



**Gardeen Housing Association Ltd**  
**Building a Better Future**

## **Gardeen Jargon Journal**

### **Abandonment**

A situation where a tenant leaves their home without telling their landlord. A registered social landlord (RSL) can take action if it has reasonable grounds for believing that a house is unoccupied, and the tenant does not intend to occupy the house as their home.

### **Acceptable Behaviour Contract**

A voluntary agreement between a person who is behaving anti-socially and relevant agencies e.g. the Association, police and social work. The aim is to help the person to admit to their behaviour, understand how it affects other people, and stop it.

### **Accountability**

The need for individuals or organisations, especially those receiving public funding, to be publicly responsible for their performance and actions. An RSL should be accountable to its tenants, service users, shareholding members of local communities, e.g. by publishing information about its spending and performance and by meeting requests for information that are not confidential.

### **Adaptations**

Alterations to the homes of tenants who are disabled or have a sensory impairment. Adaptations help tenants to remain in their existing home.

### **Affordable Rent**

A level of rent that is within the means of households in low paid employment. There is not a nationally agreed measure of affordability for existing homes. RSLs make their own assessment of affordability when setting rents, also taking into account future financing, housing investment and service delivery costs.

### **Allocation**

Offering a tenancy to a housing applicant under an RSL's Allocation Policy. Some social landlords have developed common allocation policies.

### **Annual Returns**

Information sent to regulatory bodies, for example the Scottish Housing Regulator, the Financial Conduct Authority, Companies House and the Office of the Charity Regulator.

### **Annual Return on the Charter**

Detailed information that all RSLs and councils must submit annually to the Scottish Housing Regulator. The ARC reports on the landlord's performance against the standards and outcomes in the Scottish Social Housing Charter, as well as organisational information. The regulator uses the ARC to decide what level of engagement it will have with social landlords. It also publishes all the data it collects which enables RSLs to compare their performance with others.

### **Anti-Social Behaviour**

Behaviour that causes alarm, distress or annoyance to other people. For example, unruly behaviour in the street, nuisance neighbours, and damage to the environment such as graffiti, littering and dog fouling.

### **Anti-Social Behaviour Order (ASBO)**

A court order to protect the public from behaviour causing alarm or distress. This is rarely used, as the process of obtaining an ASBO can be expensive and complex.

### **Assignment**

Where the landlord consents to a tenant signing over their tenancy to another party (i.e. spouse).

### **Bad Debt**

An unpaid debt that cannot be recovered. For example, rent arrears at the end of a tenancy may become a bad debt if the tenant cannot be traced. Normally an amount is set aside in the accounts to cover the costs of forecasted bad debts.

### **Base Rate**

The Bank of England interest rate that lenders use to decide the interest rates potential borrowers will pay. See also LIBOR

### **Bedroom Tax**

A reduction in the Housing Benefit a tenant receives if their home has more rooms than their household is judged to need. The Scottish Government has made extra funding available since 2013 to prevent tenants being penalised in this way.

### **Benchmarking**

Comparing an organisation's performance with others, with the aim of making improvements, benchmarking can include comparing performance statistics as well as comparing how services are managed.

### **Benefits Cap**

An upper limit on the total amount of benefits that working aged people and their households can receive. The cap affects a relatively small number of households in Scotland and is more of an issue in areas with very high rents, notably London.

### **Budget**

The financial plan that estimates an RSL's income and expenditure over a one-year period. Income and expenditure should be monitored carefully and reported regularly to the governing body, including any significant vacancies from the approved budget. Staff may have authority to spend up to the levels set in the budget but must seek governing body approval for spending in excess of this.

### **Business Plan**

A document setting out an RSL's objectives, priorities and financial plans over a stated period. The business plan is a critical document for the governing body and staff, and for the external stakeholders such as funders and regulatory bodies.

### **Capital Expenditure**

Money used to buy assets, for example the cash required to build or refurbish properties. This does not include ongoing maintenance or running costs - these costs are known as revenue costs.

