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## A

### Administration Charge

Amount payable by a leaseholder for information or services exclusive to them only.

- This could include the cost of providing certain information or documents, costs arising in connection with a breach of the lease, etc.
- These are “on cost” for providing a service to the block of flats including: staffing, IT, postage, etc. and for the staff time in providing documents or arranging repairs.

### Affordable Housing

Low-cost housing provided on a rented or shared ownership basis for those unable to afford a home in the private sector. Homes are usually developed with money from central government or a housing association.

### Affordable Rent

Government term for rents, which are at least 20% less than the ‘market rent’ for the area.

### Annual General Meeting (AGM)

Held once every year to report on work of organisation to the Board of Management, elect new Board Members and present the accounts for the financial year.

[See also: Board of Management, Board Members]

### Anti-Social Behaviour (ASB)

Describes a wide range of problem behaviour ranging from music and graffiti, etc. through to vandalism and harassment, etc. it can also include criminal behaviour such as drug dealing.

- You can find more information about ASB here:  
<https://www.gov.uk/government/collections/anti-social-behaviour-crime-and-police-bill>

## Anti-Social Behaviour Order (ASBO)

Council and housing associations may apply to the court for an ASBO to stop a person (10 years old or over) behaving in a certain way or from going to particular places.

- A breach can result in prison. Find more information on ASBOs here: <https://www.gov.uk/asbo>

## Apportionment

The way the costs are divided among leaseholders in accordance with the lease that includes service charges and major works.

## Asset Management

This is the landlord's management of its properties (upkeep, repairs, planned maintenance, etc.)

## Assured Tenancy

Tenancies starting between 15 January 1989 and 27 February 1997 may be assured. A landlord can only end an assured tenancy by serving a Notice of Seeking Possession and obtaining a Possession Order in the county court.

- You find out more information about Assured Tenancies here: [http://england.shelter.org.uk/get\\_advice/private\\_renting/private\\_renting\\_agreements/assured\\_tenancies](http://england.shelter.org.uk/get_advice/private_renting/private_renting_agreements/assured_tenancies)

## Assured Shorthold Tenancy (AST)

Most tenancies are automatically ASTs if they were introduced after January 15<sup>th</sup> 1989. Housing associations will often offer 'fixed term' ASTs. [See also: Fixed Term]

## Audit Commission

This was an independent body that inspected housing associations and councils for the quality of their service.

- It has now been replaced by a number of different bodies that you can read more about here: <https://www.gov.uk/government/organisations/audit-commission>

## Allocations

How residents are chosen for empty homes. Allocations policies will usually prioritise those in most housing need [see also Choice Based Lettings]

## B

### **BACS (Banks Automated Clearing Service)**

Electronic processing of financial transactions. Often used for making housing benefit payments.

### **Bailiffs**

Also known as 'enforcement agents'. A person or people with the legal power to collect money or be asked by a court to evict a tenant from their home.

[See also: Tenant]

### **Bedroom Tax**

Also known as the under occupancy charge or the spare room subsidy.

- This is a reduction in the amount of money a person who lives in a council or housing association home, who claims money from the government to help with their housing costs, can claim.
- They can only claim for a certain number of bedrooms, depending on how many people live in their home.

### **Benchmarking**

How housing associations compare their performance against other housing associations.

### **Benefits**

Also known as government benefits or welfare.

- Money given by the government to people who apply for it and are eligible to receive it.
- Usually given to top-up an existing income or to provide financial assistance to those who do not have an income.

### **Best Value**

A process by which councils have traditionally reviewed the services they provide to improve quality and cost-effectiveness in consultation with customers/residents.

## **BME/BAME (Black Minority Ethnic/Black Asian Minority Ethnic)**

Term used to describe minority groups under the Race Relations Act 1976.

## **Board of Management**

Oversees the work of the leadership team and organisation. [See also: Board Members]

## **Board Members**

People who form the 'Board of Management' for housing associations and other organisations. Generally, these people are not paid for their role.

## **Breach of Covenant**

When a condition, obligation or duty set out in a lease is breached or broken. [See also: Covenant]

## **Brownfield**

Land that has previously been used for industrial, commercial or residential purposes.

