



# **INDEPENDENT TENANT & LEASEHOLDER ADVISER GLOSSARY OF TERMS**

## Assured tenancy

This is a type of tenancy agreement that is usually offered to tenants by housing associations. Tenants can continue to live in the property for as long as they wish, as long as they do not break certain conditions set out in the Housing Act 1988.

## Arm's-Length Management Organisation (ALMO)

Organisations set up by local authorities to manage their housing stock, primarily to gain access to additional government funding for the decent homes programme.

## Communities and Local Government

Government department responsible for housing, planning, communities, and local government.

## Community empowerment

The term 'community empowerment' usually means people and organisations having the ability to influence the factors that affect them but operating within or alongside existing authorities. Although community empowerment has long been in use as part of the rhetoric about progressive social objectives, the phrase has only been a subject of government policy since 2006. The government defines empowerment as: 'The giving of confidence, skills and power to communities to shape and influence what public bodies do for or with them.' This is coupled with community engagement, which it defines as: 'The process whereby public bodies reach out to communities to create empowerment opportunities.' This can be described as a 'top down' approach, in which a higher authority gives power to communities.

## Community Gateway Association

Community Gateway is a model of housing organisation set up to provide a range of tenant and community empowerment opportunities. The model was developed through the Co-operative Movement to respond to a need for a large scale organisation that tenants and communities would see as an acceptable form of housing association.

## Community Land Trust

Is established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets in order to provide a benefit to the local community and to ensure that the assets are not sold or developed except in a manner which the trust's members think benefits the local community.

## Co-co

This is a Resident/Employee-Owned Registered Provider. (EOBs) take a variety of forms and operate in almost every sector of the economy: from retail to manufacturing, architecture to home care, engineering to advertising. They are united by an ethos that puts people first, involving the workforce in key decision-making and realising the potential and commitment of their employees.

## Community Mutual

This is a resident owned Registered Provider based on co-operative principles.

## Co-regulation

Gives more power to tenants to hold their landlord to account in their delivery of services against local priorities. These are principles that underpin the regulatory standards the council needs to meet — councillors are responsible and accountable for delivering their organisation's social housing objectives. They are also accountable for their stakeholders which includes tenants for the services that are delivered and for dealing with possible or actual issues that arise. These principles are set out in the Homes and Communities Agency's *Regulatory Framework for social housing in England from April 2012*.

## Decent Homes

Government scheme to get housing to reach certain standards in terms of being warm, weatherproof and having reasonable modern facilities.

## Housing Association

Not-for-profit organisation set up to provide low cost housing, although the types vary widely. Range from small community-led groups, to larger operations involved in house building and development, often accessing funding through the Homes and Communities Agency, or private backers. Are also involved in helping tenants through initiatives such as Supporting People.

## Housing Benefit

Social security payment designed to help eligible parties with their rent

## Homes and Communities Agency (HCA)

The HCA took over the responsibility for social housing regulation from 1 April 2012 under the Localism Act 2011. Regulation was previously the responsibility of the Tenant Services Authority (TSA)

## HouseMark

A provider of integrated data and analysis and knowledge sharing services across the social housing sector. It is jointly owned by the Chartered Institute of Housing and the National Housing Federation and more than 950 social housing providers have membership with the organisation.

## Housing Revenue Account (HRA)

The Housing Revenue Account funds housing services provided to tenants and leaseholders in properties owned by the council (including properties held on a long lease), that are paid for by tenants' rents, tenants' service charges, leaseholders' service charges and any other associated income from land held for "housing purposes".

## Inflation/Deflation

Inflation is the rate at which prices for goods and services are rising across the economy, decreasing the purchasing power of currency. Deflation is the opposite process - a general decline in prices. These processes have a specific significance to councils' and housing associations' finances, because the rents they charge are index-linked to the retail price index, the most commonly used measure of inflation. This means social rents rise or fall in line with inflation. Inflation/deflation is expressed as a percentage.

## Large scale voluntary transfer

Transfer of local authority homes to a housing association. Has to be approved through a ballot of tenants.

## Leasehold

Type of tenure where the homeowner does not own the freehold, but instead has a long term lease — often for **ninety nine** years — for which they may pay a ground rent.

## Policy and Accountability Committee (PAC)

The Economic Regeneration, Housing and the Arts Policy and Accountability Committee is the council's overarching committee that scrutinises housing services across the borough. The PAC is open to all residents and has a roaming location so that as many residents as possible have an opportunity to attend during the year.

## Retail price index

The most commonly used measure of inflation. Based on the prices of a 'basket' of goods and services intended to reflect a typical family's spending.

## Rent guarantee

Guarantee given to tenants on future rent rises, often when stock transfer is being considered.

## Residents

The term 'residents' used by Council reflects the mix of tenants and leaseholders living in the council's housing stock

## Right to Buy

Policy introduced under Margaret Thatcher's Conservative government that gave council tenants the right to buy their homes from the local authority at a discounted rate.

## Ring fencing

Practice of requiring a specific pot of money to be spent on one project or area of work, for example helping vulnerable people, rather than giving the organisation spending the money freedom to decide how best to allocate it.

## RIP

Resident Involvement Panel

## RWG

Repairs Working Group

## Secure tenancy

Type of tenancy that allows tenants to remain in a property for life, and in some circumstances pass it on to a relative. Generally used by local authorities. Tenants can only be evicted by a court order if they have broken criteria such as paying rent.

## Service charge

Charge paid to landlords or, in the case of leaseholders to the owner of the freehold, in exchange for maintaining communal areas of a development.

## SMART targets

Specific, measurable, achievable, resourced, time-bound targets

## Social housing

Subsidised (below market private rental levels) housing provided by a council or registered social housing provider

## STAR survey

a Survey of Tenants And Residents. Link to information <https://www.housemarkbusinessintelligence.co.uk/data/new-core-benchmarking/star>

## Tenant

A resident living in low-cost rented housing owned by the council. In this strategy, the term does not include to leaseholders.

## Tenant Management Organisation (TMO)

This is a not for profit organisation which is exclusively created owned and managed by social housing residents. Term used for The Transfer of Undertakings (Protection of Employment) Regulations, which state how employees' terms and conditions must be retained if they are moved to another employer.

## Tenants and Residents Association (TRA)

These residents associations are independent to but registered with the council and are run by residents living in the council's housing stock. They provide a collective voice and champion people's issues living in their local area.

## TRA Forum

These forums were introduced in August 2014 so that residents could meet regularly with officers and decision-makers and have the opportunity to influence and shape housing policy and services.

## Unison

Trade union representing members who work in many areas of the public sector.