolerable standard .
Bench Marking	A system used by landlords to compare the cost and how a service is provided with similar organisations, with a view to adopting best practice.
Best Value	A system that replaced compulsory competitive tendering for local authority housing departments. Best value gives quality of service to the tenant equal importance with price when considering which contractor should run the service. Bench marking to compare with similar organisations instead of going out to tender .
Best Value Review	A review of services that takes into account the principles of best value .
Bill of Quantities	A document that sets out construction details for every component in a house, with a cost against each item. Landlords use it to pay contractors for new building. See also schedule of rates .
Board of Directors	A group of people who control a registered social landlord elected by its members. Can also be called management committee or governing body .
Borrow	A sum of money given by a bank or building society to a registered social landlord , which that landlord has to repay with interest over a period of years.
Borrower	A person or organisation who borrow s money.
Borrowing Consent	The government when it announces that, "there is more money for a local authority to spend on its council houses" is in fact giving the local authority permission to borrow. Therefore, the money is fully repaid with interest by tenants through the rents.
Breakage Cost	Cost for repaying a loan early to a bank or other lender.
Briefing Paper	A short explanation of a policy. Briefing papers should always be in Plain English.
Budget	An estimate of all income and expenditure on housing over a set period – most often a year, but other periods can be used.
Building Regulations	These are defined by an Act of Parliament and set the rules for constructing and altering houses.

Key Housing Words

B-C

Business Plan	This is a statement of a landlord's intentions of housing conditions and services to tenants. It include a set of forecasts of the money likely to be incurred to operate as landlord , over many years. It is a forward planning tool, and one, which shows financial viability, capacity to repay borrowing and capacity to reach and maintain suitable standards of housing and housing services.
Bye-Laws	Laws passed by Parliament that only apply to a local authority's area not the whole of Scotland.
Cabinet Reports	A report that is tabled at a Council's Committee meetings (meetings of Councillors) explaining background so councillors can take informed decisions.
Cabinet Style Government	A council made up of elected members takes all decisions on policy. Some local authorities have now adopted a cabinet style of decision-making. This means the chair of housing will make the decisions and other elected members only have a questioning and monitoring role.
Calling up notice	A notice issued by the lender to the borrower warning him that the lender is about to go to court to repossess the property – usually because of non-payment of loan instalments.
Capacity to Influence	The skills (such as public speaking or negotiation), information (on specific issues) and ability (experience and confidence) members of a tenants' organisation have to influence decisions taken by their landlord .
Capital Expenditure	Spending to make lasting changes to the quality of houses. Capital money may be raised by borrowing , selling assets - including houses or from rents. Borrowed money is only available for funding things that will last for a period equal to or longer than the borrowing period. An example is to borrow money to pay the landlord's telephone account is unacceptable and has to be paid for out of revenue expenditure . Whereas to borrow to replace windows that have a life cycle of 25 years is acceptable as long as all the borrowed money is repaid in 25 years or less.
Capital Funded from Current Revenue	Capital expenditure is usually paid for by money borrowed by the landlord – but in this case, the landlord decides to pay for major improvement or repair works out of rents without borrowing . A landlord paying for replacing windows worth £1,000,000 and borrow s the money will typically repay about £75,000 per annum in loan charges for the period of the loan. Using Capital Funded from Current Revenue the landlord has to raise £1,000,000 from tenants' rents in the year of expenditure instead of £75,000 and it is spent in one year.

Key Housing Words

C

Catalyst	Something that moves a decision forward more quickly or in a certain direction. For example a local authority needing to invest more money than current rules allow could be the catalyst to the local authority deciding to consider stock transfer to a landlord without those restrictions.
Catch-up Repair	Those repairs the selling landlord should have carried out as part of its responsibility to the tenant. However, it agrees to the purchasing landlord carrying them out on its behalf after the stock transfer date.
Charity	A legal form for a local housing company . A charity cannot distribute any profit (surpluses), by the way of a dividend or other payment to shareholders. All its income must be used for the benefit of the people it serves.
Chartered Institute of Housing	An organisation that is run by housing officers and promotes best practice in housing. A member will have FCIH or MCIH after his/her name. See Key Housing Organisations for more information.
Chartered Institute of Public Finance and Accountancy	CIPFA produces “Ratings reviews” which show trends in how much councils bring in and spend across all their services.
Clerk of Works	A person employed by a landlord to oversee a contract on a daily basis. Sometimes landlords use the term to cover the people who order reactive repairs .
Close Circuit Television (CCTV)	A network of TV cameras that record any activity in the area they oversee. Primarily used to collect evidence on vandalism.
Closing Order	An order by a local authority on a house below the tolerable standard that is not fit to live in. The house is part of a block that contains commercial premises. Once the order is in force the house cannot be let to a tenant and any existing tenant has to be rehoused. See also demolition order .
Closure Notice	Under the Antisocial Behaviour etc. (Scotland) Act 2004 the Police have powers to serve a closure notice to prevent people from entering premises which have been a constant focus of antisocial behaviour.
Code of Practice	A document setting out processes and procedures, which if followed should result in achieving a set objective in a proper manner. Often government or other monitoring organisations publish these. A landlord not following these codes of practice may have difficulty in justifying its actions.

Key Housing Words

C

Commission for Racial Equality	An organisation set up by the Race Relations Act 1976, which promotes racial equality and advises and assists people with complaints of racial discrimination. The CRE can also conduct formal investigations into organisations, such as housing ones, where there is possible discrimination, and also advises individuals and housing organisations on how to avoid discrimination. See also equal opportunities .
Committee	A group of people – usually elected - who take decisions.
Common Housing Register	A person wanting to rent a house will only have to complete one application form, which will be available to a number of landlords in one area. The holding of the tenant’s particulars will be in a register available to all landlords.
Community	Any group of people living or working in co-operation.
Community Care	The provision of support to enable a tenant to remain in his/her home rather than go into a hospital or similar institution.
Community Ownership Programme	The name given to the programme for stock transfer being supported and funded by the Scottish Executive .
Community Planning	A framework which enables people in Scotland to have a greater say in how local services are planned and delivered.
Community Planning Partnership	The group of organisations which form a partnership to plan how local services will be delivered in their area. Tenants and residents organisations can be represented on this partnership group.
Community Reparation Orders	Community Reparation Orders (CROs) require someone to give something back to the community they have disturbed with their antisocial behaviour. The order may specify between 10 and 100 hours of unpaid work of value to the community.
Communities Scotland	An agency of the Scottish Executive, for which the Minister for Communities is responsible. It works under the direct policy guidance of Scottish Ministers (the Scottish Executive). Communities Scotland replaced Scottish Homes .
Company	A landlord registered under the Companies Act 1985 with a main purpose of providing rented housing and that meets the criteria for registration set by Communities Scotland .
Company Limited by Guarantee	A landlord registered as a company whose members are not normally liable individually for meeting the debt etc of the company and the board of directors cannot profit financially.
Component	A part of the house such as roof, bath or window.
Compulsory Competitive Tendering	A system by which a local authority goes out to tender and seeks the lowest cost for its services.

Key Housing Words

C

Compulsory Purchase Order	An order by a local authority seeking to buy land or a house from someone who does not want to sell. The local authority has to be prepared to justify why it should own the land or house at a public enquiry.
Concierge	A form of caretaker in a housing development who controls access to the block, monitors the block through the use of close circuit television and may provide other services to the tenants.
Conflict of Interest	This happens when a member of staff or management committee member is taking part in making a decision that will result in personal benefit to him/her. For example someone is asked to appoint a contractor that is owned by his/her father – can that person consider the case for other contractors in competition to his/her father’s firm in a fair manner?
Consortium	Several organisations join together to work in partnership with other organisations but do not give up their individual identity.
Constitution	An agreed set of rules that define a tenant’s organisation or landlord’s aims, what it can do and how it is managed and controlled.
Construction Design and Management Regulations	These regulations ensure that for major construction works to your home the people responsible for the works consider how to ensure no one is hurt during the construction phase.
Consultation	A landlord produces draft proposals, talks and listens to people affected before taking a decision.
Contractor	An organisation that is not the landlord but provides a service to the landlord’s tenants.
Convention of Scottish Local Authorities	An organisation to which some local authorities belong. It looks to collect housing information from its members and then reflect a collective view on housing in Scotland. Sometimes known as CoSLA , see the Key Housing Organisations for more detailed information.
Co-op	A registered social landlord run by tenants who form most or all of the management committee . A housing co-op’s members cannot remove any of the assets if they leave. Sometimes known as a par-value co-op .
Cost Floor	A calculation taking into account the amount of money a landlord has spent in the past ten years on improvements to a house. If the answer is larger than the discounted figure calculated under the Right to Buy rules then the tenant has to pay the higher figure.
Cost Yardsticks	An estimate by Communities Scotland as to how much it will cost to construct all or part of a house. If the actual cost is higher than this estimate the landlord will only receive grant as if it had paid the amount estimated by Communities Scotland .
Criminal Antisocial Behaviour Orders	CRASBOs can be granted by a local Sheriff when someone is convicted of a criminal offence. This means that a landlord does not have to pursue its own action for an ASBO against someone.