### **Chartered institute of housing (CIH)**

A professional body for people who work in housing

### **Complaints**

A complaint is an expression of dissatisfaction by one or more members of the public about an organisation's action or lack of action, or about the standard or service provided by or on behalf of the organisation.

### **Component Accounting**

An accounting requirement where depreciation for different building components (such as kitchens, roofs and central heating systems) is applied depending on the useful life of each component. See also depreciation.

### **Construction Design and Management Regulations (CDM)**

Regulations which propose to improve health and safety in the construction industry. The latest version (2015) introduces a new requirement for a principal designer to be appointed. It also makes the client's responsibility more explicit for making sure that the principal designer and the principal contractor comply with their duties under the regulations.

### **Credit Unions**

Financial Co-Operatives owned and managed by their members. They offer savings and low interest loans to members. Credit Unions have a common bond, which determines who can join them. The common bond can be based on residence in a particular area, living or working in a particular area, or membership of a trade union or trade association.

### **Current Assets**

An accounting term that describes cash held by an RSL, or items that will be turned into cash in the bank, investments, money owed to the RSL by its debtors and future income from any low-cost home ownership sales in the development programme.

### **Current Liabilities**

An accounting term that describes money owed by an RSL to others in the short term.

### **Cyclical Maintenance**

Planned works to repair building components. This includes items such as electrical checks and carrying out gas safety checks. The frequency will depend on the type of work involved. For example, gas safety checks must by law be carried out every year, whereas electrical checks might be carried out every five years.

### **Discretionary Housing Payment**

Payment made by a local authority to a tenant who is entitled to Housing Benefit or the Housing costs element of Universal Credit, but who also needs extra help with paying for their housing costs. The Scottish Government has provided extra funding to councils so that Discretionary Housing Payments have cancelled out the effects of the bedroom tax on tenants.

### **Energy Performance Certificate**

Required whenever a dwelling is built, rented or sold. The EPC gives a property an energy efficiency rating and makes recommendations about how to reduce energy use and save money. In Scotland, the landlord must display the certificate within the property.

### **EVH**

EVH is the only employers' organisation for voluntary housing and other social employers in Scotland. It provides support services and assistance for voluntary committees and boards on a wide range of matters. These include staff structures, conditions of service, salaries, employment law advice, collective bargaining and training.

### **Energy Efficiency Standard for Social Housing (EESH)**

Scottish Government standards that social landlords were to achieve for their properties by 2020. The EESH is based on meeting Standard Assessment Procedure (SAP) Energy Efficiency ratings, which vary depending on the type of property and the type of fuel used to heat it.

### **Engagement Plan**

The engagement plan describes the Scottish Housing Regulator's work with social landlords. The SHR publishes an engagement plan for every social landlord in Scotland. Each RSL's engagement plan includes a regulatory status that states whether the landlord complies with regulatory requirements including the Regulatory Standards of Governance and Financial Management.

### **Equality Impact Assessment**

A method of testing policies to ensure they provide equal opportunities for equality groups. Can be used for individual equality groups or across all groups. Equality impact assessments are a legal requirement for public authorities and should be seen as good practice in RSLs.

### **Estate Management (also known as Neighbourhood Management)**

The management of the environment and common areas around housing, to make a neighbourhood an attractive, well-maintained and safe place to live. To achieve this, RSLs generally work with residents and with other organisations such as the police and local council.

### **External Audit**

A systematic, independent examination of an RSL's annual accounts and related information. The accounts follow an agreed format and are audited by an independent firm of accountants (the external auditors) appointed by the RSL's membership. The audit involves checking the RSL's financial systems and transactions to ensure that the accounts present "a true and fair view".

### **Factoring**

The process of managing property in multiple ownership. In tenements or blocks of flats, RSLs often act as the factor on behalf of all the property owners. Factoring can also apply to the common areas of housing estates where footpaths, play areas and landscaped areas have not been adopted by the council.

### **Fixed Assessments**

The accounting term for items purchased by an RSL for long-term use and that are not likely to be converted into cash, such as the RSL's houses and equipment. The value of fixed assets appears in the RSL's audited accounts.

