

# Jargon buster

A list of acronyms and specialist housing language that you might encounter.

## List of acronyms

### **Acceptable Behaviour Contract (ABC)**

A resident or their children can be asked to sign an ABC, agreeing to behave in an acceptable way. If not, further tenancy action may be taken against the resident

### **Affordable housing**

Affordable housing is housing built with subsidy from the Government, a housing association or other means, either for rent, outright sale, or shared ownership. The subsidy enables the cost of rent/purchase to be affordable for households who cannot otherwise afford the market rent/sale price in the area.

### **Anti-social behaviour (ASB)**

Is behaviour that goes against what is generally acceptable to society. This can include criminal acts as well as less serious behaviour such as general un-neighbourly behaviour.

### **Anti-social behaviour order (ASBO)**

Allows a council and/or a housing association to apply to the court to stop an individual behaving in a particular way and/or from going to particular places.

ASBOs can be issued against any individual over ten years old. Breaching the order can carry a five-year prison sentence.

### **Annual Efficiency Statement (AES)**

An annual report submitted by every housing association to the Housing Corporation detailing how they will make savings or increase the level of services for the same cost.

### **Assets**

Things that have a value and which can be expressed in money terms. 'Fixed assets' cannot be readily converted into cash, such as properties that take time to sell, and will benefit the organisation for more than one year. Current assets include cash and bank balances and those assets that are readily convertible into cash e.g. debts due.

## **Audit Commission (AC)**

Was the Government's inspection and assessment organisation. It inspected the services of councils and housing associations. It was abolished in 2010.

## **Benchmarking**

When organisations compare their performance to other organisations.

## **Benefit overpayments**

Is a housing benefit payment that is made in error to a resident who is not entitled to it. Housing benefit overpayments are not rent arrears and cannot be included in possession proceedings via the court.

## **Best value**

Is used by councils and housing associations to review the services they provide and improve service quality and cost effectiveness. This must be done in consultation with people who use the services, and the wider community.

## **BME**

Black Minority Ethnic, term used to describe minority groups recognised as falling under the Race Relations Act 1976.

## **Capital expenditure**

The term covers investment in permanent assets such as land, buildings roads, etc. and major investment in existing homes and providing new homes.

## **Clifton Estate Ltd**

Clifton Estate Limited administers a small number of non Social Housing dwellings and garages and passes any surplus it makes to the Joseph Rowntree Foundation (JRF) by way of Gift Aid to help support JRF's research programme.

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

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

## **Early years provision**

Generally describes services for children under school age - e.g. toddler group, playgroup and nursery provision.

## **Egan compliant**

Conforms to the principles of the Egan Report (1999) that set standards for improving quality and eliminating waste in the construction industry.

## **Extra care**

Extra care is now widely used to describe retirement housing, for rent, owned or part owned, where care is available. As residents' needs change, the level of care they receive can also change without the resident having to move.

## **Homebuy**

Homebuy enables people who cannot afford to buy a home outright to purchase a share in a new home and rent the remainder (formerly known as shared ownership).

## **Housing Benefit (HB)**

A means tested welfare benefit administered by the local authority providing eligible residents with assistance in meeting the cost of rent.

Helps residents to pay their rent. All tenants, council, housing association or private, are eligible to apply. How much help anyone receives depends on their income and other circumstances.

## **Homes and Communities Agency**

The housing and regeneration agency for England. It provides funding for affordable housing and improves quality of life by raising standards for the physical and social environment.

## **Housing Ombudsman**

The Ombudsman can investigate complaints and other matters referred to them and make recommendations for action. They are independent of the people and organisations they investigate. They are impartial. Residents can refer matters to the Housing Ombudsman - for example, complaints not satisfactorily addressed by JRHT procedures.

## **Integrated Children's Centre (ICC)**

A Government-led initiative bringing together a range of agencies who provide community facilities. These will typically include a school, child care, family support and health services. These centres may also have links to jobcentres.

## **Key Line Of Enquiry (KLOE)**

Key Line of Enquiry formed the basis on which the Audit Commission made inspection judgements.

### **Key Performance Indicator (KPI)**

Key Performance indicator - see performance indicator.