## **Budget**

The amount of money an organisation can spend, or plans to spend, in a financial year.

## **Buy to Let**

Term used to refer to mortgages or landlords who buy homes with the main reason to rent them out to other people. [See also: Landlord, Mortgage]

# **C**

## **Capital Expenditure**

Money spent on permanent assets such as land, building new or improving existing homes.

## **Certified Accounts**

The end of year accounts that have been certified by an accountant.

## **Chartered Institute of Housing (CIH)**

Professional body for people working in social housing. Provides member services, training, conferences and publications.

## **Choice Based Lettings (CBL)**

Process commonly used by local authorities to allocate social housing vacancies in their area.

- Under CBL, housing associations with links to local authorities and council vacancies are advertised and people may bid for the property of their choice.
- Properties are then offered to the bidder from the highest priority band.

## **Claimant**

A person who applies for financial help from the government. [See also: Benefits, Universal Credit]

## **Communal Area**

The parts of a building or land shared with one or more people, which do not form part of the inside of a demise/home, for example entrance halls and staircases.

## **Complaint**

At Crown Simmons Housing a customer, complaint is defined as 'an expression of dissatisfaction with the quality of services provided, or with an action or lack of action by the association or a member of staff'.

- (Note: Many concerns raised regarding anti-social behaviour (ASB) aren't treated as customer complaints but concerns raised regarding how staff may have dealt with ASB may be.)

## **Consents**

These are written permissions that are required when a tenant or leaseholder wishes to make alterations and or additions to their property.

## **Consultation**

The act of being told about things such as major works and long-term agreements that the housing association may introduce or undertake.

## **CORE (COntinuous REcording)**

Information submitted by housing associations and other 'registered social landlords' on lettings and stock and compiled on a local authority area, regional and national basis.

## **Council Tax**

Money paid to the council to pay for services in a geographical area. [See also: Local Authority]

## **Covenant**

A legally binding promise.

## **D**

## **Data Protection**

Also referred to as the 'Data Protection Act'.

- Introduced to give individuals rights to access information about them that is held by companies and organisations.
- Under the act, these companies and organisations have a responsibility to store and use the information about individuals in a responsible way.

## **Deed of Covenant**

This is a legal document that sets out terms and conditions, agreements, permissions, undertakings and restrictions in a lease.

## **Disclosure and Barring Service (DBS) (was Criminal Records Bureau (CRB))**

Government body that carries out checks required for those who want to work with children or vulnerable people

## **Decant**

Where residents whose homes require extensive repair work or complete re-development are moved into temporary or permanent accommodation. The landlord will usually pay the costs of moving.

## Decent Homes Standard

The standard set by the pre-2010 government for all council and housing association-owned homes, and homes rented to those considered vulnerable.

- Meeting the standard included making homes completely weatherproof, installing modern kitchens and bathrooms, etc.
- Read more about the standard here: <https://www.nao.org.uk/report/the-decent-homes-programme/>

## Defects Period

Also known as 'defects liability period'.

- This is the time after a property has been built when the client who the property has been built for can identify faults or things that have been missed that it is the contractor's responsibility to fix.

## Demised Premises

The part of the building that has been sold to a leaseholder and is their responsibility.

## Department for Work and Pensions (DWP)

Government department that is responsible for welfare and pension policy. Responsible for Jobcentre Plus and the Pension Service. [See also: Benefits]

## Desktop Valuation

Property valuation provided using online information from the land registry or other online house price indices.

## E

### Ecological (ECO)

Refers to the relationship between living things and their environments. Something that is 'ECO' is thought to have a low impact on the Earth's environment.

### Eligible Rent

A term used to calculate how much support with housing costs someone may claim from the government. [See also: Council Tax]

- Relates to the part of rent that pays for the use of the property but does not include Council Tax, heating or water costs.

## Encumbrances

Anything that may affect or limit the legal title of a property such as mortgages, leases, easements or reductions, charging orders, building orders and structural alterations.

## Eviction

The act of a tenant being removed from a property by bailiffs following a Possession Order. [See also: Possession Order]

## Exclusions and Reservations

Rights kept by the landlord or freeholder over the home of a leaseholder.