### **Gearing**

A financial term for the level of an RSL's borrowing compared with the value of its assets. Sometimes lenders ask RSLs to work within a certain gearing level, since increasing gearing may increase the risk of the RSL failing to maintain loan repayments.

### **General Needs Housing**

Housing that has not been specifically designed or designated for people with particular physical or support needs.

### **Governing Body**

A generic term for either the Management Committee or the Board of an RSL.

### **Health and Social Care Partnership**

Health and Social Care Partnership bodies set up across Scotland to combine the planning and management of NHS and local authority social care services. The partnerships are responsible for meeting the health and care needs of patients, in particular adults and older people. The partners can integrate more health and social care services (such as children's services) should they wish.

### **Housing Benefit**

A means tested benefit paid to low-income households for housing costs. Housing Benefit will be phased out as Universal Credit (UC) is introduced. Claimants will instead receive a “housing cost element” amount with their UC payment. This will be paid direct to the claimant, rather than allowing them to mandate the housing costs payment to their social landlord. The Scottish Government has said it will review this situation, using its new powers over welfare policy.

### **Housing Benefit Overpayment**

A payment made to a tenant who is not entitled to some or all of it. The benefit payment must be repaid. The reasons for overpayments can include failure by the tenant to notify changes in their circumstances or errors by a local authority when processing a claim.

### **Housing Need**

A measure of the number of households in an area who lack their own housing or live in housing that is unsuitable or inadequate.

### **Housing Options**

Services to help prevent homelessness and provide advice to people looking for a new home. This involves looking at an individual’s housing options and choices. It can also address personal circumstances that may not be housing related but are nevertheless relevant such as debt advice, employability, family mediation and mental health issues.

### **Housing Register**

A register of applicants and tenants who have applied for housing with a particular landlord.

### **Liabilities**

Money that is owed or will become owed to someone else.

### **LIBOR**

The acronym for London Interbank Offer Rate. It is the global reference rate for unsecured short-term borrowing in the interbank market. It acts as a benchmark for short-term interest rates.

### **Life Cycle Costing**

A method of predicting when major building components will need to be repaired or replaced and how much this will cost. For example, renewing or replacing roofs, windows, kitchens and bathrooms. Developing programmes of work will require close consideration of stock condition surveys and financial planning information, as well as the life cycle costing results.

### **Loan Covenant**

Undertaking given by an RSL as part of a loan agreement. The lender may set conditions requiring an RSL to meet certain financial ratios, or it may place restrictions on the RSL’s future activities or its ability to raise finance from other sources. Failure to comply with loan covenants may result in penalties, so the Governing Body should make sure it receives regular reports on current and forecast covenant compliance.

### **Major Repairs**

Works to replace or repair building components that are defective or at the end of their economic life. Major repairs might also be needed as a result of changes in the law or building regulations.

### **Management Letter**

A letter from an RSL's external auditor stating an opinion on the annual accounts and highlighting any required improvement in financial controls.

### **Membership**

RSL members, rather than the governing body, generally have ultimate control over certain decisions. For example, electing the governing body members, changing the constitution and dissolving or restructuring the organisation.

### **Mission Statement**

A statement of an RSL's overall aims and the difference it hopes to make, agreed by the governing body.

### **Multi-Agency Public Protection Arrangements (MAPPA)**

Scottish Government guidance for the agents involved in managing the risk posed by sexual and violent offenders. The guidance describes procedures for assessing and managing offenders who pose a risk to the community.

### **Mutual Exchange**

Where two tenants (whether or not from the same landlord) exchange homes and tenancies.

### **National Accommodation Strategy for Offenders (NASSO)**

The Scottish Government strategy for housing sex offenders in the community, it sets out the roles and responsibilities of councils, housing providers (including RSLs) and the police. NASSO is part of the wider multi-agency protection arrangements (see MAPPA).

### **Notice of Proceedings**

A notice issued by a social landlord, telling a tenant that it intends to get an order from the Sheriff Court to recover their home and the reasons why. If the reasons include rent arrears, the landlord must have taken the pre-action measures stated in statutory guidance before serving the notice.