### **Major repairs**

Improvements to housing stock that are substantial and usually planned in advance.

### **Management Agreement**

A legal agreement between the landlord and a partner who manages a property on behalf of the housing association usually used for supported housing projects. It sets out the responsibilities of the housing association and the managing agent.

### **Mutual exchange**

A tenant's right, under certain conditions, to exchange his/her tenancy with a tenant of the same landlord or another public sector landlord.

### **Notice of Intention to Seek Possession (NOSP/NISP)**

Is a notice served by a landlord on a rented resident telling the resident that the landlord intends to apply to court for possession.

### **Partnering**

This is a more flexible way of working with contractors to provide services on our behalf.

### **Performance indicators**

Reports on performance for specific elements of service.

### **Procurement**

The process of buying land, building on it and delivering the completed project in accordance with a predetermined design and to an agreed cost. Procurement also relates to buying in other services that another organisation will then deliver on our behalf, e.g. cleaning services

### **Programme maintenance**

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

## **Racial harassment**

Verbal or physical attacks on a person or on property. The violence is suffered by individuals or groups because of their colour, race, nationality or ethnic or national origins.

## **Rent convergence/rent restructuring**

Is the Government's aim of council and housing association tenants paying similar rents for properties of similar size and condition, in a council area. The aim is to achieve this within ten years (2011/12).

## **Rent debit**

The term used to describe the amount of money - the total rent - that is payable by all the rented residents of the housing association put together.

## **Reverse staircasing**

The term used when a shared owner sells back shares in their house to the housing association.

For example, when a shared owner who owns 75 per cent sells back 25 per cent to the association. The shared owner then receives a lump sum equivalent to the 25 per cent value of their house. The shared owner then owns just 50 per cent.

## **Responsive repairs**

Day-to-day repairs to homes done in response to requests made by residents.

## **Right to repair**

A scheme under the Housing Act 1985 as amended by the Leasehold Reform, Housing and Urban Development Act 1993 that gives rented residents the right to claim compensation if certain small urgent repairs (costing less than £250) are not carried out within prescribed time limits.

## **Risk management**

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

## **Residents' Voice**

Residents' Voice meet four times a year and provide the opportunity for residents from each of the residents' groups to meet and discuss issues affecting services and local issues.

## **SAP**

This is the energy efficiency rating of a home.

## **SAVE Scheme**

Sale of alternate vacancies. This scheme operates in New Earswick. When a rented property becomes vacant we may consider selling that property rather than renting it again to ensure a balance of rented and owner-occupied homes is maintained.

## **Section 106**

A section 106 agreement is an agreement drawn up by the local planning authority setting out conditions on new development which must be met by the developer e.g. restrictions on allocations, requirements for children's play areas

## **Section 9 consent**

This is the consent required by the Homes and Communities Agency if a housing association wishes to dispose of/sell off any land it owns.

## **Service charges**

The money leaseholders pay for services such as caretakers, common rooms and cleaning, lighting and maintenance of common parts and gardening.

## **Shared ownership**

Shared ownership helps people who cannot afford the full cost of buying a home outright. With shared ownership you buy a share of your home and rent the rest.

## **Social Housing Grant**

Grant from the Homes and Communities Agency to subsidise the cost of developing affordable housing. It is given to housing associations to develop schemes in their area

## **Staircasing**

When purchasing a share- ownership property, the new owner may purchase, for example, 50 per cent of the property value. If the owner's financial circumstances improve, the owner may choose to purchase more shares and this is known as staircasing. Therefore, the new owner may staircase up from 50 per cent ownership to 75 per cent ownership, for example.

## **Starter tenancies**

The Housing Act of 1996 allows housing associations to offer introductory tenancies to new rented residents. These last for a year and then would become assured tenancies. They are optional. Also known as probationary tenancies or introductory tenancies.

### **Stock condition survey**

Stock condition surveys help to assess the need for planned maintenance. Some landlords carry out sample surveys every few years; others have a rolling programme of property inspections. An energy efficiency appraisal of each building type can be usefully included in the survey. Forecasts all works needed to all homes over the next 30 years.

