

# Scottish Social Housing Terms “Jargon Buster”

A guide to housing and related terms for tenants and housing staff in the social rented sector in Scotland.



This jargon buster has been created to help people understand the everyday terms used in the social housing sector.

The social housing sector is formed of both Local Authority (**LA**) and Registered Social Landlords (**RSLs**). **RSLs** are independent housing organisations, including housing associations, housing cooperatives, Abbeyfield societies and co-ownership societies registered with the Scottish Housing Regulator.

A working group was set up to help ensure as many terms used on a daily basis are included in this document. A thank you goes out to this working group who volunteered their time, ideas and efforts to develop this Jargon Buster. Those involved included:-

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## How to use this Jargon Buster

There are **two** main sections in this document:

### SECTION 1 - Key Housing Words & Abbreviations

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Provides a definition of words and phrases in alphabetical order, along with the abbreviations commonly used for these words or phrases.

### SECTION 2 - Key Housing Organisations

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Provides a fuller explanation of the organisations that influence housing policy developments in Scotland.

This guide should be used as a reference document for any tenant or resident interested in finding out more about the jargon and abbreviations often used by housing staff within landlord organisations. This guide explains these terms in Plain English and should give the reader a clearer understanding of housing services, housing policy and legislation. If a phrase appears in bold it will be found as a term within the jargon buster.

Landlords may also find the document a useful resource for communicating with tenants and tenants and residents organisations on complex housing issues.

## Key Housing Words & Abbreviations

A

Abandoned House	An empty house where a tenant has stopped living in a house without informing the landlord.
Abbeyfield (Societies) Scotland	Registered as a social landlord with the Scottish Housing Regulator ( <b>SHR</b> ), Abbeyfield Scotland provides supported housing for older people.
Absentee Landlord	Landlords who do not live in or near the property they own. Used to describe landlords operating in the Private Rented Sector.
Access to Personal Files	Personal Files Housing (Scotland) Regulations 1992 - gives a tenant the right to examine certain information held in written form by a landlord on him/her. Information held on computer is covered by the Data Protection Act 2018.
Accountability	Assurance that a landlord organisation, or tenants and residents organisation, will be measured on their performance or behaviour related to the things they are responsible for. This includes justifying actions to the tenants or customers affected by the actions or decisions taken.
Accounts Commission	The Accounts Commission is the public spending watchdog for Local Government. It is a statutory, independent body, which, through the audit process, assists Local Authorities in Scotland to achieve the highest standards of financial stewardship and the economic, efficient and effective use of their resources.  In housing terms, the organisation is responsible for ensuring that there is no misuse of money in the housing department of the Local Authority and that it is properly managed.
Audit Scotland	Audit Scotland is responsible for monitoring how well local authorities deliver their services and spend their money. Audit Scotland checks whether local authorities get the best value for the money they spend.
Acronym	The initials of a phrase that spells a word - e.g. <b>TIS</b> = Tenants Information Service, <b>TPAS</b> = Tenant Participation Advisory Service
Act of Parliament	A document written in legal language agreed by the Scottish or Westminster Parliament. It sets out the law regarding specific aspects of housing. See also Housing Act.
Action Plan	A list of things a landlord or tenants' organisation must do in order to achieve an aim or an objective within an agreed timescale.
Acquisition	The purchase or transfer of property or land that becomes a landlord asset.
Adaptation	Alterations to a house to make it suitable to meet the specific needs of the tenant or a member of household.
Adapted Housing	Housing that has been altered or built to include features that make it suitable for a person(s) with specific needs.
Adoption	When a new or amended rule is presented to the members at an annual general meeting and is agreed - the rule has been adopted.

Affordability	The level of rent landlords/government believe a tenant can pay without causing hardship.
Affordable Housing	Housing that is available to buy or rent at a level below the local market level. This can include low cost home ownership, mid-market rented homes or homes that are rented from a local authority or registered social landlord.
Affordable Housing Supply Programme (AHSP)	The Scottish Government's programme for providing grants to social landlords to support the delivery of new affordable housing to meet needs in their area.
Agenda	A list of proposals, issues or items to be delivered or discussed at a meeting.
Aims	Things a landlord or tenants' organisation wants to achieve. Aims are often set out in strategies along with all the actions that will need to be carried out to meet each aim.
Arm's Length Management Organisation (ALMO)	<b>ALMOs</b> are used in England. These are companies set up by local authorities specifically to manage and improve all or part of their housing stock as an alternative to transferring the stock to another landlord. As an <b>ALMO</b> they can attract funding not available to the Local Authority.
Allocation	Where a property that is vacant (or soon to become vacant) is offered to a person on a landlord's waiting list and that person accepts the offer.
Allocation Policy	The Landlord's rules for deciding who should get priority for houses when they become available for let.
Alternative Payment Arrangement (APA)	<p>Are available for Universal Credit (<b>UC</b>) claimants who can't manage the standard Universal Credit payment. There are three types of <b>APA</b> available:</p> <ul style="list-style-type: none"> <li>• direct payment of the housing cost element to landlords (known as managed payments)</li> <li>• splitting of payment between members of a couple (husband/wife or partners)</li> <li>• more frequent payment of benefit.</li> </ul> <p>NOTE: Landlords can request deductions from a claimant's Universal Credit to repay existing rent arrears. This can be done via the <b>APA</b> form, at the same time as the <b>APA</b> application. Deductions will be a minimum of 10% and maximum of 20% of a claimant's Universal Credit standard allowance.</p>
Ambulant disabled	The term 'ambulant disabled' refers to people with a wide range of disabilities who are not regular wheelchair users. This could include, for example, people who have diabetes, epilepsy, multiple sclerosis or cancer.
Amenity Housing	A property with special features – such as level access – to assist a tenant to retain an independent life.

Annual General Meeting (AGM)	<p>A meeting that must be held once a year whose agenda is determined by the constitution of the organisation. The meeting usually provides an update of the work of the organisation over the year, presentation of independently examined or audited accounts and election of committee members.</p> <p>NOTE: For some organisations election of office bearers will take place at the <b>AGM</b> and for others, office bearers will be elected at the first committee meeting after the <b>AGM</b>.</p>
Annual Report	<p>A report produced by an organisation, such as a landlord or tenants and residents group, that sets out what the key actions were that took place over the previous year. It may also include a report of performance and details of accounts.</p>
Annual Return on the Charter (ARC)	<p>Each year every social landlord must complete a report that details how they perform against each of the outcomes in the social housing charter. They submit this report to the Scottish Housing Regulator and they must publish it for their tenants too.</p>
Annual Report to Tenants	<p>Each year landlords must provide a report to tenants on the organisations performance. This should reflect the detail of the ARC and show comparisons with previous years, usually two.</p>
Antisocial Behaviour (ASB)	<p>The Antisocial Behaviour etc. (Scotland) Act 2004 defines a person to be acting in an antisocial manner if they:</p> <p>Act in a manner that causes or is likely to cause alarm or distress; or Pursue a course of conduct that causes or is likely to cause alarm or distress to at least one person not of the same household as them.</p>
Antisocial Behaviour Contract (ABC)	<p>An early intervention - generally following two warnings but prior to an Antisocial Behaviour order (<b>ASBO</b>) - made against individuals who are perceived to be engaging in antisocial behaviour. Though they may be used against adults, almost all <b>ABCs</b> concern young people.</p>
Antisocial Behaviour Notice (ASBN)	<p>Local authorities can serve an Antisocial Behaviour Notice on private landlords in their areas. The <b>ASBN</b> specifies the action the private landlord must take to address antisocial behaviour within their property.</p>
Antisocial Behaviour Orders (ASBO)	<p>An order that a local authority or registered social landlord can issue in consultation with the police to restrain a person (anyone over the age of 12) acting in an antisocial manner.</p> <p>See also Interim Antisocial Behaviour Order</p>
Antisocial Behaviour Strategy	<p>Introduced in the Antisocial Behaviour etc. (Scotland) Act 2004. Local authorities and Chief Constables must jointly prepare a strategy setting out how they plan to tackle antisocial behaviour within their areas.</p>
Arrears	<p>The amount of money a tenant has not paid to the landlord on time. See also rent arrears.</p>

Arrears Direct	<p>If you get income support, jobseekers allowance, employment and support allowance or pension credit and you have rent arrears, payments towards your arrears can be deducted directly from your benefits.</p> <p>NOTE: Although welfare reform has introduced Universal Credit, Arrears Direct will continue as the legacy benefits (existing benefits) remain in place for the majority of people claiming benefits</p>
Asset	Anything that is worth money. For example, a house is an asset.
Asset Management	The process for operating, maintaining and upgrading physical assets, such as housing stock, in a cost effective way to maximise financial returns, minimise financial risk and meet the needs of current and future tenants.
Association of Local Authority Chief Housing Officers	The representative body for local authority housing in Scotland. The chief housing officer from each council is invited to regular meetings to discuss key housing issues affecting local authorities.
Assignment of Tenancy	<p>When the landlord agrees to a request from the tenant to pass the tenancy on to another person.</p> <p>To qualify for assignment, the tenant must live in the property and:</p> <ul style="list-style-type: none"> <li>- the house must have been your only or principle home during the 12 month period immediately before written permission is requested</li> <li>- the person you wish to pass your tenancy to must have lived in the house as their only or principle home for 12 months before you apply</li> <li>- the 12 month period cannot begin, unless the landlord has been informed that the person has been living in the house as their only or principle home</li> </ul>
Assured Tenancy	<p>A legal agreement between a private landlord and a tenant setting out the rules that allow a tenant to occupy the house, and describing the rights and responsibilities of the tenant and the private landlord.</p> <p>Assured tenancies have been replaced by the private residential tenancy for tenants who signed a lease for a property since 1 December 2017.</p>
Assured Tenant	A tenant who lives in a house owned by a private landlord.
Audit	A process of checking all income and expenditure of a landlord to ensure the money has been spent in a proper and accountable manner.
Average cost per unit	This is worked out by taking the total cost and dividing it by the number of houses involved. Average or unit costs are used in business planning for things like day to day repairs and housing management costs.