### **Notifiable Events**

Requirement for an RSL to notify the Scottish Housing Regulator (SHR) of any significant or exceptional issue, event, or change within the RSL and how the RSL intends to deal with it. SHR guidance gives examples of the events that should be notified to the SHR, but the chairperson must do this for governance and organisational issues. The governing body should be made aware of all notifiable events.

### **Planned Maintenance**

Works that are planned to take place in future to replace components that have reached the end of their effective life, such as windows, external doors, kitchens, bathrooms and central heating.

### **Policy**

A statement of intent or standards approved by an RSL's Management Committee or Board.

### **Reactive Repairs**

Repairs that are needed where the safety, comfort, health or security of tenants may be affected, or where there is a risk of deterioration of the building and work cannot be dealt with as part of future planned maintenance. RSLs usually classify repairs as emergency or non-emergency, to decide how quickly work will be carried out.

### **Rechargeable Repairs**

Repairs to be paid for by the tenant, because of neglect or damage they have caused.

### **Registered Social Landlord**

An organisation that does not trade for profit, whose primary purpose is providing affordable rented housing and is who is registered with the Scottish Housing Regulator.

### **Regulation**

Laws and externally set rules or standards that an organisation must meet.

### **Regulator**

A body with legal powers to supervise a particular industry, sector or type of service. Examples include the office of the Scottish Charity Regular, the Care Inspectorate and the Scottish Housing Regulator

### **Regulatory Framework**

Document setting out the Scottish Housing Regulator's overall approach to regulating social landlords and its detailed requirements and process.

### **Re-Lets**

Lets made to the second or subsequent tenant of a house. Different from new lets that are made when a house is first built or modernised.

### **Rent Arrears**

Rent that is lawfully due and is not paid.

### **Rent Review**

Annual review that must include formal consultation with tenants before RSLs governing body decides what rents will be charged from 1 April each year.



### **Right to Repair**

A legal right that allows tenants to instruct another contractor or to receive compensation if their landlord fails to complete certain types of repairs within a specified period.

### **Scottish Federation of Housing Associations (SFHA)**

A national membership body that leads, represents and supports housing associations and co-operatives in Scotland. Its main activities include policy analysis, representation to the Scottish Government and other decision-makers, research and events.

### **Scottish Housing Associations Pension Scheme (SHAPS)**

Pension scheme designed specifically for the employees of housing associations. The Pensions Trust administers the scheme.

### **Scottish Housing Quality Standards (SHQS)**

A requirement for social landlords to ensure that their housing stock met specified physical quality standards by 2015 and will continue to meet these standards subsequently. The main SHQS features are that dwellings must meet tolerable standards; be free from serious disrepair; be energy efficient; have modern facilities and services and be safe, healthy and secure.

### **Scottish Housing Regulator (SHR)**

The regulatory body for all social landlords in Scotland. Its statutory objective is to “safeguard and promote the interests of current and future tenants, people who are homeless, factored owners and Gypsy/Travellers”. SHR assesses and reports on how social landlords are performing their housing services and the governance and financial wellbeing of RSLs. It has a range of powers that can be used if it decides that the required standards are not being met.

### **Scottish Public Services Ombudsman**

A free independent service that members of the public can use to make complaints about public services. The bodies within its remit include RSLs. The Ombudsman deals with the final stage of complaints about RSLs, after the RSLs own complaints procedure has been used.

### **Scottish Secure Tenancy**

A form of tenancy introduced by the Housing (Scotland) Act 2001 for tenants of local authorities and RSLs. The vast majority of RSL tenants have this form of tenancy agreement. See also short Scottish Secure Tenancy.

### **Scottish Social Housing Charter (“The Charter” for short)**

A document setting out the standards and outcomes those tenants and other customers can expect from social landlords. The Charter covers the main housing services areas plus issues with a broader significance, such as equalities, communication, participation, value for money and rents. RSLs prepare an Annual Return on the Charter for scrutiny by the Scottish Housing Regulator, and the Regulator uses this to publish a relatively brief “landlord report” for each RSL. An RSL will then send its own more detailed report to its tenants and service users.