### **Supported housing**

Housing that has additional support services for the residents.

### **Target rents**

These are the rent levels for council and housing association properties. They are set by using a Government formula based on size, location and condition. They are also worked out on local incomes and the value of homes.

### **Technical arrears**

These are arrears arising as a result of delays in receiving housing benefit payments from local authorities. Some residents choose to have their housing benefit paid direct to JRHT. However, these payments are made by the council four weeks in arrears, so they show as "technical arrears" because we know the money will come through at the end of the four-week cycle.

### **Tenant Services Agency**

The organisation that until late 2010 oversaw housing associations in England to make sure they delivered good quality services to residents. Part of this role will now be taken on by the HCA (see above).

### **Top quartile**

The performance of housing associations is monitored on the same indicators. They are then grouped according to how well they perform. The top quartile performing housing associations are those that fall in the top 25 per cent.

### **Void costs**

These are the costs associated with an empty property and can include the cost of repairs to that property or the rent loss from that property whilst it is empty

## **Void**

A term used to describe a bedspace or property that is not let. For example a project with ten bedspaces, two of which are empty, might be described as 'currently having 20 per cent voids'.

## **Void**s

Empty rented properties or bedspaces generating no income.

## **Void loss**

Rents lost as a result of non-occupation of a property.

## **Miscellaneous acronyms, A-Z**

- ADSS - Association of Directors of Social Services
- CAPI - Computer Assisted Personal Interviewing
- CASPAR - City-centre Apartments for Single People at Affordable Rents (Birmingham and Leeds)
- CCRC - Continuing Care Retirement Communities (Hartrigg Oaks and Hartfields)
- CLT - Community Land Trust
- CREUE - Centre for Research and European Urban Environments
- CSC - Care Services Committee
- CTC - Communities that Care
- CURDS - Centre for Urban and Regional Development Studies
- CYC - City of York Council
- DCMS - Department for Culture, Media and Sport
- EFC - European Foundation Centre
- ESH - Easing Shortages of Housing (PPD Programme)
- FPC - Finance and Personnel Committee
- GAYE - Give As You Earn, staff committee
- GIS - Geographical information Systems
- HA - Housing association
- HCA - Homes and Communities Agency
- HMO - Houses in Multiple Occupation
- HO - Hartrigg Oaks
- HOMC - Hartrigg Oaks Management Committee



- I&I - Immigration and Inclusion (Single Programme Committee)
- ILC - Independent Living Committee (Single Programme Committee)
- INSP - International Network on Strategic Planning
- ITSG - Information Technology Support Group
- JRCT - Joseph Rowntree Charitable Trust
- JRF - Joseph Rowntree Foundation
- JRHT - Joseph Rowntree Housing Trust
- JRRT - Joseph Rowntree Reform Trust
- LLiC - Local Labour in Construction
- LSPs - Local Strategic Partnerships
- LTC - Paying for Long Term Care (PPD Programme)
- MUDs - Multi-User Domains
- NCR - New Commitment for Regeneration
- NCVCCO - National Council of Voluntary Child Care Organisations
- NCVO - National Council for Voluntary Organisations
- NDC - New Deal for Communities
- NECA - New Earswick Community Association
- NERF - New Earswick Residents' Forum
- NYA - National Youth Agency
- PAG - Project Advisory Group
- PAIN - Public Affairs Internal Network
- PDC - Policy Development and Communications
- PIC - Partnership Initiative for Communities
- PIFs - Property Investment Funds
- PRS - Private Rented Sector
- REITs - Real Estate Investment Trusts
- RICS - Royal Institute of Chartered Surveyors
- ROC - Research and Operations in Concert
- RPG - Regional Planning Guidance
- RSIMG - Resident Services Improvement Monitoring Group
- RSL - Registered Social Landlord
- SEU - Social Exclusion Unit
- SEZ - Social Enterprise Zone
- SEZ - Social Exclusion Zone
- SIWP - Service Improvement Working Group
- TAROE - Tenants and Residents Organisation for England
- TPAS - Tenant Participation Advisory Service
- TSA - Tenant Services Authority

- WFTC - Working Families Tax Credit