<b>Ballot</b>	<p>A way of allowing all affected individuals to vote on an issue.</p> <ul style="list-style-type: none"> <li>• Tenants and residents groups might have a ballot to elect a chairperson,</li> <li>• Landlords would have a ballot to allow tenants to vote on whether they should transfer their stock to another landlord or to join a group of landlords.</li> </ul>
<b>Bedroom Tax</b>	<p>An informal name for a measure introduced in the Welfare Reform Act 2012, by which the amount of housing benefit is reduced if the property a person is renting is judged to have more bedrooms than they need.</p> <p>Your Housing Benefit could be reduced if you live in social rented housing and have a spare bedroom. The reduction is:</p> <ul style="list-style-type: none"> <li>• 14% of the 'eligible rent' for 1 spare bedroom</li> <li>• 25% of the 'eligible rent' for 2 or more spare bedrooms</li> </ul>
<b>Below Tolerable Standard (BTS)</b>	A house falling below the minimum quality standard set down in law. See also tolerable standard.
<b>Bench Marking</b>	A system used by landlords to compare the cost and how a service is provided with similar organisations, with a view to adopting best practice.
<b>Best Value</b>	A system that local authorities use to make sure the services they provide deliver continually improving performance alongside an appropriate balance between quality and cost.
<b>Bill of Quantities</b>	A document that sets out construction details for every component in a house, with a cost against each item. Landlords use it to pay contractors for new building. See also schedule of rates.
<b>Black &amp; Minority Ethnic (BME)</b>	Term used to describe minority groups recognised as falling under the race relations Act 1976.
<b>Board of Directors</b>	A group of people, elected by its members, who oversee and control the operation of a registered social landlord. Can also be called management committee or governing body.
<b>Borrow</b>	A sum of money given by a bank or building society to a registered social landlord, which that landlord has to repay with interest over a period of years.
<b>Borrower</b>	A person or organisation who borrows money.
<b>Borrowing Consent</b>	Local authorities need permission from the government to borrow money to spend on its houses - this is known as borrowing consent.
<b>Breakage Cost</b>	Cost for repaying a loan early to a bank or other lender.
<b>Briefing Paper</b>	A short explanation of a policy or proposal. Briefing papers should always be in Plain English.
<b>Budget</b>	An estimate of all income and expenditure on housing over a set period - most often a year, but other periods can be used.
<b>Building Regulations</b>	These are defined by an Act of Parliament and set the rules for constructing and altering houses.

<b>Business Plan</b>	<p>This is a formal statement of an organisation’s business goals, reasons they are achievable and plans for reaching them. It includes a set of forecasts of the money likely to be incurred to operate over many years. It is a forward planning tool, and one, which shows financial viability, capacity to repay borrowing and capacity to deliver services. Written business plans are often required to obtain funding, bank loans or other financing.</p> <p>For a landlord it also shows the organisation’s capacity to reach and maintain suitable standards of housing and housing services and build new housing.</p>
<b>Buy back</b>	<p>This is where local authorities use grants made available by the Scottish Government to buy back houses that were sold under the Right-to-Buy, when they come up for sale on the open market, and make them available for rent to applicants on their waiting list.</p>
<b>Buy to let</b>	<p>This refers to the purchase of a property specifically to let out - that is to rent it out in the Private Rented Sector. Buy to let properties are usually residential but the term also includes student property investments and hotel room investments.</p>
<b>Cabinet Reports</b>	<p>A report that is tabled at a local authority committee meeting (meeting of councillors) giving background information so councillors can take informed decisions on proposed policies or service changes.</p>
<b>Cabinet Style Government</b>	<p>A council made up of elected members takes all decisions on policy. Some local authorities have now adopted a cabinet style of decision-making. This means the chair of the housing committee will make the decisions and other elected members only have a questioning and monitoring role.</p>
<b>Calling up notice</b>	<p>A notice issued by the lender to the borrower warning that the lender is about to go to court to repossess the property - usually because of non-payment of loan instalments.</p>
<b>Capacity Building</b>	<p>The process where tenants’ organisations, community groups and individuals are supported to develop the skills they need to influence decisions taken by their landlord. This is usually achieved through a mix of training, practice and support.</p>
<b>Capacity to Influence</b>	<p>The skills (such as public speaking or negotiation), information (on specific issues) and ability (experience and confidence) members of a tenant’s organisation have to influence decisions taken by their landlord.</p>
<b>Capital Expenditure</b>	<p>Spending to make lasting changes to the quality of houses. This would include items such as replacement windows, doors, kitchens, bathrooms and installation of external render and insulation.</p>
<b>Capital Funded from Current Revenue (CFCR)</b>	<p>Capital expenditure which is funded out of rents without borrowing.</p>



Capital Improvement Programme (CIP)	A landlord's plan for investing in tenants homes in a way that will make lasting changes to the quality of houses - such as new doors, windows, kitchen, bathrooms, external insulation & render. Also known as Capital Investment Programme and Housing Improvement Programme.
Charity	Some housing associations are registered with the Scottish Charity Regulator ( <b>OSCR</b> ) and have charitable status. As a charity, it cannot distribute any profit (surpluses), by the way of a dividend or other payment to shareholders. All income must be used for the benefit of the people it serves.
Charitable Status	Organisations registered with the Scottish Charity Regulator ( <b>OSCR</b> ) have charitable status. This can include housing association landlords, tenant and resident and community organisations.
Chartered Institute of Public Finance and Accountancy (CIPFA)	<b>CIPFA</b> produces "ratings reviews" which show trends in how much income local authorities bring in and spend across all their services.
Chartered Institute of Housing (CIH)	<b>CIH</b> is the representative body for housing professionals.  It researches and produces good practice guidance for housing managers and provides training to all that have an interest in increasing their knowledge in housing matters, including tenants.  See Key Housing Organisations in Section 2 for more information.
Choice Based Lettings (CBL)	Is a type of housing allocation system where applicants bid on available properties rather than waiting on an offer being made to them. Once the bidding closes, the applicant with the highest priority out of all those who made a bid is offered the property.
Citizens Advice Bureau (CAB)	A Citizens Advice Bureau ( <b>CAB</b> ) can give free information and advice to people on issues such as benefits, debt, consumer rights.
Clerk of Works	A person employed by a landlord to oversee a contract on a daily basis. Sometimes called a contract supervisor
Close Circuit Television (CCTV)	A network of TV cameras that record any activity in the area they oversee. Primarily used to collect evidence on vandalism.
Closing Order	A local authority can send you a closing order if your home is below the <b>tolerable standard</b> but is part of a building in which other properties are not. For example, this may be the case if you own a flat which is in a bad state of repair but the other flats in the block are kept in good condition. If a closing order is issued for your home, it means that the property can no longer be used as living accommodation.
Closure Notice	Under the Antisocial Behaviour etc. (Scotland) Act 2004 the Police have powers to serve a closure notice to prevent people from entering premises which have been a constant focus of antisocial behaviour.