Key Housing Words

C-D

Criteria	A range of definitions setting a standard against which something can be measured. Communities Scotland has a set of rules for registering a landlord ; if the landlord does not meet the minimum standard then it will fail to obtain registration.
Cyclical Maintenance	Some components in a house need regular maintenance such as a gas boiler. The landlord does not require a survey to make a decision that maintenance is required. It happens automatically at regular intervals, therefore is called cyclical.
Data Protection Act 1984	This term refers to restrictions put on the use of information held about you on a computer. An example is that a landlord cannot provide tenants' addresses and other information to a private company who would then write to you to try and sell something.
Day-to-day Repair	Repairs carried out in a single house by a landlord at the request of an individual tenant. This can also be called a responsive repair or reactive repair .
Dayworks	This describes work carried out by a building contractor that is not or cannot be described in a schedule of rates or bill of quantities .
Debt	Money owed.
Decanted	A tenant is moved temporarily from his/her home to allow repairs/improvements to take place.
Decree	Court order which enforces the law. A decree can be granted to a landlord or a tenant.
Default	This is a standard that applies automatically unless someone decides it is inappropriate. For example all letters will be sent second class post – is the default instruction - unless a member of staff decides that one letter needs to be delivered quicker by first class post.
Defects Liability Period	A guarantee period for which a contractor is still responsible for the work to your house rather than the landlord .
Defender	In court the individual or organisation opposing the case against them.
Demand	This word is used in housing to describe the difference between the number of households looking for a house and the number of houses available. Calculations are done to look ahead comparing the existing number of houses with a projection of the number of households wanting to rent. Therefore the demand can be determined and from this a landlord can know how many houses to build. If there is no demand then there are more houses available than households – sometimes described as low letting demand or hard to let .

Key Housing Words

D-E

Demolition Order	An order by a local authority on a house below the tolerable standard that is not fit to live in. The house is usually part of a tenement of houses. Once the order is in force the house cannot be let to a tenant and any existing tenant has to be rehoused. See also closing order .
Depreciation	As an asset wears out it becomes worth less money. Depreciation is the difference between the cost when new against the current value.
Determination of a contract	The landlord sacks the contractor .
Development Funding	Money given by Communities Scotland to assist with funding new house building or rehabilitation .
Development Support	Support for tenants' organisations that assists them to effectively influence their landlords. Development support can include things like providing information, training and advice such as assisting with a constitution , organising meetings, planning for action, reviewing progress and training and support to influence policy development or reviews.
Direct Labour Organisation	A contractor owned by the landlord and does work to the houses, such as repairs. See also public works department .
Discounted Cash Flow	The method of calculating a price for houses being sold under the stock transfer process.
Dispersal of Groups	Part 3 of the 2004 Antisocial Behaviour (Scotland) Act gives the Police in Scotland powers to disperse groups of two or more people who are behaving in an antisocial manner.
Displacement	The movement of a housing problem from one estate to another because of action by the landlord . An example might be a landlord evicts an antisocial tenant and then rehuses him/her in another area to cause the same problems.
Disturbance Payments	A payment to a tenant sometimes made by a landlord to cover any upset due to major works.
Elected Members	Councillors that have been elected in Local Government elections.
Email address	A computer has a unique address from which messages can be sent or received when it is linked to the internet .
Empowerment	A term that describes an aim to allow tenants to influence decisions that affect their communities .
Enabler	A term used by government that wants local authorities to promote, (enable) others to provide housing in their areas rather than directly manage houses as a landlord .
Energy Savings Trust	An organisation that brings forward schemes to help residents keep their energy bills manageable.

Key Housing Words

E-F

Environmental improvements	Improvements to the way landlords maintain their estates such as planting shrubbery or installing car parking spaces.
Equal Opportunities	An equal opportunities landlord should not discriminate against a person by refusing an application for premises (or in the terms on which they offer premises) on the basis of factors such as race, disability, sex, religion, sexual orientation, age and so on. Landlords should also ensure that they act according to legislation, which relates to equal opportunities, such as the Race Relations Act. See also Commission for Racial Equality .
Estate Inspections	Estate inspections or walkabouts are joint inspections of a local area with members of tenants and residents groups, housing staff and representatives from other Council departments who provide a service in the community. The aim of walkabouts is to identify issues and find joint solutions to address them.
Evict	The process of taking a tenant's home from him/her against his/her will.
Executive Directors	A member of a board of directors who is also an officer. A registered social landlord is not allowed to have executive directors.
Expenditure	Money spent on housing.
Factoring	A term most commonly associated with providing housing management or garden maintenance services to owner-occupiers.
Fair Rent	The level of rent set by the rent officer that a private landlord should charge. This is the amount that will be covered by housing benefit . If the landlord sets a higher rent then the tenant has to pay the difference between the fair rent and the charge by the private landlord even if he/she is on full housing benefit .
Feasibility Study	A study to investigate the facts and estimate what may happen if a course of action is undertaken e.g. examination of the result that might be expected if houses are transferred .
Federal Structures	A registered social landlord joins with or sets up a non-registered organisation to form a single company. The parent (main) company must be the registered social landlord . A registered social landlord may do this so that it can build new houses for sale. A private house builder could not set up a registered social landlord to rent houses.
Federation	A group of tenant associations coming together to form one organisation that will promote things of common interest to influence the housing policy makers and service providers. Sometimes called forum or panel .

Key Housing Words

F

Feu Superior	An organisation or person who retains an interest in land and its future development although it has no direct ownership of the land. The Abolition of Feudal Tenure etc. (Scotland) Act 2000 abolished all the remaining aspects of the feudal system as at 28 th November 2004.
Financial Year	Starting on the 1 April and finishing on 31 March. This is important to tenants because local authorities and registered social landlords plan, organise and discuss their affairs based on financial years not calendar years.
Fixed Penalty Notices	Fixed Penalty Notices (FPNs) provide a swift and effective response to antisocial behaviour and reduce the burden on the courts of dealing with relatively minor cases.
Focus group	A method of gaining opinion from a group of people that may have an issue in common. For example a landlord may convene a focus group of tenants that have recently used its repairs service to find out how tenants perceive the service. Focus groups are not democratically elected.
Forum	A group of tenants' associations coming together to form one organisation that will promote things of common interest to influence the housing policy makers and service providers. Sometimes called Federation or Panel .
Framework	An outline of a process omitting the detail.
Freedom of Information Act (Scotland) 2002	A Scottish piece of legislation that defines what information public sector organisations are obliged to provide on request. The Westminster government passed the Freedom of Information Act for the United Kingdom in 2000.
Friendly Societies	A charitable registered social landlord . See also Industrial and Provident Society .
Fuel Poverty	Fuel poverty is defined as when a person is a member of a household with a low income and lives in a house which cannot be kept warm at a reasonable cost.
Full Housing Benefit	If a tenant does not contribute towards the rent but it is covered entirely by housing benefit , then they are said to be on full housing benefit.
Fully mutual Co-op	Same as a co-op except that all tenants must be a member and every member a tenant.
Funder	Bank or building society, which lends money to registered social landlords or local authorities .
Furnished Let	A house let with furniture supplied either in part or in full as part of the tenancy .