## Extra Care Scheme

A term used to describe housing for rent for older people where an element of care is provided to residents by the landlord. (Note: Traditional sheltered schemes do not provide a care service.)

## F

### Financial Year

At Crown Simmons Housing, a financial year begins on April 1<sup>st</sup> and ends on March 31<sup>st</sup>.

### Fixed Term

A contract that lasts for a specified amount of time, e.g. a 5 year fixed term contract will be legal for 5 years.

### FirstBuy

[See: Help to Buy]

## **Forfeiture**

The legal ending of a lease and repossession when a lease has been breached.

## **Freehold/Freeholder**

Refers to the person or organisation that owns a building and/or the land that the building sits on. [See also: Leasehold/Leaseholder]

## **G**

## **Gas Safety Certificate (GSC)**

All homes are required to hold a valid GSC. [See also: Gas Servicing]

## **Gas Servicing**

All housing associations are required to undertake annual checks of appliances by gas safe registered inspectors of every tenanted home.

## **General Needs**

This term covers most housing that is rented. It refers to housing that is not designated for disabled people, key workers or older people. [See also: Key Worker]

## **Greenfield**

A piece of land that has had no previous development.

## **Ground Rent**

Payment to freeholder. Sometimes the amount is called a 'peppercorn' if it is too small to collect.

## H

### Help to Buy

Government scheme that includes an Equity Loan, ISA and Shared Ownership to help people buy their first home. Find more information here:

<https://www.helptobuy.gov.uk/>

- **Help to Buy: Equity Loan** Government lend 20% of the cost of a new-build home to eligible applicants. Enables people to buy a new-build home with a 5% cash deposit and a 75% mortgage for the remainder of the cost.
- **Help to Buy: ISA** Specialist savings account that government provide 25% bonus on top of money saved to help towards cost of buying the home (but not for the deposit).
- **Shared Ownership** Allows people to buy a share (between 25 – 75%) of a home and pay rent on the remaining share. [See also: Shared Ownership]

### Homes & Communities Agency (HCA)

Regulator responsible for the regeneration, supply and sustainable development of new affordable housing in England.

- Replaced the Housing Corporation. [See also: Tenant Services Authority] Read more about the HCA here:  
<https://www.gov.uk/government/organisations/homes-and-communities-agency>

### Homeless/Homelessness

A person is legally considered homeless if they have no home in the UK or anywhere else in the world that they are able and allowed to live in.

- More information on homelessness can be found here:  
[http://england.shelter.org.uk/get\\_advice/homelessness/homelessness\\_-\\_an\\_introduction/legal\\_definition\\_of\\_homelessness](http://england.shelter.org.uk/get_advice/homelessness/homelessness_-_an_introduction/legal_definition_of_homelessness)

### Homeswapper

The organisation that Crown Simmons Housing subscribes to, to allow their residents to swap their homes with other Housing Association tenants.

- More information can be found here: <https://www.homeswapper.co.uk/>

### Hostel

Property that provides temporary housing for homeless people. Usually run by charities.

## **Housing Association (HA)**

A 'not for profit' body formed to provide housing. [See also: Not for Profit]

## **Housing Benefit (HB)**

A means-tested benefit administered by the local council that provides eligible tenants assistance in meeting the cost of their rent. HB is paid directly to either the landlord or the tenant. [See also: Universal Credit and Local Housing Allowance]

## **Housing Management**

Generally refers to the landlord's management of tenancies e.g. rent arrears, lettings, etc. and the provision of services to residents e.g. communal gardening, cleaning etc.

## **Housing Officer**

Person employed by a housing association or local council to manage the tenancies and estates of residents. [See also: Neighbourhood Manager]

## **Housing Ombudsman (HO)**

The HO can investigate complaints and other matters referred to them by residents and make recommendations for action by the landlord.

- The HO will normally only get formally involved once the official complaints procedure of an organisation has been exhausted by the resident concerned.

## **Housing Strategy Statistical Appendix (HSSA)**

[See: Local Authority Housing Statistics]



## **Intermediate Rent**

[See: Affordable Rent]

## **Investment**

Money put into something with the hope that it will make more money in future.