Code of Conduct	A document setting out the standards of behaviour expected from all members of a group or organisation during meetings and when representing the group or organisation outside of meetings.
Code of Practice	A document setting out processes and procedures, which if followed should result in achieving a set objective in a proper manner. Often government or other monitoring organisations publish these. A landlord not following these codes of practice may have difficulty in justifying its actions.
Committee	A group of people (usually elected) who take decisions.
Common Allocation Policy	A single allocation policy that a number of landlords have developed and operate in partnership with each other.
Common Housing Register (CHR)	A single register that can be accessed by a number of landlords who have stock in an area. Usually applicants only have to complete one application form to join the register.
Common Repairs	Repairs to properties not solely owned by a social landlord, such as roof or secure entry repairs required to a block of flats where some flats have been purchased through the Right to Buy.  Social landlords are required to seek owner approval and agree their share of the cost prior to work being carried out. Where the repair is an emergency and not doing the repair will cause more damage to the property or harm to its occupants, social landlords can carry out the work and recharge the owners.
Community	A group of people living in an area who share common interests and are served by common services and amenities - e.g. schools, doctor surgery, shops.
Community Action Planning (CAP)	A process that brings together all the community groups that operate in a particular town or village to develop an action plan for improving their area.
Community Asset Transfer (CAT)	Where land or buildings are transferred from local authorities and other public bodies into the management or ownership of community groups.
Community Based Housing Association	A housing association set up to acquire, improve and develop housing. Such associations have a strong connection to the community, with tenants/community representatives on the governing body (Board).
Community Controlled Housing	Voluntary organisations which are run by local people and work in discrete geographic areas providing and maintaining affordable housing and, more generally, improving the community and providing opportunities for local people.
Community Empowerment	A term that describes an aim to allow tenant and other community groups to influence decisions that affect their communities.
Community Land Trusts (CLT)	Are a form of community-led housing set up and run by local people to develop and manage homes, as well as other assets important to that community, like community enterprises, food growing or work spaces.

Community Planning	A framework which brings together public services and local communities to plan how services in the local areas should be planned and delivered.
Community Planning Partnership (CPP)	The group of organisations in each local authority area, which form a partnership to plan how local services will be delivered in their area. Tenants and residents organisations can be represented on this partnership group.
Community Payback Orders (CPO)	Community Payback Orders ( <b>CPOs</b> ) make individuals pay back to their communities for the damage they have caused with their offending – usually by doing unpaid work.
Company	A landlord registered under the Companies Act 1985 with a main purpose of providing rented housing and that meets the criteria for Registration.
Company Limited by Guarantee	A landlord registered as a company whose members are not normally individually liable for meeting the debt of the company and whose board of directors cannot profit financially.  This can also refer to tenant, community or other organisations.
Component	A part of the house such as roof, bath or window.
Compulsory Purchase Order (CPO)	An order by a local authority seeking to buy land or a house from someone who does not want to sell. The local authority has to be prepared to justify why it should own the land or house at a public enquiry.
Concierge	A form of caretaker in a housing development, usually multi storey flats, who controls access to the block, monitors the block through the use of close circuit television and may provide other services to the tenants.
Conflict of Interest	This happens when a member of staff or a management committee member is taking part in making a decision that may result in personal benefit.
Consortium	Several organisations join together to work in partnership with other organisations but do not give up their individual identity.
Constitution	An agreed set of rules that define a tenant's organisation or landlords' aims, what it can do, and how it is managed and controlled.
Construction Design and Management Regulations	These regulations ensure that for major construction works to your home, the people responsible for the works consider how to ensure no one is hurt during the construction phase.
Consultation	A process carried out by organisations and agencies to seek the views of service users and other interested parties.  Consultation provides an opportunity for people who will be affected by, or have an interest in, a proposal to help shape that proposal and/or to give their thoughts and views on a draft version of a proposal before taking a decision.

Consumer Price Index (CPI)	The Consumer Price Index ( <b>CPI</b> ) is a measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them.
Consumer standards	Apply to all registered landlords and set out what standards tenants and other stakeholders can expect and against which they will be held accountable.
Contractor	An organisation that is not the landlord but provides a service to the landlord's tenants.
Convention of Scottish Local Authorities (CoSLA)	An organisation to which some local authorities belong. It looks to collect housing information from its members and then reflect a collective view on housing in Scotland.
Co-op	A registered social landlord run by tenants who form most or all of the management committee. A housing co-op's members cannot remove any of the assets if they leave. Sometimes known as a par-value co-op.
Co-opt	Where a new member is able to join a committee out-with an <b>AGM</b> . The proposed membership must be nominated and seconded by existing committee members. Organisations may co-opt individuals for a specific purpose, to carry out a specific role, or due their particular field of expertise.
Co - production	Where a variety of people and organisations come together to find a shared solution. In practice, it involves people who use services being consulted, included and working together from the start to the end of any project that affects them.
Credit Union	A not-for-profit financial organisation that is owned and controlled by its members which provides savings accounts and loan facilities.
Criminal Antisocial Behaviour Orders (CRASBO)	Can be granted by a local Sheriff when someone is convicted of a criminal offence. This means that a landlord does not have to pursue its own action for an <b>ASBO</b> against someone.
Criteria	A range of definitions setting a standard against which something can be measured. For example - the <b>Scottish Housing Regulator</b> has a set of rules for registering with them as a landlord. If the landlord does not meet the criteria it will fail to obtain registration.
Criteria of recognition	The set of guidelines that landlords use to set out what a tenants' association must do in order to be 'recognised' by the landlord as the official group for their area and then go on to receive funding and other support from the landlord.
Cyclical Maintenance	Some components in a house need regular maintenance such as a gas boiler. The landlord does not require a survey to make a decision that maintenance is required. It happens automatically at regular intervals, therefore is called cyclical. Sometimes it is called planned maintenance.

Data Protection Act 2018	<p>The Data Protection Act 2018 is the UK's implementation of the General Data Protection Regulation (<b>GDPR</b>). The Act controls how your personal information is used by organisations, businesses or the government.</p> <p>An example is that a landlord cannot provide tenants' addresses and other information to a private company who would then write to you to try and sell something.</p>
Day-to-day Repair	Repairs carried out in a single house by a landlord at the request of an individual tenant. This can also be called a responsive repair or reactive repair.
Dayworks	Dayworks is a means by which a contractor is paid for specifically instructed work on the basis of the cost of labour, materials and plant plus a mark-up for overheads and profit. It is generally used when work cannot be priced in the normal way.
Debt	Money owed.
Decanted	A tenant is moved temporarily from their home to allow repairs/improvements to take place.
Decree	A court order which enforces the law. A decree can be granted to a landlord or a tenant.
Default	<p>This is a standard that applies automatically unless someone decides it is inappropriate.</p> <p>Such as, a preselected option adopted by a computer program or other mechanism when no alternative is specified by the user or programmer.</p>
Defects Liability Period	A guarantee period during which a contractor is still responsible for the work to your house rather than the landlord.
Defender	In court the individual or organisation opposing the case against them.
Demand	<p>This word is used in housing to describe the difference between the number of households looking for a house in an area and the number of houses available in that area.</p> <p>If there are more houses available to let in an area than applicants looking to live in that area it is described as low-demand or hard to let. If there are lots of people on the list for an area but houses do not become available to let very often, the area is described as high-demand.</p>
Demolition Order	If a local authority is concerned that your home is below the tolerable standard and cannot be brought back up to standard, it can send you a demolition order. A demolition order requires you to leave the property within 28 days of receiving the order, and to demolish the property within the next six weeks.
Depreciation	As an asset wears out or ages it becomes worth less money. Depreciation is the difference between the costs when new against the current value.
Desk top review	A review of existing published or on-line information to inform a proposal or policy.

Determination of a contract	The ending of a contractor’s employment.
Development Funding	Money given by the Scottish Government to assist with funding new house building or rehabilitation.
Development Support	Support for tenants’ organisations that assists them to effectively influence their landlords. Development support usually involves providing information, training, advice and practical assistance to support groups with the following: developing a constitution; organising meetings; planning for action; undertaking policy and service reviews; influencing policy development; carrying out tenant scrutiny.
Direct Labour Organisation (DLO)	A contractor that is owned by the landlord and does work to the housing stock – such as repairs. See also public works department.
Discounted Cash Flow	The method of calculating a price for houses being sold under the stock transfer process.
Discretionary Housing Payment (DHP)	This is paid by local authorities to people who receive housing benefit but need extra help to pay their rent. For example to mitigate the effects of the bedroom tax.  <b>DHP</b> is funded by the Scottish Government.
Dispersal of Groups	Part 3 of the 2004 Antisocial Behaviour (Scotland) Act gives the Police in Scotland powers to disperse groups of two or more people who are behaving in an antisocial manner.
Displacement	The movement of a housing problem from one area to another because of action by the landlord. An example might be a landlord evicts an antisocial tenant and then rehuses him/her in another area where they may cause the same problems.
Disturbance Payments	A payment sometimes made to a tenant by a landlord to cover any upset due to major works.
Elected Members	Councillors that have been elected in Local Government elections.
Employers in Voluntary Housing (EVH)	An organisation providing support for the governing bodies of housing associations in all aspects of their role as employers.
Enabler	A term for local authorities who do not have any housing stock to manage but still have a duty to enable (or support) other landlords to provide housing in their areas.
Energy Efficiency Standard for Social Housing (EESH)	The Energy Efficiency Standard for Social Housing ( <b>EESH</b> ) aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases.
Energy Savings Trust (EST)	An organisation that brings forward schemes to help residents keep their energy bills manageable.
Environmental improvements	Improvements to the way landlords maintain their estates such as planting shrubbery or installing car parking spaces.