Key Housing Words

G-H

Garden Maintenance Scheme	Local Government and Planning (Scotland) Act 1982 obliges local authorities to provide or make provision for gardening assistance to those requiring some help through old age, disability or infirmity.
General Needs	Houses provided to meet the needs of families and other households without any special design features.
Governing Body	A group of people elected to control a registered social landlord by its members. It can also be called management committee or board of directors
Government 1	The Scottish Executive in Scotland who are responsible for such things as housing legislation in Scotland.
Government 2	The Prime Minister and Cabinet in Westminster who are responsible for such things as housing benefit .
Green Paper on Housing	A consultation document issued by the Scottish Executive that raises important housing issues for the government to address together with proposals for taking those issues forward.
GRO-Grant	A grant of money given by Communities Scotland to private developers to enable them to build houses for sale and sell them at a lower than usual cost.
Gross Annual Valuation	A value put on a house by an independent assessor reflecting the location and amenities in the house. Some landlords use this as a basis for rent levels.
Group Structures	A number of registered social landlords merge to form one company. Alternatively one registered social landlord can set up a number of subsidiary registered social landlords .
Handbook	A document provided to tenants setting out all the rights, services and standards provided by the landlord .
Hard to Let	The number of tenants seeking rented housing in an area is less than the number of houses available for rent. See also demand and low letting demand .
Health Check	A document that TIS produced that the Scottish Executive recommends that landlords work through with tenants to evaluate how well they work on tenant participation .
Health and Safety Executive	An organisation that is charged with setting safety standards and investigating any accident or incident to workers in houses to ascertain the cause and who is to blame. It will prosecute the person at fault, if its investigations warrant this action.
Her Majesty's Revenue and Customs	This is the government department responsible for collecting national taxation and VAT.
Homeless	Households who are either without or who are going to be without a home in the near future.

Key Housing Words

H

Homeless Task Force	A group of people given the remit by the Scottish Executive to bring forward solutions to homeless problems.
Homelessness Strategy	Local authorities must submit a strategy to the Scottish Executive demonstrating how they plan to prevent and alleviate homelessness in their areas.
Homeloss	Housing and Town Planning Act 1991 gives all secure tenants the right to a payment of a minimum of £1,500 if their house is required for non-housing purposes or is demolished, this is called homeloss.
Homepoint	Based in Communities Scotland , Homepoint is a useful source of guidance on the development and delivery of housing advice and information.
Homestake	A new scheme aimed at people on low incomes who want to own their own homes but who cannot afford to pay the full price. For more information check on-line at www.communitiesScotland.gov.uk
Homeswapper	The name for the process that allows tenants to register that they wish to swap home with another person in some other part of the country. This can be explored further at www.homes.org.uk
Household	An individual or family that occupies or wants to occupy a house.
Housing Estate Regeneration Funding (HERF)	Managed by Communities Scotland the HERF fund supports local authorities' housing strategies and local regeneration needs.
Housing (Scotland) Act	A document written in legal language agreed by the Scottish Parliament . It sets out the law regarding specific aspects of housing in the future. An example is the Housing (Scotland) Act 2001. The date tells you when it became law.
Housing Association	A not for profit landlord that is registered with and monitored by Communities Scotland whose membership is open to tenants amongst others. There can be non-registered housing associations using the name; therefore, tenants need to be aware if the housing association is registered with Communities Scotland .
Housing Association Grant	Money given by Communities Scotland to, (statutorily), registered social landlords to assist with the cost of building houses.
Housing Benefit	Payment of money to assist a tenant to cover either the full or partial cost of his/her rent. See also full housing benefit and pre-tenancy determination of rent .
Housing Bill	A draft document written in legal language that reflects changes the government wants to make to Scottish housing law . Once it is debated, amended and agreed by the Scottish Parliament it becomes a Housing (Scotland) Act .

Key Housing Words

H-I

Housing Co-op	A not for profit landlord who is registered with and monitored by Communities Scotland ; whose membership is mostly or exclusively made up of tenants.
Housing Finance	Covers all income and expenditure on housing
Housing Investment	Money spent on building new houses, rehabilitating old houses, improvements or major repairs.
Housing Management	A wide term meaning anything to do with a landlord providing a housing service.
Housing Needs	The difference between the existing number, type and size of houses available compared with the requirements of current households wanting a house. Also known sometimes as just needs .
Housing Partnership 1	This can be a registered social landlord reflecting the fact that there are local authority , tenant/community and local business people on the management committee . None of these groups can be in the majority. In addition, see a local housing company and housing trust .
Housing Partnership 2	A number of organisations and companies joining together to promote the regeneration of an area.
Housing Providers	Collective term including anyone who makes rented houses available in the market.
Housing Revenue Account	The account in a local authority that covers all the day-to-day income and expenditure on council housing.
Housing Trust	Usually set up by a council to buy council houses under a stock transfer proposal; the local authority retains a minority interest in the trust. Tenants are offered places on the board of directors . See also as a local housing company and housing partnership 1 .
Improvements	Work done to your property that gives it something it did not have before e.g. replacing a window with single glazing is a replacement – double-glazing is an improvement if replacing single glazing.
Income	Housing income is made up of rents, service charges , subsidy and loans.
Independent Tenant Adviser	An adviser appointed by tenants who has no direct interest in the houses or the landlord . Tenants are being more involved in the decision making process than ever before. To enable them to be influential they need advice and training from people dedicated to supporting them and that have no other agenda to work to.
Industrial and Provident Society	A legal form that a housing association takes. Its members own it; it is a not-for-profit organisation and run by a voluntary management committee . The Registrar of Friendly Societies ensures the rules of an Industrial and Provident Society are in line with the legislation.

Key Housing Words

I-J

Inflated Cash Flow	A financial plan, usually over thirty years, that takes account of future inflation. Every year a landlord must balance income and expenditure . Sometimes the landlord may borrow to cover any shortfall in income for short periods. An inflated cash flow, using budgets and life cycle costing , shows whether a landlord will remain financially sound over a period of time or go out of business. Typically, a bank will use this before considering whether to grant a loan to a housing association .
Infra-structure	The roads, footpaths, street lighting and all the other services that are required as well as houses to make a housing estate. This may be funded through the Housing Revenue Account as well as other sources of finance.
Interdict	An order from a court instructing a person to stop doing something – for example, to stop causing a specified nuisance to a neighbour. The court has to be satisfied that the offence is being committed. See also Interim Interdict .
Interests	A person in a position to make a decision for a registered social landlord or local authority who also has the ability to gain personally by that decision is said to have an interest. This applies equally if it is a close member of the person's family. This is not allowed under Section 15 of the Housing (Scotland) Act 1987 . If the person could receive any payment from the decision then it is called pecuniary interest .
Interface	The way two things link together in order to work; separately they do not work.
Interim Antisocial Behaviour Order	An interim ASBO can be used to provide quicker more immediate protection to victims of antisocial behaviour than a full ASBO .
Interim Interdict	An order from a court instructing a person to stop doing something – for example, to stop causing a specified nuisance to a neighbour. The court has only to believe that the offence is being committed. See also Interdict .
Internet	A communications system that links computers owned by people or companies in different locations. This is worldwide and can give unrestricted access to information.
Intranet	A communications system that links computers owned by the same people or company in different locations. This is common in local authorities and registered social landlords to allow staff access to internal information about the organisation.
Joint tenancy	More than one person signs the tenancy agreement and jointly everyone signing takes responsibility for maintaining the tenancy .