## J

### Joint Tenancy

Where two or more people share the tenancy agreement for a property and are jointly responsible for the rent and any other costs.

## K

### Key Performance Indicator (KPI)

Specific measure of performance for certain elements of a service, e.g. level of current rent arrears, average number of days taken to re-let voids, percentage of repairs completed on time, etc.

### Key Worker

Refers to those who do jobs considered essential to the community e.g. firefighters, nurses, teachers, police, social workers, etc.

- Key workers may often be given priority for new affordable homes.

## L

### Landlord

A person or organisation that provides rented housing. A landlord is usually the owner of the property and allows another person (the tenant) to live in it for a sum of money (rent). [See also: Tenant, Rent]

### Large Scale Voluntary Transfer (LSVT)

Council tenants may vote to transfer their homes to be owned and managed by a housing association.

### Leasehold/Leaseholder

Someone who owns their home but not the land it is built on (owned by the freeholder). [See also: Freehold/Freeholder]

- Leaseholders are responsible for internal repairs and the freeholder for external maintenance and upkeep of the grounds.
- Leaseholders pay a service charge for the cost of any work by the freeholder and may pay a ground rent for the use of the land.

## Lender

A person or organisation who gives a loan. [See also: Loan]

## Lifetime Homes

Homes built to provide accessible and adaptable accommodation suitable for all.

- All public sector housing has been built to this standard since 2011. Find out more here: <http://www.lifetimehomes.org.uk/>

## Loan

Money given with the agreement that it will be paid back. Sometimes more money will need to be paid back than was originally given and this is called the 'interest'.

[See also: Lender]

## Local Authority (LA) (also referred to as 'The Council')

Another name for a local council. Responsible for services in their geographical area.

## Local Housing Allowance (LHA)

The amount of money the government will provide towards help with housing costs. The amount depends on where the claimant lives and how much money their rent is.

[See also: Benefits, Claimant, Rent]

## Low Cost Home Ownership

General name for Shared Ownership, Homebuy, Part Buy/Part Rent, etc. [See also: Help to Buy]

# M

## Market Rent

A term used to describe rent, which is set at a level based on a valuation of a property without discounts. [See also: Affordable Rent, Social Rent]

- Generally, market rent refers to homes in an area that have been rented at full price (e.g. not at an 'affordable' or 'social' rent).
- Most privately rented homes are rented at a market rent.

## Major Repairs

Substantial repair work or improvements to housing stock usually planned in advance. [See also: Planned Maintenance]

## Mortgage

This is a loan that is given to buy a property. This loan usually lasts for a long time and is secured on the property, which means if the loan is not paid then the property can be taken by whoever gave the loan. [See also: Loan]

## Mutual Exchange

A tenant's right, under certain conditions, to exchange their home/tenancy with another tenant living elsewhere. Although tenants must formally apply to their landlord for permission to exchange, most requests will be approved unless certain specific criteria exist (e.g. legal action against their tenancy).

## N

### National Housing Federation (NHF)

The trade body for housing associations. The NHF campaigns on a range of housing issues.

### Negative Equity

When the mortgage or loan used to buy a property is worth more than the property it was used to buy. [See also: Loan, Mortgage]

### Neighbourhood Manager

[See: Housing Officer]

### NIMBY (stands for 'Not in my Backyard')

Often refers to groups of people who block development in their area. Often the development is viewed positively but is blocked because people do not want it to be built near them.

## Nomination Rights

Arrangement when a certain proportion of housing association homes are allocated to applicants proposed by a separate body.

- Usually homes that have been built with government money must allow 50% nomination rights from a local authority.

## Not for Profit

Organisation or charity that may make more money than it spends (a profit) but that uses the extra money to provide more services.

## Notice Seeking Possession (NSP)

First step in legal action against a tenant. The notice must be served by a landlord prior to any application to the county court for possession for breach of tenancy (e.g. rent arrears, anti-social behaviour, etc.)

## O

## Occupational Therapist (OT)

A skilled professional who can help people who may have difficulty with everyday tasks.

## Overcrowding

Refers to when a home has too few rooms for the amount of people living there.