Equality Act	The Equality Act became law in October, 2010. It replaced previous legislation (such as the Race Relations Act 1976 and the Disability Discrimination Act 1995) and ensures consistency in what employers and employees need to do to make their workplaces a fair environment and comply with the law
Equal Opportunities	An equal opportunities landlord should not discriminate against a person when assessing an application for housing on the basis of 9 'protected characteristics' defined by the Equalities Act 2010.  See <b>EQIA</b>
Equal opportunities legislation	Landlords should also ensure that they act according to legislation which relates to equal opportunities, such as the Race Relations Act or the Equalities Act.
Equality Impact Assessment (EQIA)	When developing new policies or legislation landlords must carry out an assessment to make sure that policy doesn't have a negative impact on individuals with one or more 'protected characteristics'.  Protected characteristics include: Age; sex; race; disability; pregnancy; marital status; sexual orientation; gender reassignment; religious background.
Estate Inspections	Estate inspections (or walkabouts) are joint inspections of a local area with members of tenants and residents groups, housing staff and representatives from other of other organisations, agencies or services who provide a service in the community. The aim of these inspections is to identify issues and find joint solutions to address them.
Evict	The process of taking a tenant's home from them against their will. Landlords have to follow specific legal procedures before they can evict a tenant.
Executive Directors	A member of a board of directors who is also an officer of the organisation.
Expenditure	Money spent on housing and related services.
Extraordinary General Meeting (EGM)	A meeting called for a specific purpose out with the usual cycle of meetings. The term is usually used where the group would ordinarily hold an annual general meeting ( <b>AGM</b> ) but where an issue arises that requires the input of the entire membership and is too serious or urgent to wait until the next <b>AGM</b> .
Factoring	A term most commonly associated with providing housing management or garden maintenance services to owner-occupiers.
Fair Rent	A fair rent can apply to accommodation in the private rented sector which was let before 2nd January 1989 without a resident landlord. A rent officer will set a rent level based on a range of information about the property. Fair rents are registered by a rent officer at the request of a landlord or tenant and should be fair to both.

Feasibility Study	A study to investigate the facts and estimate what may happen if a course of action is undertaken e.g. examination of the result that might be expected if houses are transferred.
Federal Structures	<p>Are groups of registered social landlords and other non-registered subsidiaries which come together to deliver a range of housing and other services.</p> <p>Within the structure each of the subsidiary organisations continue to operate independently, with their own management teams and boards of directors, however there is one parent (lead) company that has overall legal control over the subsidiary organisations. The parent must be a registered social landlord.</p>
Federation	A group of tenant associations coming together to form one organisation that will promote things of common interest to influence the housing policy makers and service providers. Sometimes called a forum or panel.
Feu Superior	An organisation or person who retains an interest in land and its future development although it has no direct ownership of the land. The Abolition of Feudal Tenure etc. (Scotland) Act 2000 abolished all the remaining aspects of the feudal system as at 28th November 2004.
Financial Year	Starting on the 1 April and finishing on 31 March. This is important to tenants because local authorities and registered social landlords plan, organise and discuss their affairs based on financial years not calendar years.
First - tier Tribunal	The First-tier Tribunal for Scotland (Housing and Property Chamber) was formed to deal with determinations of rent or repair issues in private sector housing as well as assistance in exercising a landlord's right of entry
First time fix	Where a reactive repair is fully completed on the first visit as the contractor had all the necessary equipment. Also known as 'Right first time'.
Fixed Penalty Notices (FPN)	These notices provide a swift and effective response to antisocial behaviour and reduce the burden on the courts of dealing with relatively minor cases.
Focus group	A method of gaining opinion from a group of people that may have an issue in common. For example a landlord may set up a focus group of tenants that have recently used its repairs service to find out how tenants feel about the service. Focus groups are not democratically elected.
Forum	A group of tenants' associations coming together to form one organisation that will promote things of common interest to influence the housing policy makers and service providers. Sometimes called Federation or Panel.
Framework	<p>a) An outline of a process omitting the detail.</p> <p>b) A list of suppliers of good or services that landlords can order from without going through a full procurement process.</p>



Freedom of Information Act (Scotland) 2002 (FOI)	A Scottish piece of legislation that defines what information public sector organisations are obliged to provide on request. The Westminster government passed the Freedom of Information Act for the United Kingdom in 2000.
Friendly Societies	A charitable registered social landlord. See also Industrial and Provident Society.
Fuel Poverty	A household is in fuel poverty if, in order to maintain a satisfactory heating level, it would be required to spend more than 10% of its income on all household fuel use. If over 20% of income is required, then this is termed as being in extreme fuel poverty.
Full Housing Benefit	If a tenant does not contribute towards the rent but it is covered entirely by housing benefit, then they are said to be on full housing benefit.
Fully mutual Co-op	Same as a co-op except that all tenants must be a member and every member a tenant.
Funder	Bank or building society, which lends money to registered social landlords or local authorities.
Furnished Let	A property that it is either fully-furnished or part-furnished when it is let to a tenant. The furnishings form part of the tenancy agreement and the landlord is responsible for maintaining or replacing them.
Garden Maintenance Scheme	Local Government and Planning (Scotland) Act 1982 obliges local authorities to provide or make provision for gardening assistance to those requiring some help through old age, disability or infirmity.
General Fund	The general fund is the account held by local authorities into which council tax is paid.  It is used for all other council services that are not funded from the Housing Revenue Account ( <b>HRA</b> ) such as roads, cleansing, education etc.
General Data Protection Regulations (GDPR)	Mutually agreed European General Data Protection Regulation ( <b>GDPR</b> ), which came into force on 25th May 2018. It changed how businesses and public sector organisations handle the information of customers.
General Needs	Houses provided to meet the needs of families and other households without any special design features. Sometimes known as mainstream housing.
Glasgow and West of Scotland Forum of Housing Associations (GWSF)	Glasgow and West of Scotland Forum of Housing Associations ( <b>GWSF</b> ) is the membership body for community-controlled housing associations ( <b>CCHAs</b> ) and co-operatives in west central Scotland.
Governance	The process by which a management committee or board of directors manages a social landlord and makes sure it acts within the law and achieves the standards required by the Scottish Housing Regulator ( <b>SHR</b> ).
Governing Body	A group of people elected to control a registered social landlord by its members. It can also be called management committee or board of directors

Gross Annual Valuation	A value put on a house by an independent assessor reflecting its location and the amenities in the house. Some landlords use this as a basis for rent levels.
Group Structures	Are formed where a number of registered social landlords merge to form one company, or where a registered social landlord (the parent) sets up a number of subsidiary registered social landlords.
Guidance	A set of instructions often provided to landlords to help them put new legislation into practice.
Handbook	A document provided to tenants setting out all the rights, services and standards provided by the landlord.
Hard to Let	<p>Properties are deemed hard to let when:</p> <ul style="list-style-type: none"> <li>- They are empty for a longer than expected period of time</li> <li>- Demand for the property is low, or there is no demand</li> <li>- Offers of the property made to applicants are refused (more often than other properties)</li> </ul> <p>This can be due to the property's type, size, condition or its location.</p> <p>See also demand and low letting demand.</p>
Health Check	A process that organisations can go through at the start of a review or scrutiny exercise to evaluate how well things are working currently.
Health and Safety Executive (H&SE)	An organisation that is charged with setting safety standards and investigating any accident or incident to workers in houses to find out the cause and who is to blame. It will prosecute the person at fault, if its investigations warrant this action.
Her Majesty's Revenue and Customs (HMRC)	This is the government department responsible for collecting national taxation and <b>VAT</b> .
Homeless	Households who are either without or who are going to be without a home in the near future.
Homelessness Strategy	Local authorities must submit a strategy to the Scottish Government (usually as part of the Local Housing Strategy) demonstrating how they plan to prevent and alleviate homelessness in their areas.
Home loss and disturbance payment	<p>If you are forced to move out of your home – for example if it's going to be demolished – you may be able to apply for a home loss and disturbance payment to compensate you for the inconvenience, disturbance and stress.</p> <p>The nationally agreed home loss payment is of £1500, with disturbance payment levels being agreed by individual landlords.</p> <p>NOTE: where a tenant entitled to home loss and disturbance payments owes any outstanding debt to the landlord, this will be deducted from the payment.</p>