Key Housing Words

J-L

Judicial Review	A tenant who thinks a decision taken by someone or some organisation in authority is illegal can ask the court to review that decision. Usually very expensive so only used by organisations with access to a lot of resources.
Land Bank	Land owned by a landlord which, may be used to build new housing at some time in the future.
Landlord	An individual or organisation who lets a property to someone on the basis of a legal agreement
Law	A law is a rule agreed by Parliament which, can stop an individual from taking certain actions or can allow organisations to do something. It is against the law for a landlord to harass a tenant. A local authority can not do anything unless a law has been passed by Parliament allowing it to act.
Lease	A tenancy agreement setting out the rights and responsibilities of the landlord and tenant.
Legislation	A law passed by Parliament.
Lender	A bank or building society who lends a person or organisation money to spend on housing.
Letting Orders (Section 5 of the Housing (Scotland) Act 2001)	A local authority can now request that a registered social landlord let a house to a particular tenant. This will allow local authorities who still have a statutory responsibility for homelessness to make a registered social landlord offer accommodation, especially if the local authority has transferred all its houses to a new landlord . See also Section 5 referrals.
Letting Regulations	Landlord's rules which set the criteria for allocating houses. Registered social landlords and local authorities must publish these rules .
Leverage	A term used by government and Communities Scotland to measure the amount of public money spent in proportion to private money in a regeneration project. For example if a developer is given £100,000 GRO-grant by Communities Scotland and spends £1,000,000 on new houses then the leverage is 1:10.
Life Cycle	Every component in a house will wear out and need replaced. The time between installation and being worn out is its life cycle. Sometimes the term 'end of its useful life' is used instead of 'worn out'.
Life Cycle Costing	The replacement of a component can be costed and programmed over a period, usually 30 years. This is called life cycle costing and is used in the stock transfer process.
Loan	Money borrowed from a bank or building society by a landlord .

Key Housing Words

L-M

Loan Charges	All landlords borrow money from banks and building societies. The money required to repay the loan and the bank interest on the loan is called loan charges .
Local Authority	A local council that owns and manages council houses. In Scotland some local authorities have transferred the ownership of their houses to an alternative landlord .
Local Housing Company	Usually set up by a council to buy council houses under a stock transfer proposal ; the local authority retains a minority interest in the company. Tenants are offered places on the board of directors . See also housing trust and housing partnership 1 .
Local Housing Strategy	A statutory document produced by all local authorities that assesses the housing need and the resources required to meet that need in their area. This covers all tenures not just rented houses.
Low Cost Home Ownership	Houses built and sold at a cheaper price because they are aided by a subsidy called GRO-grant .
Low letting Demand	The number of tenants seeking rented housing in an area is less than the number of houses available for rent. See also demand and hard to let .
Mainstream Housing	Any house not adapted to meet a specific need of a tenant.
Major Component Replacement	The main parts which make up a house and require renewal from time to time. This includes heating systems, kitchen units, electrical rewiring, windows and outside doors etc.
Management Committee	A group of people elected to control a registered social landlord by its members. Can also be called board of directors or governing body .
Management Transfer	Defines a transfer of a tenant between houses owned by the same landlord that is outside the normal rules – usually on social grounds. A management transfer is granted at the discretion of the landlord .
Mandate	A document signed by an individual giving another person authority to do something on his or her behalf, for example, a tenant may give authority to his/her landlord to do something on his/her behalf. This is most commonly used to enable a private landlord to collect rent money direct from the local authority when the tenant is eligible for housing benefit .
Market Rent	A rent set by a private developer based on the maximum amount it can receive by offering the house on the open market.
Mediation	When someone helps two or more tenants or people to find their own solution to a dispute or disagreement.
Member 1	Any person can be a member of an organisation if he/she meet the organisation's rules. A tenant can be a member of a tenants association in his/her area.
Member 2	A local councillor is often called a local member.

Key Housing Words

M-N

Member 3	Any tenant of a registered social landlord is able to become a member by paying £1 for one share in the company .
Memoranda and Articles of Association	All companies must have these. It sets out what the company can do and the principles of its workings as a company . For example if the articles state that the company is set up to provide rented houses in Glasgow – then it could not build for sale nor could it rent houses outside Glasgow.
Missive of Let	A legal agreement regarding the occupancy of a house between a landlord and a tenant, setting out their rights and responsibilities. Sometimes called a tenancy agreement .
Model	This is best described by an example. The Scottish Executive provides a Model Scottish Secure Tenancy Agreement . This can be used by all landlords saving them from starting from scratch, especially as there will be many similarities in each landlord's agreement.
Modernisation	The bringing of existing components up to current day standards.
Monitor	Checking progress by collection of information and measuring against set standards .
Mortgage	A loan used to buy a house or flat. It is usually secured on the property. This means that if you default on the loan (don't pay) the lender can repossess the property.
Mortgagee	Someone who lends you money, usually to buy a property, and takes a security over the property.
Mortgagee in Possession	A legal term to refer to the lender after he has repossessed a property.
Mortgagor	Someone who borrow s money to buy a property
Mutual	An organisation belonging to its tenants or members.
National Home Energy Rating	A standard that a house is measured against to identify if it is well insulated and will be economical to heat.
National Standards for Community Engagement	Good practice standards issued by Communities Scotland to provide a framework to help people influence the planning and delivery of services in their local area. See also community planning .
Need	The difference between the existing number, type and size of houses available compared with the requirements of current households wanting a house. Also known as housing needs .
Non-Executive Directors	Directors of a registered social landlord who are not members of staff. See also executive directors .

Key Housing Words

N-P

Non-profit distributing	Registered social landlords are often described in this way. It means that no one involved in the organisation is allowed to take any income beyond staff salaries and expenses. Extra income in any one year can be kept in reserve for the future or spent to build or improve houses. See also not-for profit .
Non traditional housing	Traditionally, houses have mainly been built with brick walls and timber frame roofs. In the years soon after the second world war, all sorts of other building materials were used to assist in building rented housing in very large numbers compared to current rates. Those types of house are called non-traditional, and often use concrete and steel. With the age of these houses, these materials sometimes bring up extra issues of fabric and structural repairs to ensure long future lives.
Not-for-profit	Registered social landlords are often described in this way. It means that no one involved in the organisation is allowed to take any income beyond staff salaries and expenses. Extra income in any one year can be kept in reserve for the future or spent to build or improve houses. See also non-profit distribution .
Notice of Proceedings	Formal notice of the landlord's intention to seek a decree from a Sheriff to evict a tenant.
Objectives	Targets a landlord or tenants' organisation wants to achieve. See also aims .
Ombudsman	An independent person who can hear a qualifying grievance by a tenant against his/her landlord and suggest a remedy if required.
Options Appraisal	A landlord considering proposals for the best way forward takes into account a range of factors and assumptions. Assessing different proposals is an options appraisal.
Outputs	Measurable item that is produced as a result of action and can be used to evaluate progress (e.g. production of a document by an agreed timescale).
Outstanding Debt	A landlord decides to sell its housing stock for a price less than the current debt on the houses. The difference between the price paid and the size of the debt is the outstanding debt. Sometimes called residual debt .
Panel	A group of tenant associations coming together to form one organisation that will promote things of common interest to influence the housing policy makers and service providers. Sometimes called federation or forum .
Parenting Orders	These orders were introduced in the Antisocial Behaviour etc. (Scotland) Act 2004 and require parents to attend counselling for three months if their child has been antisocial and is the subject of an ASBO .

Key Housing Words

P

Parliament	The body of politicians that debates and agrees legislation for Scotland. There is a Scottish Parliament and a Westminster Parliament with different responsibilities.
Partial Stock Transfer	This is when a council decides to retain ownership of some of its houses and sell others to one or more alternative landlords . As distinct from some past practice, this can only be contemplated if the council in question can show that the homes it retains can be brought up to the Scottish Housing Quality Standard no later than 2015.
Particular Needs	A house with adaptations may be provided to meet the particular needs of the tenants
Partners in Participation	A document produced by the Scottish Office in 1999 containing a national strategy for tenant participation.
Partnership	Organisations working together towards a common aim. For example, the local authority and its tenants set up a local housing company with both having votes on the management committee .
Par-value co-op	A registered social landlord run by tenants who form most or all of the management committee . A housing co-op's members cannot remove any of the assets if they leave.
Peer Review Process	A system used by landlords to compare the cost and how a service is provided with similar organisations with a view to adopting best practice. This is also called bench marking .
Pecuniary Interest	When a member of a registered social landlord who owns or part owns another business or land or works for a business that enters a contract with that landlord or makes money from the landlord . Section 15 of the Housing (Scotland) Act 1987 sets out what happens in these circumstances. See also interest .
Performance Indicator	A measurement used to show how well a housing service is being delivered. For example the number of repairs carried out within a set time scale.
Performance Standards	Communities Scotland has a set of performance standards that landlords aim for in the provision of their housing services. When landlords are inspected by Communities Scotland , they check that landlords are fulfilling these standards.
Phase	When there is insufficient money to do all the work needed at one time a project is divided into two or more parts, each part is called a phase.
Planned Maintenance	Each year the landlord will survey parts of the housing stock and decides that a component needs replaced in all or some of the houses. This is then included in the budget and tenders sought from contractors to carry out the work. For example, the rewiring of a group of houses would be planned maintenance.