### **Section 5 Referrals**

Section 5 of the Housing (Scotland) Act 2001 enables local authorities to refer people assessed as homeless to RSLs for rehousing. RSLs are obliged to provide accommodation, unless they can demonstrate good reason for not doing so. See also settled accommodation.

### **Self-Assessment**

An internal review of an RSLs performance to identify areas for improvement. There are many ways of conducting self-assessment. Some are linked to specific purposes such as meeting the Scottish Social Housing Charter. Others are associated with quality management systems or external accreditations. All RSLs are expected to involve tenants in self-assessment relating to the Scottish Social Housing Charter.

### **Short Scottish Secure Tenancy (Short SST)**

A type of tenancy agreement that can be used where permitted by housing legislation. For example, in relation to anti-social behaviour or tenancy sustainment support. Short SSTs are usually for a minimum of 6 months, other than a tenancy issued because of anti-social behaviour where the minimum period is now 12 months.

### **Social Housing Net Zero Standard (SHNZS)**

The Social Housing Net Zero Standard will set out the regulations for how local authorities and housing associations heat residential properties, as well as how energy efficient the buildings need to be. This new regulatory standard will replace the current Energy Efficiency Standard for Social Housing post-2020 and provide the timescales for social housing providers to meet the new requirements.

### **Succession**

A tenancy may pass to someone else living in a house when the tenant dies, if they meet the certain conditions. For example, a person succeeding to a tenancy must have lived at the property as their main residence for a period of at least 12 months prior to the application.

### **Tenancy Agreement**

Legal contract between an RSL and a tenant that sets out the rights and responsibilities for each party. A Scottish Secure Tenancy is by far the most common type of agreement used by RSLs.

### **Tenant Participation**

Tenants take part in their landlord's decision-making and influencing decisions about housing policies, conditions and services. All RSLs are legally obliged to have a tenant participation strategy, which should be developed in consultation with tenants.

### **Tender**

A formal proposal by a contractor to carry out works for a stated price within a certain period of time and subject to any other conditions specified by the employer.

### **Tender Book**

A record that shows correct procedures have been followed in the opening of all tenders submitted by contractors or consultants.

### **Transfer**

A transfer is when a tenant has been re-housed by its landlord in another of the landlord's properties

### **Under Occupation**

Occurs where a house has more bed spaces than occupants need. If a landlord has smaller properties available, it may offer under-occupying households an incentive to downsize. See also bedroom tax.

### **Universal Credit**

A welfare benefit for working-age claimants, first introduced in 2013 and now rolled out across the UK. It replaced 6 means-tested benefits (including housing benefit) and tax credits, with the aim of ensuring that people are always better off in work than if they are receiving benefits. Help with housing costs will be paid direct to the claimant, rather than automatically mandated to social landlords.

### **Void**

A property without a tenant. Keeping the void period as short as possible helps to limit rent loss.

### **Void Period**

The void period is the time, measured in calendar days, between the date of termination of a previous tenancy or the date the property was repossessed to the start date of a new tenancy. Mutual exchanges, successions and other transfers are not to be reported as void properties.

### **Welfare Reform**

Major changes made by the UK Government since 2012 to the benefits system. These include the benefit cap, bedroom tax, the rollout of Universal Credit, the reform of employment, and support allowance and tax credits, the replacement of disability living allowance and the freezing of working age benefits. These changes have had a major impact on RSLs' service users and the RSL's own future income stream. Welfare powers for the Scottish Parliament in some areas have allowed for revisions of some aspects of the UK Government Policy.

**Whistleblowing**

The reporting by a worker of possible wrongdoing or misconduct of their employer to an outside authority in statutory regulations. Workers have legal protection if it is in the public interest to report the alleged wrongdoing. Personal grievances do not count as whistleblowing and should be dealt with through an RSL's policy on bullying, harassment, discrimination etc.

**Works Order**

An instruction to a contractor detailing repair works to be carried out to a particular property.