Homeswapper	A national company that matches social rented tenants looking to swap their home with another person in some other part of the country. <a href="http://www.homeswapper.co.uk">www.homeswapper.co.uk</a> . See also mutual exchange
Household	An individual or family that occupies or wants to occupy a house.
Housemark	HouseMark is a membership organisation that provides solutions and opportunities through data, insight and knowledge exchange to drive performance improvements and add value to businesses across the housing sector.
Housing (Scotland) Act	A document written in legal language agreed by the Scottish Parliament. It sets out the law regarding specific aspects of housing in the future. An example is the Housing (Scotland) Act 2014. The date tells you when it became law.
Housing Association	A not for profit landlord that is registered with and monitored by the Scottish Housing Regulator ( <b>SHR</b> ) whose membership is open to tenants amongst others. There can be non-registered housing associations using the name; therefore, tenants need to ensure the housing association is registered with the <b>SHR</b> .
Housing Benefit	Payment of money to assist a tenant to cover either the full or partial cost of the rent due. See also full housing benefit and pre-tenancy determination of rent.  <b>NOTE</b> for tenants of working age, this will be included in the Universal Credit entitlements as introduced by the Welfare Reform Act 2012.
Housing Bill	A draft document written in legal language that reflects changes the government wants to make to Scottish housing law. Once it is debated, amended and agreed by the Scottish Parliament it becomes a Housing (Scotland) Act.
Housing Co-op	A not for profit landlord who is registered with and monitored by the Scottish Housing Regulator and whose membership is mostly or exclusively made up of tenants.
Housing Finance	Covers all income and expenditure on housing.
Housing Investment	Money spent on building new houses, rehabilitating old houses, improvements or major repairs.
Housing Management	A wide term covering all the services a landlord provides to manage their stock and support their tenants.
Housing Needs	The difference between the existing number, type and size of houses available and the level of demand from current and future households.
Housing Partnership	A number of organisations and companies joining together to promote the regeneration of an area.
Housing Providers	Collective term including anyone who makes rented houses available in the market.
Housing Revenue Account (HRA)	The account into which all local authority tenants' rent money is paid into. This money is then used to cover all the day-to-day expenditure on council housing. The <b>HRA</b> is ring-fenced and should not be used to pay for services that should come from the General Fund.

Housing Trust	Usually set up by a council to buy council houses under a stock transfer proposal; the Local Authority retains a minority interest in the trust. Tenants are offered places on the board of directors.
Human Rights	Fundamental rights and freedoms that everyone in the United Kingdom (UK) is entitled to. These are defined in law by the Human Rights Act 1998.  NOTE changes may be introduced due to the UK leaving the European Union, otherwise known as Brexit.
Improvements	Work done to your property that gives it something it did not have before e.g. replacing single glazing with double-glazing.  See also capital improvement programme
Income	Housing income is made up of rents, service charges, subsidy and loans.
Independent Tenant Adviser (ITA)	An external agency, independent of the landlord, employed during a major project (such as a transfer of ownership or creation of a partnership) to work on behalf of the tenants.  An <b>ITA</b> provides independent advice and assistance to ensure tenants understand the process and are supported to be involved in the decision-making.
Industrial and Provident Society	A legal form that a housing association takes. Its members own it, it is a not-for-profit organisation, and it's run by a voluntary management committee. The Registrar of Friendly Societies ensures the rules of an Industrial and Provident Society are in line with the legislation.
Inflated Cash Flow	A financial plan, usually over thirty years, that takes account of future inflation. Every year a landlord must balance income and expenditure. Sometimes the landlord may borrow to cover any shortfall in income for short periods. An inflated cash flow, using budgets and life cycle costing, shows whether a landlord will remain financially sound over a period of time or go out of business.  Typically, a bank will use this before considering whether to grant a loan to a housing association.
Infra-structure	The roads, footpaths, street lighting, phone & internet cabling, and other services that are required to support a housing estate.
Interdict	An order from a court instructing a person to stop doing something. For example, to stop causing a specified nuisance to a neighbour. The court has to be satisfied that the offence is being committed. See also Interim Interdict.
Interests	A person in a position to make a decision for a registered social landlord or local authority who also has the ability to gain personally by that decision is said to have an interest. This applies equally if it is a close member of the person's family. This is not allowed under Section 15 of the Housing (Scotland) Act 1987. If the person could receive any payment from the decision then it is called pecuniary interest.

Interim Antisocial Behaviour Order	An interim <b>ASBO</b> can be used to provide quicker, more immediate, protection to victims of antisocial behaviour than a full <b>ASBO</b> .
Interim Interdict	An order from a court instructing a person to stop doing something.  For example, to stop causing a specified nuisance to a neighbour. The court has only to believe that the offence is being committed. See also Interdict.
Intranet	A communications system that links computers owned by the same people or company in different locations. This is common in local authorities and registered social landlords to allow staff access to internal information about the organisation.
Joint tenancy	Where more than one person signs the tenancy agreement and everyone signing takes joint responsibility for maintaining the tenancy.  Where a tenant wishes to add a joint tenant to the tenancy agreement:  - The proposed joint tenant must have lived in the house as their only or principle home for the 12 months before the tenant applies to the landlord for them to become a joint tenant  - The 12 month period cannot begin unless the landlord has been informed that the person is living in the property as their only or principle home.
Judicial Review	If someone thinks a decision taken by an individual or an organisation in authority is illegal, they can ask the court to review that decision. It is usually a very expensive process, so only used by organisations with access to a lot of resources.
Land Bank	Land owned by a landlord which may be used to build new housing at some time in the future.
Landlord	An individual or organisation who lets a property to someone on the basis of a legal agreement
Law	A law is a rule agreed by Parliament which set out the things that a person, or organisation can or can't do. The law is enforced by police officers, government and the courts.
Lay Person	A lay person is someone who may serve on a committee or board, who is not trained, qualified, or experienced in a particular subject or activity.
Lease	A tenancy agreement setting out the rights and responsibilities of the landlord and tenant.
Legislation	A law that has been agreed and passed by Parliament.
Lender	A bank or building society who lends a person or organisation money to spend on housing.
Lettable standard	The standard that houses must meet before they are allocated to a new tenant.
Lettable Standard Repair	Repairs that are carried out while a property is empty to bring it up to the lettable standard.

Letting Orders (Section 5 of the Housing (Scotland) Act 2001)	Often referred to as Section 5 referrals – where a local authority requests that a registered social landlord let a house to a particular applicant, who has been assessed as being homeless. This means local authorities who have a statutory responsibility have access to more houses for example through housing associations to help them house homeless applicants and discharge their statutory duty.
Liaison Officer	A person who links groups or organisations to achieve a common aim.
Life Cycle	Every component in a house will wear out (or reach the end of its useful life) and need replaced. The time between installation and being worn out is its life cycle.
Life Cycle Costing (LCC)	Where the replacement of a component is costed and programmed over a period of time - usually 30 years.
Loan	Money borrowed from a bank or building society by a landlord.
Loan Charges	The money that is paid back by a landlord on what it has borrowed from a bank or building society. Also known as interest.
Local Authority	A local council that owns and manages public services, including council houses. In Scotland some local authorities have transferred the ownership of their houses to an alternative landlord.
Local Housing Allowance (LHA)	The amount of housing benefit that is payable to tenants in the private rented sector. It is calculated using rent levels across a geographical area, and varies across Scotland – e.g the <b>LHA</b> for Ayrshire is lower than the <b>LHA</b> for Edinburgh. If the rent charged is higher than the <b>LHA</b> , the tenant has to pay the difference.
Local Housing Company	Usually set up by a local authority to buy local authority houses under a stock transfer proposal; the local authority retains a minority interest in the company. Tenants are offered places on the board of directors.
Local Housing Strategy (LHS)	A statutory document produced by all local authorities that assesses the housing need in their area and sets out the actions they will carry out in order to meet that need. This covers all tenures not just rented houses.
Low Cost Home Ownership (LCHO)	Houses built and sold at a price that is lower than the local market value.
Low Letting Demand	Where the number of tenants seeking rented housing in an area is less than the number of houses available for rent. This can be due to reasons such as the type, size, condition or location of properties available.  See also demand and hard to let.