- Generally, a bedroom is allowed for each adult couple, two children under 10, two same-sex children under 16 and each single person over 16.

## Owner Occupier

People who buy their home and live in it. Differentiated from people who 'Buy to Let' and become landlords. [See also: Buy to Let, Landlord]

## P

### **Partnering**

Housing associations may choose a long-term partnering arrangement (e.g. with a repairs contractor) over a traditional tendering process. Partnering relationships are based on trust and openness.

### **Paypoint**

Paypoint enables people to pay their rent and household bills etc. at a standalone terminal or over the counter in shops and petrol stations.

### **Planned Maintenance**

Major work undertaken by a landlord on a planned basis e.g. roofing, kitchen and bathroom replacement, external decorating etc. Residents should always be consulted on this work. [See also: Major Repairs]

### **Possession Order**

A legal document that must be obtained from a county court by a landlord to gain formal possession of a property from a tenant.

### **Priority Need**

A term used to define households that a local authority must help if they present themselves as homeless (and not 'intentionally homeless').

## R

### **Rechargeable Repairs**

Repairs carried out by a contractor, freeholder or landlord that the resident must pay for.

### **Refurbishment**

Refers to the redecoration, renovation or other improvement to a property.

## Regeneration

Work done to redesign and rebuild areas or housing with the aim to improve communities, employment opportunities, the environment or the quality of housing.

## Registered Social Landlord (RSL)

Another name for social housing providers or housing associations.

## Repossession

A legal process where a mortgage lender or secured loan provider takes ownership of a property.

## Resident's Association

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

## Resident Involvement

A term to describe how a landlord will encourage residents to influence decisions.

- May range from low-level consultation (surveys and meetings) to formal involvement opportunities (resident associations, resident board members, etc.)

## Responsive Repairs

Day-to-day repairs ranging from routine to urgent/emergency.

## Right to Buy

Government scheme for council housing tenants to purchase their home at a discount if the home and the resident meet certain criteria. [See also: Voluntary Right to Buy]

## Right to Acquire

Government scheme for housing association tenants to purchase their home at a discount if the home and the resident meet certain criteria.

## S

## Scheme Manager

Person employed by housing association or local authority to provide support, and sometimes care, to people living in Sheltered Housing. [See also: Sheltered Housing]

## Section 106 Agreement

An agreement drawn up by the local planning authority to set out conditions on new build developments, which must be met by the developer.

## Secure Loan

A loan that is taken out to pay for collateral (e.g. a house or car). It is secure as the lender can take away the collateral the loan was used to pay for if the loan is not paid back. [See also: Lender, Loan]

## Service Charge

The money paid by leaseholders and tenants to their landlord for services provided, (e.g. caretaking, communal cleaning, gardening lighting etc.) and the maintenance of common parts.

## Service Level Agreement (SLA)

Contract drawn up and agreed between two organisations setting out specifically how one will provide services to the other, how the performance will be measured and how any disputes will be resolved. An SLA might be agreed for gardening services provided to a housing association.

## Service Standards

Formal commitments published by organisations regarding the minimum level of service that customers will receive e.g. response times to letters and telephone calls, dealing with complaints etc.

## Shared Ownership

Scheme aimed at those (e.g. first time buyers, key workers etc.) unable to afford to buy a home outright. Shared owners buy a percentage of the equity in the property (e.g. 50%) and pay a small rent to the association on the rest. Shared owners are responsible for all internal repairs to their home. [See also: Help to Buy]

## Sheltered Housing

Homes for older people to live independently but with the benefit of a community alarm system in their home or general support, not care, from a scheme manager. Often referred to as category 1 (linked to an alarm system) or category 2 (communal facilities and on-site staff). [See also: Scheme Manager]

## Sinking Fund

Also known as 'Reserve Fund' or 'Provisions'. Part of Service Charge payments collected to pay for work, usually of a major nature, which is carried out only occasionally, such as Roofing, installation of windows and cyclical works like external decorations to the communal areas. [See also: Service Charge]

## Social Housing

Refers to home with a low rent let by housing associations or councils.