Key Housing Words

P

Planning Permission	Permission given by a local authority to allow a landlord to build or carry out major alterations that affect the internal or external structure of the building.
Positive Action in Housing	An organisation with the aim of promoting racial equality and the wider ethos of equal opportunities policies and practices in Scottish housing. See also key housing organisations .
Portable Discount	An amount of money given to a tenant to buy a private house rather than the one he/she occupies; thus releasing his/her current house to be given to a more needy household .
Pressured Area Status	Councils can apply to the Scottish Executive for pressured area status which means the right to buy could be suspended from certain properties for a period of up to five years. This does not affect people who were tenants before September 2002.
Pre-tenancy Determination of Rent	This is a rental valuation by the independent rent officer service to a private tenant before he/she takes up a tenancy. This valuation gives the rent which, will be used by the housing benefit officer to work out the level of housing benefit . If the rent to be charged by the landlord is higher than this figure then the difference has to be paid without assistance of housing benefit .
Private Finance	Money spent on housing by a registered social landlord or other private landlord .
Private Finance Initiative	A method of raising private money to spend on housing, which normally would have been financed through public expenditure . The local authority will provide a specification for the housing service to be provided – a contractor will provide the houses and the housing service recharging the local authority for twenty years or more. It will only be a private finance initiative if the contractor is seen to be taking a risk.
Probationary Tenancy	The giving of a tenancy for a trial period which is normally six months. During this period a local authority can evict a tenant without a decree from a Sheriff if any of the conditions of tenancy are broken. Local authorities and registered social landlords can use probationary tenancies in the cases of eviction for previous Antisocial behaviour . See Short Scottish Secure Tenancy .
Probationary Tenant	A person who has signed a probationary tenancy . That is a short Scottish Secure Tenancy (SSST) .
Procurement Procedure	The way that a landlord buys in services from an outside agency (e.g. building contractor).
Public Enquiry	A review of a decision of a local authority held in public and chaired by an independent person appointed by the First Minister of the Scottish Executive .
Public Expenditure	Money spent by a government, local authority, Communities Scotland or any other public organisation.

Key Housing Words

P-R

Public Sector Borrowing Requirement	The amount of money government and public bodies borrow to help finance national and local public services, including local authority housing. For example, if the government wants to borrow more for the Health Service it can increase the borrowing limit or reduce expenditure elsewhere. Successive governments for the last 25 years faced with this issue have typically reduced housing expenditure.
Public Sector Loans Board	This is an organisation from which local authorities can borrow sometimes at lower rates than from banks.
Public Works Department	A contractor owned by the landlord and does work to the houses, such as repairs. See also direct labour organisation .
Pursuer	In court the individual or organisation who is acting against another individual or organisation.
Quantitative	A way of measuring how well something works by using hard information such as numbers or statistics.
Qualitative	A way of measuring how well something works by using soft information such as tenant's quotes.
Quasi Autonomous Non-Governmental Organisation	Commonly known as a Quango. A quango is an organisation that is responsible to a government minister for providing a service.
Quorate	The rules governing boards or committees of organisations will state how many of its management committee must attend its meetings. Otherwise the meeting cannot take any decisions. The committee is quorate if at least that number is present.
Quorum	The number of people referred to under the quorate definition.
Raising Standards	A document setting out processes and procedures, which if followed should result in a registered social landlord improving its housing management service.
Random Survey	A survey of tenants where there is no selection of who to survey. See also sample survey and satisfaction survey .
Reactive Repairs	Repairs carried out in a single house by a landlord at the request of an individual tenant. This can also be called a responsive repair or day-to-day repair .
Recovery Action	The process a landlord goes through to repossess a house.
Refurbishment	Large scale repair and replacement of components all at the same time.
Regeneration	A wide ranging improvement to a housing estate including housing and other factors that contributes to a better life for the residents.
Register of Interested Tenants	A register of interested tenants is often used by landlords to record individual tenants who wish to be consulted or participate without being the member of a tenants' organisation.

Key Housing Words

R

Register of Private Landlords	Local authorities have a duty to compile a register of private landlords in their area and make it available for public inspection.
Register of Tenants Organisations	A register a landlord has to keep which contains details of registered tenants organisations .
Registered	This defines the process of a landlord being on a list of organisations that will comply with the standards, rules and regulations set by another organisation. Usually involves being monitored by the other organisation – the most common is a registered social landlord which is registered with Communities Scotland and is monitored by them.
Registered Rent	This is a rent for a regulated tenancy determined by a rent officer or Rent Assessment Committee .
Registered Social Landlord	A landlord registered with Communities Scotland , which owns and manages houses on a not for profit basis , under either an industrial and provident society type set of rules or under memorandum and articles of association of a company limited by guarantee .
Registered Tenants Organisation	Registered Tenants Organisations (RTOs) were introduced in Scotland as part of the Housing (Scotland) Act 2001. A tenants' organisation can apply to their landlord for registration if it meets certain criteria.
Registrar of Friendly Societies	The person who is responsible for maintaining the standards of Industrial and Provident Societies .
Regulated Tenancy	A legal agreement between a tenant and a private landlord entered into before January 1989. More information can be obtained from the rent officer in your area.
Regulation and Inspection	The department within Communities Scotland that is responsible for evaluating and publishing the performance of registered social landlords and local authorities .
Regulations	These are prescriptive rules. For example Communities Scotland will only consider registering a landlord that is an Industrial and Provident Society or a company as defined elsewhere in this document.
Regulator	This is Communities Scotland . It measures the performance of registered social landlords and local authorities to ensure they meet set minimum standards.
Rehabilitation	Improving and adding to current components to bring the house up to present day standards.
Related Organisations	Two organisations not related by their constitutions but by something they do.
Relet	The process of preparing an existing house for letting and finding a tenant for that house. See also allocations .

Key Housing Words

R

Remedial Plans	A local authority may be required to submit a remedial plan following regulation and inspection which contains proposals for dealing with matters which were found to be unsatisfactory.
Rent Arrears	The amount of rent money a tenant has not paid to the landlord on time. Also sometimes just called arrears .
Rent Assessment Committee	An independent committee, normally of three people: a lawyer, a professional surveyor and a lay person. They can determine the maximum rent for a regulated tenancy . They hear appeals against the rent set by a rent officer . They can also vary the conditions of a tenancy.
Rent Officer	An independent person who determines and registers rents for houses let on regulated tenancies . Either the landlord or tenant can ask for a rent to be registered.
Rent Structure	A way to work out the differences in rents to levy on houses of different sizes and types. Other features of houses could also lead to differences. For example, different areas, different levels of amenity or quality of environment. It used to be done with reference to the rateable value of houses, when rates were the form of local taxation. Rateable values are no longer used under the council tax system of local taxation.
Repossession	A legal process whereby a lender (Mortgagee) calls up his security and thereby legally owns a property because the borrower (Mortgagor) has not paid the instalments on the loan .
Residual Debt	A landlord decides to sell its housing stock for a price less than the current debt on the houses. The difference between the price paid and the size of the debt is called the residual debt. Sometimes called outstanding debt .
Responsive Repairs	Repairs carried out in a single house by a landlord at the request of an individual tenant. This can also be called a reactive repair or day-to-day repair .
Restriction of Liberty Orders (RLO)	RLOs confine an offender to a particular place for up to 12 hours per day, or restrict him or her from a particular place.
Revenue Expenditure	The spending of money to meet regular recurring costs, such as reactive repairs , housing staff and loan charges – the opposite of capital expenditure .
Right to a Written Lease	A landlord must provide a written tenancy agreement .
Right to Buy	A scheme defined in law that sets rules to allow a secure tenant to purchase his/her home with discount.