Mainstream Housing	Any house not adapted to meet a specific need of a tenant. Sometimes known as general needs housing.
Major Component Replacement	The main parts which make up a house and require renewal from time to time. This includes heating systems, kitchen units, electrical rewiring, windows and outside doors etc. Also known as capital investment programme.
Managed Payment to Landlord (MPTL)	Under Universal credit ( <b>UC</b> ), <b>MPTL</b> is rent paid direct to the landlord. This can be requested by the landlord automatically if arrears are more than 8 weeks.
Management Committee	A group of people elected to control a registered social landlord by its members. Can also be called board of directors or governing body.
Management Transfer	The transfer of a tenant between houses owned by the same landlord that is outside the normal rules – usually on social grounds. A management transfer is granted at the discretion of the landlord.
Mandate	A document signed by an individual giving another person authority to do something on his or her behalf.
Market Rent	A rent set by a private landlord based on the maximum amount it can receive by offering the house on the open market.
Mediation	When someone helps two or more people to find their own solution to a dispute or disagreement.
Member	<p>a) Any person can be a member of an organisation if he/she meet the organisation’s rules. A tenant can be a member of a tenants’ association in his/her area.</p> <p>b) A local councillor is often called a local member or an elected member.</p> <p>c) Any tenant of a registered social landlord is able to become a member by paying £1 for one share in the company.</p>
Memoranda and Articles of Association	All companies must have these. It sets out what the company can do and the principles of its workings as a company.
Mid-Market Rent	A rent that is higher than the social rented sector or <b>LHA</b> level but lower than the market rent for a particular area.
Minutes	A formal record of a meeting that includes who was in attendance, what was discussed and any actions that were agreed. Minutes should be agreed as accurate at the start of the following meeting.
Missive of Let	A legal agreement between a landlord and a tenant regarding the occupancy of a house which sets out the rights and responsibilities of both parties. Usually called a tenancy agreement.
Model	A template or example version – For example, the Scottish Government provides a <b>Model</b> Scottish Secure Tenancy Agreement. This can be used by all landlords saving them from starting from scratch, especially as there will be many similarities in each landlord’s agreement.

Modernisation	The bringing of existing property components up to current day standards.
Monitor	Checking progress of a policy, service or project by collecting information and measuring it against set standards.
Mortgage	A loan used to buy a house or flat. It is usually secured on the property. This means that if you default on the loan (don't pay) the lender can repossess the property.
Mutual Exchange	Where a tenant agrees to swap their home with another tenant. Mutual exchanges require landlord approval and can happen between tenants throughout the United Kingdom.
National Home Energy Rating (NHER)	A standard that a house is measured against to identify if it is well insulated and will be economical to heat.
Need	<p>a) The difference between the existing number, type and size of houses available compared with the requirements of current households wanting a house.</p> <p>b) Defines the type and size of property a household may require, depending on the number of household members or specific requirements member(s) of the household may have such as ground floor or adapted housing to suit mobility issues.</p>
Neighbourhood Management	The activities carried out by a Housing Officer to keep the housing stock and the local area tidy and safe. Also known as estate management.
New Tenant Pack	Information and advice pack provided by landlords to new tenants that includes details such as: officer contact information, services provided, support agency information, landlord partner organisations etc.
Non-Departmental Public Bodies (NDPB)	A body which has a role in the processes of national government, but is not a government department or part of one, and which accordingly operates to a greater or lesser extent at arm's length from ministers.
Non-Executive Directors	Directors of a registered social landlord who are not members of staff of that organisation. See also executive directors.
Non-profit distributing	Registered social landlords are often described in this way. It means that no one involved in the organisation is allowed to take any income beyond staff salaries and expenses. Extra income in any one year can be kept in reserve for the future or spent to build or improve houses. See also not-for profit.
Non-traditional housing	Houses that were not made using traditional construction material – timber frames, brick walls and tiled roofs. Instead they are often made of concrete and steel. These materials can be difficult and/or expensive to bring up to the housing quality standard and often have low <b>NHER</b> ratings.
Not-for-profit	Registered social landlords are often described in this way. It means that no one involved in the organisation is allowed to take any income beyond staff salaries and expenses. Extra income in any one year can be kept in reserve for the future or spent to build or improve houses. See also non-profit distribution.



Notice of Proceedings	Formal notice of the landlord's intention to seek a decree from a Sheriff to evict a tenant.
Objectives	Targets a landlord or tenants' organisation wants to achieve. See also aims.
Office of the Scottish Charity Regulator (OSCR)	Is the independent regulator and registrar of Scottish charities
Ombudsman	An independent person who can hear a qualifying grievance by a tenant against his/her landlord and suggest a remedy if required.
Open Market Acquisition Scheme	Through the Open Market Acquisition Scheme, grants are available from the Scottish Government for Councils to buy houses for sale and make them available for rent to applicants on their waiting list. This is often called a 'buy-back' scheme.
Options Appraisal	A landlord considering the best way forward for a particular service develops a number of proposals taking into account a range of factors and assumptions. Each of these proposals (or options) is then assessed against established criteria to identify which one they will take forward.
Output	Measurable item that is produced as a result of action and can be used to evaluate progress (e.g. production of a document by an agreed timescale).
Outstanding Debt	A landlord decides to sell its housing stock for a price less than the current debt on the houses. The difference between the price paid and the size of the debt is the outstanding debt. Sometimes called residual debt.
Over crowding	Where a household are living in a property that has fewer bedrooms than they need for the size of their household.
Owner Occupier	A person who owns the property that they live in.
Panel	A group of tenant associations coming together to form one organisation that will promote things of common interest to influence the housing policy makers and service providers. Sometimes called federation or forum.
Parenting Orders	These orders were introduced in the Antisocial Behaviour etc. (Scotland) Act 2004. They require parents to do something to change or improve their child's anti-social behaviour and/or their own behaviour. Often orders require parents to attend counselling or parenting classes.
Parliament	The body of politicians that debates and agrees legislation for Scotland and the UK. There is a Scottish Parliament and a Westminster Parliament with different responsibilities.
Partial Stock Transfer	This is when a local authority decides to retain ownership of some of its houses and sell others to one or more alternative landlords.

Participatory Budgeting (PB)	<p>Where the control of community budgets is passed from the council or registered social landlord to be managed by local groups. Local groups are then invited to bid for funding from this budget using a democratic process that allows local people to decide how the money should be shared out.</p> <p>Participatory Budgeting can also be used to enable local people to decide on how parts of the housing service budget should be spent in their area.</p>
Particular Needs	An individual or household might have a need that requires a particular solution – e.g someone in a wheelchair has a particular need for an adapted property.
Partners in Participation	A document produced by the Scottish Office in 1999 containing a national strategy and definition for tenant participation.
Partnership	Organisations working together towards a common aim. For example, the local authority and its tenants set up a local housing company with both having votes on the management committee.
Pecuniary Interest	When a member of a registered social landlord who owns, or part owns, another business or land or works for a business that enters a contract with that landlord or makes money from the landlord. Section 15 of the Housing (Scotland) Act 1987 sets out what happens in these circumstances. See also interest.
Peer Review Process	A system used by landlords to compare the way in which a service is delivered with similar organisations with a view to adopting best practice. This is also called bench-marking.
Phase	When a project is divided into two or more parts, each part is called a phase.
Place Making	A term that is used to describe the process of making communities attractive places to live and work that people choose to locate themselves in. It involves thinking about roads, footpaths, houses, shops, amenities, greenspaces etc.
Planned Maintenance	Each year the landlord will survey parts of the housing stock and decide which components need replaced in all or some of the houses. This is then included in the budget and tenders sought from contractors to carry out the work. For example, the rewiring of a group of houses would be planned maintenance.
Planning Permission	Permission given by a local authority to allow a landlord, individual or developer to build or carry out major alterations that affect the internal or external structure of buildings.
Positive Action in Housing (PAH)	<p>An organisation with the aim of promoting racial equality and the wider ethos of equal opportunities policies and practices in Scottish housing.</p> <p>See also Key Housing Organisations in Section 2.</p>
Pre-tenancy Determination of Rent	This is a rental valuation by the independent rent officer provided to a private tenant before they take up a tenancy. This lets the tenant know how much of the rent will be covered by Housing Benefit.

Private Finance Initiative (PFI)	A method of raising private money to spend on housing, which normally would have been financed through public expenditure. The local authority will provide a specification for the housing service to be provided and a private contractor will put up all the upfront costs required to deliver the houses and will then recharge the Local Authority until the costs have been recovered (usually twenty years or more). It will only be a private finance initiative if the contractor is seen to be taking a risk.
Private Residential Tenancy Agreement (PRTA)	<p>Introduced on 1st December 2017, the Private Residential Tenancy Agreement (<b>PRTA</b>) replaced assured and short assured tenancy agreements for all new tenancies in the Private Rented Sector (<b>PRS</b>).</p> <p>It sets out the terms and conditions of the tenancy, including: the rent; the length of the tenancy; repair responsibilities; the amount and reason for the deposit; when the landlord can enter the property; and any conditions and restrictions on the use of the property.</p>
Probationary Tenancy	Also known as a Short Scottish Secure Tenancy ( <b>SSST</b> ) – where a tenancy is given for a trial period of 12 months or more. During this period a Local Authority can evict a tenant without a decree from a Sheriff if any of the conditions of tenancy are broken. For example, a landlord might use a probationary tenancy where a tenant was previously evicted for Antisocial Behaviour.
Probationary Tenant	A person who has signed a probationary tenancy or short Scottish Secure Tenancy ( <b>SSST</b> ).
Procurement Procedure	The way that a landlord buys services and goods from an outside agency. (e.g. building contractor).

