

A Guide to Social Housing Jargon



**OUR
COLLEAGUES**
Warrington Housing Association

JARGON BUSTER!

Our guide to understanding some of the housing jargon you may hear...

AFFORDABLE HOUSING

Low-cost housing provided on a rented or shared ownership basis for those unable to afford a home in the private sector. It's developed with subsidy from central government or financed by a housing association.

AFFORDABLE RENT

The Affordable Rent Scheme allows housing associations to; let properties at rents of up to 80 per cent of those charged in the private sector.

ANTI-SOCIAL BEHAVIOUR

Describes a wide range of problems from relatively low level (loud music, etc.) through to serious (vandalism, harassment, etc.) or even criminal behaviour (drug dealing). Housing associations may apply for a court order (ASBO) to stop any person 10 years+ causing problems or going to particular places. A breach can result in prison.

ASSURED TENANCY

Introduced by the Housing Act 1988 these are the norm for RSL Lettings. An RSL can only end an Assured tenancy by serving a Notice of Seeking Possession & obtaining a possession order in county court.

ALLOCATIONS

The method by which new residents are selected for vacant homes. Allocations policies will usually prioritise those in most housing need (see also Choice Based Lettings).

BACS (Banks Automated Clearing Service)

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

CHOICE BASE LETTINGS (CBL)

The process now commonly used by local authorities to allocate social housing vacancies in their area. Under CBL all housing association & council vacancies are advertised and people may bid for the property of their choice. Each property is then offered to the bidder in the highest priority band.

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COMPLAINT

A customer complaint is defined by RSMHA 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’. (n.b. concerns raised about anti-social behaviour problems aren’t treated per se as customer complaints).

DECANT

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

DECANT HOMES STANDARD

The standard set by the Government for all homes owned by councils and housing associations to be reached by 2010. E.g. making homes completely weather-proof, modern kitchens and bathrooms, etc.

EXTRA CARE SCHEME

A term used to describe housing for rent for older people where an element of care is provided to the residents (n.b. traditional sheltered schemes do not provide a care service).

GAS SERVICING

All housing association are required to undertake annual checks of appliances by Gas Safe registered inspectors of every tenanted home.

HOMES AND COMMUNITIES AGENCY (HCA)

The Homes and Communities Agency help create successful communities by making more home and business premises available to residents and business who need them. They also regulate social housing providers in England.

HOUSING BENEFIT (HB)

A means tested welfare benefit administered by the local council providing eligible tenants assistance in meeting the cost of their rent. HB is paid either direct to the landlord or the tenant.

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.

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HOUSING OMBUDSMAN

Investigate complaints and resolve disputes involving the tenants and leaseholders of social landlords (housing associations and local authorities). Housing Associations have a regulatory and statutory duty to promote complaints and the role of the ombudsman, to implement recommendations made by the ombudsman and to identify and publish learning.

INTERMEDIATE RENT

This allows someone who may not qualify for social rented homes to rent a new or refurbished RSL home at 20% or 30% below the local market rate, usually on a 6 month Assured Shorthold Tenancy.

KEY PERFORMANCE INDICATOR

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

KEY WORKER

Refers to those whose jobs are considered essential to the community e.g. fire fighters, nurses, teachers, police, social workers, etc. Key workers may be given priority for new affordable homes.

LEASEHOLDER

Someone who owns their own home but not the land it is built on (owned by the 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.

LOW COST HOME OWNERSHIP (LCHO)

General name for Shared Ownership, Homebuy, Part Buy/Part Rent, etc.

MAJOR REPAIRS

Substantial repair work or improvements to housing stock usually planned in advance.

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).

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NATIONAL HOUSING FEDERATION

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

NOTICE OF 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.)

OCCUPATIONAL THERAPIST (OT)

A skilled professional who can help people of all ages who have physical, mental health or social problems to adapt any aspect of their life (including housing) with more independence and control.

PAYPOINT

PayPoint allows people to pay rent and household bills at a terminal or over the counter in shops and petrol stations.

PLANNED MAINTAINENCE

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.

REGISTERED SOCIAL LANDLORDS (RSL)

Another name for social housing providers and housing associations.

Regulator for Social Housing (RSH)

The RSH is a government regulatory body responsible for the oversight of everything that Housing Associations and Local authority Housing functions do. The RSH sets the standards to which we have to work (Governance, Viability and Consumer). The RSH are responsible for proactive and reactive regulation of Housing Associations (in a similar way to OFSTED regulate education).

RESIDENTS ASSOCIATION

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

RESIDENT INVOLVEMENT

Describes how a landlord will actively encourage residents to influence decisions taken about how services are provided, their home or the wider estate. This might range from low level consultation (e.g. surveys and meetings) to formal involvement opportunities (e.g.

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fully constituted resident associations, resident Board members etc.)

RESPONSIVE REPAIRS

Day-today repairs ranging from routine (e.g. faulty door handle) to urgent (e.g. total loss of power).

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 e.g. requirements for child's play area, including of social housing etc.

SERVICE CHARGES

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 AGREEMENTS (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 & 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 Homebuy.

SHELTERED HOUSING

Homes for older people (often 60+) to live independently but with the benefit of a community alarm system in their home or general support, not *care*, by a scheme manager/warden. Often referred to as Category 1 (linked to an alarm system) or Category 2 (communal facilities and on-site staff.)

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SOCIAL HOUSING

Refers to low cost rented homes in the public sector let by housing associations or councils.

SOCIAL RENT

The government requires housing associations and councils to use a formula to set their rents for secure, assured and fixed term tenants who pay social rent. This means that the different landlords in the area charge similar rents for similar housing.

STAIRCASING

Describes the process by which a shared owner may increase or decrease their share of equity in their home e.g. an owner may choose to 'staircase up' from 50% to 75% of the property value.

STARTER TENANCIES

Housing Act 1996 allows housing associations to offer starter tenancies to new rented residents. These last for a year and become Assured Tenancies unless a resident has been in serious breach of their tenancy. Also known as probationary or introductory tenancies.

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).

TARGET RENTS

The Government wishes for all council and housing association tenants to pay similar rents for properties of similar size and condition, in an area (known as rent convergence). Each year Target Rents have to be set, based on a Government formula, to enable rent convergence by 2012.

VOID

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

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