Key Housing Words

R-S

Right to Compensation	Under the Housing (Scotland) Act 2001 Scottish secure tenants and short Scottish secure tenants may be able to receive compensation from their landlord for improvements which they have made to their home on or after 30 th September 2002. If someone was a secure tenant and carried out improvements to their home before 30 th September 2002 they will continue to have rights to compensation under the old scheme.
Right to Manage	A scheme defined in law that sets rules to allow a group of secure tenants to set up a co-op to manage their homes.
Right to Repair	A scheme defined in law that sets rules to allow a secure tenant to order his/her own repair if it costs less than £350 and the landlord pays for it. The contractor must be on an approved list held by the landlord .
Right to Succession	The rules for succession are based on law and on what is written in the tenancy agreement . An adult who is part of a household at the time of the tenant's death may have a right to have the tenancy transferred to him/her.
Rough Sleepers Initiative	A scheme for the Scottish Executive to prioritise funds that will have the most effect in helping homeless people find a place to live.
Rules	Every housing association and co-op is governed by a set of rules that sets out how they will conduct their affairs, electing its management committee etc. The equivalent for a tenants' organisation is its constitution .
Sample Survey	A survey of a selected number of tenants to give a result close to that that would have been obtained if all tenants had been surveyed. See also random survey and satisfaction survey .
Satisfaction Survey	A survey of a number of tenants by the landlord to see what they think of the housing management service . See also random surveys and sample survey .
Schedule of Rates	A document that sets out repair details for every component in a house, with a cost against each item. Landlords use it to pay contractors for reactive repairs . See also Bill of Quantities .
Scottish Executive Development Department	The civil servants that are responsible for housing are part of the Scottish Executive Development Department .
Scottish Executive	This is a collective term for the Scottish Government , Government Ministers and the Civil Servants. See Key Housing Organisations for more information.
Scottish Federation of Housing Associations	An organisation made up of registered social landlords that collects information from its members and then puts forward a collective point of view. Sometimes known as SFHA, see the key housing organisations for more detailed information.

Key Housing Words

S

Scottish Housing Associations Resources for Education	A not for profit organisation whose primary aim is to provide training for the members and staff of registered social landlords . It is commonly known as SHARE .
Scottish Housing Handbooks	Books issued by the Scottish Executive Development Department setting out processes and standards to meet when providing housing or housing services.
Scottish Housing Quality Standard	The SHQS is a statutory standard for rented housing in Scotland, established by the Scottish Executive which, local authorities and registered social landlords are required to meet no later than 2015.
Scottish Parliament	The body of Scottish elected politicians that debates and agrees housing legislation for Scotland. A Westminster Parliament deals with national legislation . See key housing organisations for more information.
Scottish Secure Tenancy Agreement	A legal agreement between a local authority or registered social landlord and a tenant. Setting out the rules that allow a tenant to occupy the house and describing the rights and responsibilities of the tenant and landlord . See also Short Scottish Secure Tenancy Agreement .
Scottish Tenants Organisation	An organisation of tenant members meeting within Scotland.
Section 5 Referrals	Section 5 of the Housing (Scotland) Act 2001 places a statutory duty on housing associations and other registered social landlords to provide accommodation to homeless people.
Section 15	Section 15 of the Housing (Scotland) Act 1987 sets out how a registered social landlord deals with providing a housing service to a committee member, member of staff or a close relative. See also interests .
Section 94 consent	Refers to permission from government to a local authority to borrow money.
Secure Tenant	A tenant who has signed a secure tenancy agreement .
Security	When a lender lends a substantial amount of money to someone to buy a property, he wants a guarantee that the borrower will pay. The borrower usually has to grant a security over the property, which means that if he does not pay the loan instalments then the lender is entitled to repossess the property and sell it to repay the loan .
Seedcorn	A grant of money made available to a group which may include tenants, to enable them to cover some of the expenditure related to becoming a landlord that will eventually take over tenanted houses after a stock transfer .
Sequestration	Bankruptcy, a formal legal process which takes all your assets and transfers them to a trustee so that he/she can use them to pay some of your debt.

Key Housing Words

S

Sequestration for Rent	A process that can be used by a landlord to recover unpaid rent. This is not the same as formal sequestration .
Service Charge	A landlord sometimes offers a specific service to some of its tenants and levies a separate charge on top of their rents to cover the cost; this is called a service charge. For example, sometimes an elderly tenant who lives in a sheltered housing complex pays a service charge to cover the cost of the warden.
Service Level Agreements	An agreement between a service provider and a service user setting down the standard of service to be provided. A registered social landlord and a local authority may enter into a service level agreement that if information on tenants is provided on time to the local authority it will process housing benefit within two weeks.
Shared Ownership	A house that is available for a person to buy some and rent the remainder. Half way between owning and renting a house.
Sheltered Housing	A house connected to an onsite warden service.
Sheriff	A term for a Scottish Judge
Short Scottish Secure Tenancy	A legal agreement between a local authority landlord or a registered social landlord and a tenant. Setting out the rules that allow a tenant to occupy the house and describing rights and responsibilities of the tenant and landlord . One of the rules defines the length of the tenancy which is initially six months. See also probationary tenant .
Short Scottish Secure Tenant	A person who has signed a short Scottish secure tenancy .
Single Seller Survey	Introduced in the Housing (Scotland) Act 2006 this means sellers of houses will have to arrange for a single survey before marketing their home and make it available to possible buyers.
Sist	A legal term for the Sheriff suspending the case from further court action.
Social Housing	Housing at an affordable rent provided by registered social landlords .
Social Inclusion	A wide ranging term to cover all the things that are required to help people to play a full part in society.
Social Inclusion Partnership	A range of organisations and residents work together to deliver all the services that are required to enable an individual to play an active part in society.
Space Standards	A measure of the size of rooms to which a landlord should seek to reach when designing a new house.
Special General Meeting	A meeting held because the members of the organisation wish to discuss and reach a decision about an urgent matter that cannot wait for the annual general meeting .

Key Housing Words

S

Special Manager	A person put into a registered social landlord by Communities Scotland to improve the organisation's performance. The manager will have general powers to do what is necessary to fulfil their functions and may also be given specific powers by Ministers.
Specification	A written standard that a landlord requires a contractor to reach when delivering a service or carrying out work.
Stage 3 adaptation	An allowance of money to a housing association from Communities Scotland to enable it to convert a house to make it suitable for a disabled person.
Stakeholder	A person who has an interest in what the landlord is doing. This applies to tenants, residents, and staff amongst others.
Standard	A measure to which a landlord should seek to reach for delivering its services to tenants.
Standard Delivery Plan	The plan that demonstrates how a Council will ensure that all its houses meet the Scottish Housing Quality Standard by 2015.
Standing Orders	A set of rules that control how a landlord or other organisations will run their business.
Start Up Grant	A grant that a landlord provides to tenants groups when they first set up.
Statutory	Something set down in an Act of Parliament that a landlord must do. A landlord has a statutory duty to keep a house wind and watertight.
Steering Group	A group of people, including tenants, who get together to set up a new organisation such as a tenants' association.
Stock	Houses owned by a landlord .
Stock Condition Survey	A survey of the repair condition of houses. This not only estimates disrepair it judges the future remaining life of major components . It will take account of how old the components are, when making this judgement. A survey like this is not to specify exactly what each house needs. It is only to provide a reliable estimate of costs across the housing stock. Usually a one in ten sample survey is enough for this purpose.
Stock Transfer	An existing landlord selling houses occupied by secure tenants to a registered social landlord or another alternative landlord .
Strategy	An organisation assesses its work and decides how to change this over a period of time. The strategy is the means of going from the current to the future desirable position.
Strengths Weaknesses Opportunities and Threats	A way to assess the long-term future of an organisation. It will look at each of these headings and reach a decision on how it will affect its prospects. Sometimes known as a SWOT analysis.