## Social Rent

Rent that is generally 65 – 70% lower than the market rent for an area.  
[See also: Affordable Rent]

## Staircasing

Describes the process by which a shared owner may buy more shares in their home e.g. an owner may choose to 'staircase up' from a 30% share to a 50% share of the property value.

## Stakeholders

Refers to anyone or section of a community with an interest in an organisation's activities and its achievements (e.g. residents, other customers, partners, employees, local authorities, other agencies, etc.)

## Stamp Duty

A tax on the transfer or sale of a property, at a rate based on the value of the property.

## STAR/STATUS Survey

Standardised Tenant Satisfaction Survey

- Survey used to benchmark housing associations and measure resident satisfaction.

## Starter Tenancy

Housing Act 1996 allows housing associations to offer starter tenancies to new residents in rented homes. [See also: Assured Tenancy, Assured Shorthold Tenancy]

- These last for a year unless a resident has been in breach of their tenancy.
- Also known as probationary or introductory tenancies.

## **Stock (Housing Stock)**

Refers to property owned by a landlord or organisation.

## **Stock Condition Survey**

A survey carried out by an independent surveyor that shows what maintenance work and investment is needed for the next set amount of years (often 30 years).

[See also: Stock]

## **Stock Rationalisation**

The process of transferring or selling homes from one landlord to another. Often undertaken with an aim of concentrating housing stock in a particular geographical area. [See also: Stock]

## **Subletting**

When a home, which is rented, or leased as part of shared ownership, by a tenant is then rented to another person, not named in the tenancy agreement by the tenant.

## **Succession**

When a tenancy is transferred to a tenant living in the same home as another after their death (e.g. if partners live in the same property and one dies the tenancy would be transferred to the living partner, allowing them to continue to live in the property)

## **Supported Housing**

Refers to specialist housing for those with particular needs or vulnerabilities.

## **Supporting People (SP)**

SP is a nationally funded programme to provide housing related support to vulnerable people to allow them to live independently in their own homes.

## **Suspended Possession Order (SPO)**

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

- The granting of this order means the tenant may not be evicted as long as they keep to the terms of the SPO (e.g. keep up repayments)

## T

### Target Rent

Also known as rent convergence.

- Government scheme for all council and housing association tenants in a geographical area to pay similar rents for properties of similar size and condition. Target rents are set each year based on a government formula.

### Tenant

A person or people who rent a property from a landlord and have not bought their home.

### Tenant Services Authority (TSA)

[See: Homes and Communities Agency]

### Tendering

Also known as 'competitive tendering'.

- The process of inviting outside organisations to run a service for an organisation, e.g. repairs and maintenance.
- The tendering process is competitive and the contract is usually awarded to the organisation that best meets a set of pre-determined criteria.

### Tenure (Housing Tenure)

Refers to the agreements under which someone has the right to live in a property, e.g. rented, leased, etc.

### Top Quartile

The performance of individual housing associations are compared and ranked nationally. The top quartile performing housing associations are those that rank in the highest 25% in the country.

## U

### **Under Occupation**

Refers to when residents in a property have more bedrooms than people living in the property.

- Most often used when referring to housing rented by a housing association or council that the resident may be claiming benefits to cover the housing costs.
- Generally, a bedroom is allowed for each adult couple, two children under 10, two same-sex children under 16 and each single person over 16.

### **Universal Credit**

A government benefit that includes a variety of other benefits in one payment made directly to the claimant.

## V

### **Value for Money (VFM)**

For a social housing provider, VFM can be described as the delivery of an organisation's social objectives and business strategy in the most cost-effective way possible.

### **Void**

An empty home not currently let to a tenant, perhaps needing repairs, for which no rent is received.

### **Void Loss**

Rent lost during the period that a property is void. [See also: Void]

### **Voluntary Right to Buy (VRTB)**

Introduced in 2016 VTRB is a government scheme that allows housing association tenants to purchase their home at a discount if the home and the resident meet certain criteria. Referred to as 'voluntary' as housing associations have volunteered to work with the government to implement this.

## Z

### **Zone Agent**

Zone agents are set up across England to administer and promote all aspects of shared ownership and Help to Buy sales. Zone agents can be housing associations selected through a government tendering process.