Property Type	<p>There are many different property types that make up a landlord's housing stock such as:</p> <ul style="list-style-type: none"> <li>• Bungalow - a single storey house.</li> <li>• Common entry (or tenement) flats - single storey flats that share a main entry, with each flat accessed off of a common landing.</li> <li>• Detached house - a house that doesn't have any shared walls with other properties</li> <li>• Semi-detached house - a house that shares a dividing wall with 1 neighbour.</li> <li>• End Terraced house - a house at the end of a row of houses which are joined together</li> <li>• Mid Terraced house - a house that has neighbours on either side.</li> <li>• 4-in-a-block (or cottage) flat - single storey flats with own front door.</li> <li>• Multi-storey blocks - flats that share a main entry, with flats accessed off of a common landing, where there are more than 4 floors.</li> <li>• Town House - a single house built over more than 2 floors</li> </ul>
Protected Characteristics	<p>Equality Act 2010 sets out 9 protected characteristics against which landlords should not discriminate when developing policies or delivering services: age; sex; race; disability; pregnancy; marital status; sexual orientation; gender reassignment; religious background.</p>
Prudential Borrowing	<p>The set of rules governing local authority borrowing which requires the borrowing to be affordable and within the limits set by the local authority based on its existing debt and available (non <b>HRA</b>) revenue to pay back the borrowing.</p> <p>See also borrowing consent.</p>
Public Enquiry	<p>A review of a decision of a local authority held in public and chaired by an independent person appointed by the First Minister of the Scottish Government.</p>
Public Expenditure	<p>Money spent by a government, local authority, or any other public organisation.</p>
Public liability insurance	<p>Public liability insurance is required by landlords to cover compensation payments and legal costs if a member of the public (tenant, supplier or passerby) is injured or their property is damaged. Some tenant and community organisations may also have public liability insurance depending on the type of services, activities or events they deliver.</p>
Public Sector Borrowing Requirement (PSBR)	<p>The amount of money government and public bodies borrow to help finance national and local public services, including local authority housing. For example, if the government wants to borrow more for the health service it can increase the borrowing limit or reduce expenditure elsewhere.</p>

Public Works Department (PWD)	A contractor owned by the landlord who does work to the houses, such as repairs. See also direct labour organisation.
Pursuer	The individual or organisation who is acting against another individual or organisation in court.
Quantitative	A way of measuring how well something works by using hard information such as numbers or statistics.
Qualitative	A way of measuring how well something works by using soft information such as tenant's quotes.
Quorate	The rules governing boards or committees of organisations will state how many of its committee must attend its meetings in order to make any decisions. The committee is quorate if at least that number is present.
Quorum	The number of people who must attend a committee meeting before it can make any decisions.
Random Survey	A survey of tenants where there is no selection of who to survey. See also sample survey and satisfaction survey.
Reactive Repairs	Repairs carried out in a single house by a landlord at the request of an individual tenant. These can also be called responsive repairs or day-to-day repairs.
Recovery Action	The process a landlord goes through to repossess a house.
Recovery of possession	If a landlord is successful in the recovery action the tenant is evicted and the landlord gets back possession of the property.
Refurbishment	Large scale repair and replacement of property components all at the same time.
Regeneration	A wide ranging improvement of a housing estate that involves housing and other factors that contributes to a better life for the residents.
Regeneration Capital Grant Fund	This is delivered in partnership with <b>CoSLA</b> and local government, and supports locally developed regeneration projects that involve local communities, helping to support and create jobs and build sustainable communities.
Regional Networks	<b>RTOs</b> from across the country are represented on one of 4 networks which have formal links with the Scottish Government and are involved in the development of housing policy and have access to information that they are responsible for sharing with their local federations, forums or panels.
Register of Interested Tenants	A register of interested tenants is often used by landlords to record individual tenants who wish to be consulted or participate without being the member of a tenants' organisation.
Register of Private Landlords (RPL)	Local authorities have a duty to compile a register of private landlords in their area and make it available for public inspection.
Registered Social Landlord (RSL)	An independent landlord (including housing associations, housing cooperatives, Abbeyfield societies and co-ownership societies) registered with the Scottish Housing Regulator ( <b>SHR</b> ), which owns and manages houses on a not for profit basis.

Register of Tenants Organisations (RTO) 1	A register a landlord has to keep which contains details of registered tenants' organisations.
Registered Tenants Organisation (RTO) 2	<p>Introduced as part of the Housing (Scotland) Act 2001, Registered Tenants Organisations (<b>RTO's</b>) are formally elected groups of tenants, who meet the criteria set out in Scottish Government guidance.</p> <p>Groups apply to their landlord to become an <b>RTO</b>. Where groups represent tenants of several landlords, <b>RTO</b> applications can be submitted to all relevant landlords.</p>
Registered	This defines the process of a landlord being on a list of organisations that will comply with the standards, rules and regulations set by another organisation. Usually involves being monitored by the other organisation – the most common is a registered social landlord which is registered with Scottish Housing Regulator ( <b>SHR</b> ) and is monitored by them.
Registered Rent	This is a rent for a regulated tenancy determined by a rent officer or rent assessment committee.
Registrar of Friendly Societies	The person who is responsible for maintaining the standards of Industrial and Provident Societies.
Regulated Tenancy	A legal agreement between a tenant and a private landlord entered into before January 1989.
Regulations	These are prescriptive rules that an organisation must follow to comply with best practice or the law. E.g. Health and Safety regulations set the rules that must be followed to keep people safe.
Rehabilitation	Large scale improvement of a building to bring it up to a good standard of repair. Also known as refurbishment or modernisation.
Related Organisations	<p>Two organisations not related by their constitutions but by something they do.</p> <p>For example a local authority landlord and an <b>RSL</b> that have stock in the same area both deliver housing to meet need, but do not share a constitution – they are independent of each other.</p>
Relet	The process of preparing an existing house for letting, ensuring it meets the lettable standard and finding a tenant for that house. See also allocations.
Rent Arrears	The amount of rent money a tenant has not paid to the landlord on time. Sometimes just called arrears.
Rent Assessment Committee	An independent committee, normally of three people: a lawyer, a professional surveyor and a lay person. They can determine the maximum rent for a regulated tenancy. They hear appeals against the rent set by a rent officer. They can also vary the conditions of a tenancy.
Rent Officer	An independent person who determines and registers rents for houses let on regulated tenancies and sets the <b>LHA</b> for a local area.

Rent Structure	The system by which different rents are charged for different properties owned by a landlord. Often it is worked out based on house size and type, but might also include area, level of amenity and quality of the environment.
Rent Restructuring	The process of looking at the existing rent structure and identifying any changes that might be needed to make sure the different rents charged are fair.
Repossession	A legal process whereby a lender takes back legal ownership of a property because the borrower has not paid the instalments on the loan.
Residents Association	Another term for a tenants and residents association. It is sometimes used to refer to associations formed exclusively of owner occupiers who are unable to register with a landlord.
Residual Debt	Where a landlord decides to sell its housing stock for a price less than the current debt on the houses, the difference between the price paid and the size of the debt is called the residual debt. Sometimes called outstanding debt.
Resource Planning Assumptions (RPA)	The amount of funding the Scottish Government will award each Local Authority to help them deliver their Strategic Housing Investment Plan ( <b>SHIP</b> ).
Responsive Repairs	Repairs carried out in a single house by a landlord at the request of an individual tenant. This can also be called a reactive repair or day-to-day repair.
Restriction of Liberty Orders (RLO)	<b>RLO's</b> confine an offender to a particular place for up to 12 hours per day, or restrict him or her from a particular place. Also known as 'tagging'.
Retail Price Index (RPI)	The Retail Price Index ( <b>RPI</b> ) is currently used to index various prices and incomes including tax allowances, state benefits, pensions and index-linked gilts.  In housing terms it is commonly used as a baseline to determine proposals for annual rent increases.
Revenue Expenditure	The spending of money to meet day-to-day costs such as reactive repairs, housing staff and loan charges – the opposite of capital expenditure.
Right to a Written Lease	A landlord must provide the tenant with a written tenancy agreement.
Right to Compensation	Under the Housing (Scotland) Act 2001, Scottish secure tenants and short Scottish secure tenants may be able to receive compensation from their landlord for improvements which they have made to their home on, or after, 30th September 2002, with the permission of their landlord.  If someone was a secure tenant and carried out improvements to their home before 30th September 2002 they will continue to have rights to compensation under the old scheme.
Right to Manage	A scheme defined in law that sets rules to allow a group of secure tenants to set up a housing cooperative to manage their homes.