Key Housing Words

S-T

Sub-letting	A tenant can let part of his/her home for short periods of time if he/she is going to be away from home and if the landlord agrees.
Subsidiary	A company controlled by another (parent) company that has a majority at general meetings and is able to appoint and deselect the board of directors of the subsidiary company. A subsidiary company cannot be a registered social landlord if the parent company is not a registered social landlord .
Subsidy	Money given to a housing provider to assist with the cost of building new or improving existing housing. The aim of the subsidy is to keep rents or purchase price lower than they would have otherwise been by Communities Scotland paying part of the costs.
Succession	This means the right to pass the tenancy of a house over after the death of the tenant. Rights to succession are outlined in a tenant's tenancy agreement .
Summary warrant	Issued by a Court to allow a creditor to recover money due to him/her. Often used to collect unpaid poll tax/rates/council tax.
Summons	A document detailing a court case against the defender . This can also be a witness citation.
Supported Accommodation	A house linked to staff who provide support to a tenant to help him/her to manage a home.
Sustainable Housing	Housing which is designed to last a long time. Each component can be replaced when it wears out.
Task Group	A group of people brought together for a short time to carry out one specific job.
Tenancy	A general term describing a tenant renting a house.
Tenancy Agreement	A legal agreement regarding the occupancy of a house between a landlord and a tenant setting out their rights and responsibilities. Sometimes called Missive of Let .
Tenant Participation	A process providing ongoing opportunities for tenants to influence the decisions taken by their landlords before the decisions are made.
Tenant Participation Officer	A member of staff employed by a landlord to promote tenant participation .
Tenant Participation Strategy	Section 53 of the Housing (Scotland) Act 2001 places a duty on local authorities and registered social landlords to produce tenant participation strategies . These strategies promote the influence of tenants in landlords' services and show how the landlord will obtain and take account of tenants' views.
Tenant Participation Structures	The way that landlords and tenants' organisations are set up to ensure tenants can influence their landlord .

Key Housing Words

T

Tenanted Market Value	The value of houses that have sitting tenants and that must be kept for renting in future. The latter does not apply if the Right to Buy is exercised.
Tenants Handbook	A guidebook for tenants that explains the services tenants can expect from their landlord .
Tenants Information Service	An organisation managed by tenants that provides information, training, development support and advice to tenants throughout Scotland. Sometimes known as TIS, see the key housing organisations for more detailed information.
Tenants Involvement in Islands Grampian Highland Rural Areas	This is an organisation set up in the North of Scotland to promote tenant participation in that area. Sometimes known as TIGHRA, see the key housing organisations for more detailed information.
Tenant Participation Advisory Service.	An organisation that provides information, training and advice to tenants throughout Scotland. Sometimes known as TPAS, see the key housing organisations for more detailed information.
Tender	A process of seeking from a range of suitable contractors a cost for carrying out work on behalf of the landlord .
Tenure	The relationship between who owns and who lives in a house. A rented house means the person living in it does not own the house whilst owner-occupier means the person living in the house also owns it.
Timescales	The length of time to carry out a task .
Timetable	The list of actions and the length of time to complete all the tasks on the list.
(In) Today's Money	This means a figure for the future is being quoted before inflation is taken into account. For example, if rents rise at the rate of inflation, the average rent now of £2689 will still be the average rent in say 5 years time, "in today's money". If inflation runs at 2.5% each year, the actual amount tenants would pay on average, would be much higher, namely around £3000.
Tolerable Standard	A minimum quality standard set down in law below which no house should fall. See also below the tolerable standard .
Transfer Agreement	Legal agreement between a local authority and the prospective new landlord which sets out the terms and conditions of a housing stock transfer.
Transfer 1	The process of a tenant moving from a house owned by a landlord to another house owned by the same landlord .
Transfer 2	The process of changing ownership from a council tenant to being the tenant of a registered social landlord . Sometimes referred to as stock transfer .
Transfer List	A list of existing tenants wanting to move house.

Key Housing Words

T-W

Transfer of Undertakings Protection of Employment Regulations	This refers to legislation that protects the continuing rights of staff when one landlord decides to transfer its houses to another landlord . Sometimes called TUPE .
Treasury	The government body responsible for managing the financial affairs of the UK.
Treasury Management Policy	This is a written policy explaining where a registered social landlord will borrow money and where it will invest any temporary money it has.
Trickle Transfers	The transfer of houses to another landlord one at a time – usually when the house becomes vacant.
Trustee	A person appointed by the court to administer someone's assets and repay their debts.
Unitary Authority	A local authority that is responsible for all the local services in its area. All Scotland's local councils are now unitary authorities.
Vacant Possession	A house that is vacant at time of sale. This term is used in valuing a house under the Right to Buy .
Valuation	The price set by a surveyor which a landlord must usually pay to buy houses.
Valuation – Open Market	The price a house would sell at if offered with vacant possession to the public.
Valuation – Tenanted Market Value	The price the houses would sell at were they only to be used for letting to tenants.
Value for Money	A term used by Accounts Commission and Government to cover the provision of a quality housing service at the minimum cost.
Vetting	A process of checking the previous record of a prospective tenant before letting a house.
Void	Empty house.
Voluntary	Something done by someone of his/her own free will and who receives no payment for the activity. They may receive expenses to cover travel and carers costs. Membership of a management committee of a registered social landlord is voluntary.
Waiting List	A list of prospective tenants held by a landlord . See also Common Housing Register .
Westminster Parliament	The body of United Kingdom politicians that debates and agrees national legislation some of which applies to Scotland. The legislation related to housing benefits is discussed at Westminster. There is a Scottish Parliament with different responsibilities.

Key Housing Initials

ABN	Antisocial Behaviour Notice
AGM	Annual General Meeting
ASBO	Antisocial Behaviour Orders
BTS	Below Tolerable Standard
CCT	Compulsory Competitive Tendering
CCTV	Close Circuit Television
CDM	Construction (Design and Management) regulations 1994
CFCR	Capital funded from current revenue
CHR	Common Housing Register
CIH	Chartered Institute of Housing
CIPFA	Chartered Institute of Public Finance and Accountancy
COSLA	Convention of Scottish Local Authorities
CoW	Clerk of Works
CPO	Compulsory Purchase Officer
CRASBO	Criminal Antisocial Behaviour Order
CRO	Community Reparation Order
CRE	Commission for Racial Equality
DCF	Discounted Cash Flow
DLO	Direct Labour Organisation
FPN	Fixed Penalty Notice
GAV	Gross Annual Valuation
HAG	Housing Association Grant
HERF	Housing Estate Regeneration Funding
HRA	Housing Revenue Account
HSE	Health and Safety Executive
ICF	Inflated Cash Flow
ITA	Independent Tenant Adviser
LCC	Life Cycle Costing
LCHO	Low Cost Home Ownership

Key Housing Initials

LHC	Local Housing Company
LHS	Local Housing Strategy
NHER	National Home Energy Rating
NHP	New Housing Partnership
PAIH	Positive Action in Housing
PFI	Private Finance Initiative
PSBR	Public Sector Borrowing Rate
PWD	Public Works Department
QUANGO	Quasi Autonomous Non-Governmental Organisation
R&I	Regulation and Inspection (Communities Scotland)
RLO	Restriction of Liberty Order
RSI	Rough Sleepers Initiative
RSL	Registered Social Landlord
RTB	Right to Buy
RTO	Registered Tenants Organisation
SEDD	Scottish Executive Development Department
SFHA	Scottish Federation of Housing Associations
SGM	Special General Meeting
SHARE	Scottish Housing Associations Resource for Education
SST	Scottish Secure Tenancy
SSST	Short Scottish Secure Tenancy
STO	Scottish Tenants Organisation
TIGHRA	Tenants Involvement in Islands Grampian Highland Rural Areas
TIS	Tenants Information Service
TMV	Tenant Market Value
TPAS	Tenant Participation Advisory Service
TPO	Tenant Participation Officer
TUPE	Transfer of Undertakings Protection of Employment Regulations
VFM	Value for Money

Key Housing Organisations

Chartered Institute of Housing (CIH)

This is the professional body for everybody that is interested in housing.

The Institute ensures that its members have reached a standard of competence, by means of education, examination and continual professional development.

The CIH researches and produces good practice guidance for housing managers.

The Institute also provides training to all that have an interest in increasing their knowledge in housing matters, including tenants.

Finally the Institute lobbies government to ensure that it is aware of housing issues when considering introducing new or implementing existing legislation.

You can contact the Chartered Institute of Housing in Scotland by telephoning 0131 225 4544 or email scotland@cih.org

Communities Scotland

Communities Scotland was set up to replace Scottish Homes following the Housing (Scotland) Act 2001. It helps fund housing associations and others to build houses. It has powers to tackle a wide range of housing related work funding research for instance.

Funding New Houses: Communities Scotland receives grant funding from Government, which it distributes to a range of housing associations and private developers to assist the building of social rented housing or low cost home ownership projects.

Setting Standards and Monitoring Performance: Communities Scotland is responsible for registering and supervising all registered social landlords and local authority landlords. To do this it sets standards for landlords to follow in all areas of the housing service. It also monitors performance against these standards to ensure that tenants receive an affordable and high quality service.

Research and Strategy: Part of the role of Communities Scotland is to commission and carry out research into housing issues e.g. stock conditions, homelessness etc. and to advise the Scottish Executive on appropriate strategies.

You can contact the Communities Scotland Tenant Participation Team by telephoning 0131 479 5317 or email cooka@communitiesscotland.gov.uk

Convention of Scottish Local Authorities (CoSLA)

Most Local Authorities in Scotland are members of CoSLA. Policy is developed through leaders (Council) meetings and there are a number of forums, although no specific forum on housing exists.

CoSLA is the forum for Local Authorities to discuss issues, and the views of the Authorities will be represented to Government and the public through CoSLA. By bringing together the Local Authorities and presenting a common voice, CoSLA seeks to promote and protect the interests of Councils.

CoSLA has among its aims, increasing the role and influence of Local Government within the communities they serve, and to increase the control of local government over its own affairs. It has produced a number of papers on housing from a council's perspective.

You can contact CoSLA by telephoning 0131 474 9200 or email enquiries@cosla.gov.uk

Key Housing Organisations

Positive Action in Housing

This organisation has a mission to promote through a national training programme, racial equality and the wider ethos of equal opportunities policies and practices within the Scottish housing movement.

It aims to help tenants' organisations consider race equality issues in the work of tenants organisations, in particular to play a key role in challenging racial harassment of black tenants.

Positive Action in Housing offers tenants training programmes to achieve its mission and aims in housing.

You can contact Positive Action in Housing by telephoning 0141 353 2220 or email home@paih.org

Scottish Federation of Housing Associations (SFHA)

SFHA is the representative body of housing associations (HAs) and co-operatives in Scotland. Nearly 200 HA's or co-ops subscribe to SFHA. The SFHA is governed by a Council of 22 who are elected from representatives of the member HAs and co-ops.

The SFHA has established the following aims:

"To contribute to the provision of high quality, affordable housing and housing related services, and to the creation of sustainable communities, by promoting, representing and providing services to housing associations and co-operatives in Scotland, and campaigning on their behalf"

Activities:

- Consultancy: SFHA will provide assistance on a range of areas, e.g. developing housing management policies.
- Policy Development: SFHA works with its members to produce a common approach to issues. The common approach is then represented to Communities Scotland or other agencies, as the views of the movement.
- Standards: SFHA produces its own standards for HAs to follow. These cover good practice in housing management, governance, model rules etc. Communities Scotland monitors associations' performance against these standards.
- Equality: The promotion of equality of opportunity in all aspects of housing association activity is an important concern for SFHA.
- Training and Events: SFHA provides a range of training services and conferences.

You can contact Scottish Federation of Housing Associations by telephoning 0131 556 5777 or email sfha@sfha.co.uk

Scottish Parliament and Executive

The Scottish Parliament is responsible for housing in Scotland. The Parliament is made of Members called MSPs who debate and agree legislation in relation to housing.

The Scottish Executive is made up of Ministers and Civil Servants who are responsible for bringing forward housing legislation and implementing the parliament and Government's policies. The Scottish Executive directs the work of Communities Scotland.

Key Housing Organisations

The Minister for Communities is the person with responsibility for housing in the Executive. The paid officials, civil servants, work with Scottish Ministers to improve the well being of Scotland for its people. Their values are:

- Integrity and honesty;
- Objectivity;
- Political impartiality; and
- Fairness.

You can contact the Scottish Executive by telephoning 0131 348 5000 or 0845 278 1999 or email sp.info@scottish.parliament.uk

Scottish Tenants Organisation (STO)

The Scottish Tenants Organisation (STO) is a tenant led and run organisation within Scotland. Membership is open to all associations of tenants in Scotland. The executive committee of STO consists of elected representatives from affiliated tenant associations. Only one representative can come from each organisation.

You can contact Scottish Tenants Organisation at www.scottishtenants.org.uk

Tenant Involvement in the Islands Grampian and Highland Rural Areas (TIGHRA)

Tenant Involvement in the Islands Grampian and Highland Rural Areas (TIGHRA) was set up to address the issues of tenant participation especially in remote rural areas of the North of Scotland. TIGHRA can provide some fine examples of tenant participation initiatives in rural and remote areas.

TIGHRA has always been recognised as a valuable resource for tenants and social landlords in the North of Scotland. Its strength and influence as an organisation comes from placing members at the heart of its concerns. TIGHRA is a membership organisation and many of the activities are aimed at the members. This includes:

- Newsletters;
- Annual conferences;
- Seminars;
- Training and development;
- Representing TIGHRA on a range of outside bodies;
- Representing members in the development of rural tenant participation;
- Enabling landlords and tenants to develop tenant participation in this unique part of Scotland.

You can contact TIGHRA by telephoning 01467 672233 or email info@tighra.org

Key Housing Organisations

Tenants Information Service (TIS)

Tenants Information Service (TIS) provides information, advice and training services to Scottish tenants' organisations. It also provides advice on tenant participation to landlords as well as tenants.

TIS has a membership of approximately 400 tenants, each nominated by his/her own organisation. The membership elects an Executive Council of tenants to control Tenants Information Service's affairs.

TIS offers services such as: -

- Information and advice about housing issues and effective organisation over the telephone, by letter and in a series of basic guides written especially for tenants;
- Centre-based and local training courses, seminars and conferences;
- Independent advice for tenants involved in stock transfers, best value and other in-depth projects;
- Development support to help tenants' organisations become more effective and influential.

You can contact TIS by telephoning 0141 248 1242 or email info@tis.org.uk

Tenant Participation Advisory Service (TPAS)

The Tenant Participation Advisory Service (TPAS) exists to promote good and effective relationships between tenant and landlord organisations in Scotland.

TPAS is a membership organisation. A board elected by and from its members runs it. Members come from all over Scotland, from rural areas, islands and urban centres; including people from tenants' groups, tenants' federations, tenants' co-ops, tenant management organisations, local authorities, housing associations and individuals.

TPAS promotes new tenant organisations and provides related training; help tenants organisations to establish effective relationship with landlords and help landlords establish effective tenant participation policies.

TPAS deal with best value from both sides and offer advice to tenants involved in stock transfer. More recently it has developed a new service, tenant participation audits working with landlords.

You can contact TPAS by telephoning 0141 552 3633 or email enquiries@tpasscotland.org.uk

Appendix 1

TIS Basic Guides and Information Notes

The Tenants Information Service (TIS) has the following publications available to tenants:

Basic Guides

Tenant Participation in Supported Accommodation

Housing Inspection

The Antisocial Behaviour etc. (Scotland) Act 2004

Starting a Tenants and Residents Association

Common Housing Registers

Information Notes

Options Appraisal and Stock Transfer

The Scottish Housing Quality Standard and Standard Delivery Plans

Treasurer's Training Pack

Neighbourhood Management

Antisocial Behaviour Strategies

Antisocial Behaviour Orders

Secretary Skills

If you would like a copy of any of these publications you can download them from our website at www.tis.org.uk or telephone us on 0141 248 1242 or email info@tis.org.uk



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