Right First Time	A repair standard, measured by the Scottish Housing Regulator ( <b>SHR</b> ), where a repair was fully completed at the first visit because the contractor had all the necessary equipment. See also first time fix.
Right to Repair	A scheme defined in law that sets rules to allow a tenant with a <b>SST</b> or <b>SSST</b> to order their own repair and the landlord pays for it. The repair must cost less than £350 and the contractor must be on an approved list held by the landlord.
Right to Succession	<p>The rules for succession are based on law and on what is written in the tenancy agreement. An adult who is part of a household at the time of the tenant's death may have a right to have the tenancy transferred to him/her.</p> <p>To qualify for succession, the person must have lived in the house as their sole and only home for a minimum of 12 months and the landlord must have been notified that the person has been living in the house.</p>
Ring-fenced	Where money can only be spent on a particular service e.g. the <b>HRA</b> cannot be used to pay for education or waste management services as it is ring-fenced for spending on housing services.
Risk Assessment	Where you identify potential risks in a workplace and take action to remove or reduce the level of that risk.
Risk Management	Process of identifying and managing potential risks to the delivery of a project or service.
Rules	Every registered social landlord is governed by a set of rules that sets out how they will conduct their affairs, elect its management committee etc. A tenants' organisation has a set of rules know as its constitution.
Sample Survey	A survey of a selected number of tenants designed to give a result that mirrors what would have been obtained if all tenants had been surveyed. See also random survey and satisfaction survey.
Satisfaction Survey	A survey of a sample of tenants undertaken by the landlord to see what they think of the services the landlord provides. See also random surveys and sample survey.
Schedule of Rates (SOR's)	A document that sets out repair details for every component in a house, with a cost against each item. Landlords use it to pay contractors for reactive repairs. See also Bill of Quantities.
Scotland's Housing Network (SHN)	Scotland's Housing Network is a consortium of local authority and housing association landlords working together to drive up performance, meet the demands of Best Value and deliver quality services through benchmarking, peer review, good practice exchange and information sharing.



<p>Scottish Charitable Incorporated Organisation (SCIO)</p>	<p>A Scottish Charitable Incorporated Organisation (<b>SCIO</b>) is a legal structure which has been purpose built for the charity sector in Scotland. It provides limited liability and a separate legal identity to organisations that want to become charities but do not want or need the complex structure of company law. This means that even the smallest charity can access the benefits of incorporation – including limited liability and legal capacity.</p> <p>It is only available to charities with a principal office in Scotland and is regulated by <b>OSCR</b> and subject to the Charities and Trustee Investment Act (Scotland) 2005.</p>
<p>Scottish Federation of Housing Associations (SFHA)</p>	<p>An organisation made up of registered social landlords that collects information from its members and then puts forward a collective point of view.</p> <p>See the key housing organisations in Section 2 for more detailed information.</p>
<p>Scottish Government</p>	<p>The devolved Government for Scotland with responsibility for housing matters in Scotland.</p>
<p>Scottish Housing Associations Resources for Education (SHARE)</p>	<p>A not for profit organisation whose primary aim is to provide training for the members and staff of registered social landlords. It is commonly known as <b>SHARE</b>.</p>
<p>Scottish Housing Regulator (SHR)</p>	<p>The independent regulator of social housing services. They are responsible for assessing and reporting on how all landlords are performing (including local authority landlords), and the financial wellbeing and standard of governance of <b>RSLs</b>. They can intervene to secure improvements where necessary.</p>
<p>Scottish Housing Quality Standard (SHQS)</p>	<p>The <b>SHQS</b> was introduced in 2004 and is the main way to measure housing quality in the social rented sector. It is the minimum standard which all social rented properties must meet.</p>
<p>Scottish Social Housing Charter (SSHC)</p>	<p>The Scottish Social Housing Charter was introduced by the Housing (Scotland) Act 2010 and came into force in April 2012. Updated in 2017, the charter sets out the standards and outcomes that all social landlords should be aiming to achieve for their customers when performing their housing activities.</p>
<p>Scottish Parliament</p>	<p>The body of Scottish elected politicians that debates and agrees housing legislation for Scotland.</p> <p>The Westminster Parliament deals with national legislation.</p>
<p>Scottish Secure Tenancy Agreement (SST)</p>	<p>A legal agreement between a local authority or registered social landlord and a tenant setting out the rules that allow a tenant to occupy the house and describing the rights and responsibilities of the tenant and landlord.</p> <p>See also Short Scottish Secure Tenancy Agreement.</p>

Scrutiny	<p>Scrutiny is a process where tenants and residents are given greater influence and ability to hold their landlords to account, by exercising more power over the business decisions, governance and performance of their landlord.</p> <p>The scrutiny process includes tenants, residents and other customers carrying out a review of policies, procedures and practices to assess what works well and what could be improved.</p>
Section 5 Referrals	Section 5 of the Housing (Scotland) Act 2001 places a statutory duty on registered social landlords to provide accommodation to homeless people referred to them by the local authority.
Section 15	Section 15 of the Housing (Scotland) Act 1987 sets out how a registered social landlord deals with providing a housing service to a committee member, member of staff or a close relative. See also interests.
Secure Tenant	A tenant who has signed a secure tenancy agreement.
Security	When a lender lends a substantial amount of money to someone to buy a property, they want a guarantee that the borrower will pay. The borrower usually has to grant a security over the property, which means that if they do not pay the loan instalments then the lender is entitled to repossess the property and sell it to repay the loan.
Sequestration	Also known as bankruptcy – it is a formal legal process which takes all your assets and transfers them to a trustee so that he/she can use them to pay some of your debt.
Sequestration for Rent	A process that can be used by a landlord to recover unpaid rent. This is not the same as formal sequestration.
Service Charge	A landlord sometimes offers a specific service to some of its tenants and levies a separate charge on top of their rents to cover the cost - this is called a service charge. For example, tenants living in a block of flats may be charged a service charge to cover cleaning of the common areas.
Service Level Agreements	An agreement between a service provider and a service user setting down the standard of service to be provided.
Shared Equity	Where a loan is provided for part of the value of your home and you take out a mortgage for the rest. When you sell the home, the equity loan has to be repaid based on the sale value – if the loan was for 20% of the purchase price 20% of the re-sale value should be repaid.
Shared Ownership	Where a person buys part of a house and rents the remainder from the property developer or landlord.
Sheltered Housing	A house designed for people who want to live independently but require extra support. There are lots of different types of sheltered housing. Most have a 24 hour alarm system and a warden who is on-site for part of the day.
Sheriff	A term for a Scottish Judge.

Sheriff Court	<p>A Sheriff Court is the principal local civil and criminal court in Scotland, with exclusive jurisdiction over all civil cases with a monetary value up to £100,000.</p> <p>Registered social landlords seeking to recover a property (evict a tenant) is required to present the case to the Sheriff at the local Sheriff Court.</p>
Short Scottish Secure Tenancy (SSST)	<p>A legal agreement between a local authority landlord or a registered social landlord and a tenant setting out the rules that allow a tenant to occupy the house and describing rights and responsibilities of the tenant and landlord. One of the rules defines the length of the tenancy which is initially 12 months.</p> <p>See also probationary tenant.</p>
Short Scottish Secure Tenant	A person who has signed a Short Scottish Secure Tenancy ( <b>SSST</b> ) agreement.
Single Seller Survey	Introduced in the Housing (Scotland) Act 2006 - sellers of houses arrange for a single survey to be carried out on their home before marketing it. The survey is made available to all possible buyers.
SIST	A term in Scots Law for a court order stopping or suspending proceedings.
Social Housing	Housing at an affordable rent provided by local authorities and registered social landlords.
Social Inclusion	A wide ranging term to cover all the things that are required to help people to play a full part in society.
Social Inclusion Partnership (SIP)	A range of organisations and local people who work together to deliver all the services that are required to enable an individual to play an active part in society.
Space Standards	A measure of the size of rooms a landlord should plan to deliver when designing a new house.
Special General Meeting (SGM)	A meeting held because the members of the organisation wish to discuss, and reach a decision about, an urgent matter that cannot wait for the annual general meeting.
Specification	A written standard that a landlord requires a contractor to reach when delivering a service or carrying out work.
Stakeholder	A person who has an interest in what the landlord is doing. This applies to tenants, residents, and staff amongst others.
Standard	A measure which a landlord should aim to reach when delivering its services to tenants.
Standing Orders	A set of rules that control how a landlord, or other organisations, will run their business.
Start Up Grant	A grant provided by a landlord to assist a new tenants and residents group when they first set up to purchase the equipment or services that they need to develop.

Statutory	<p>Something set down in an Act of Parliament that a landlord must do.</p> <p>For example a landlord has a statutory duty to keep a house wind and watertight.</p>
Steering Group	A short term working group, set up to oversee the delivery of a specific task or a strategy. Steering Groups usually disband once the task is completed or the strategy has been implemented.
Stock	Houses owned by a landlord.
Stock Condition Survey (SCS)	<p>A survey of the condition of houses. This not only estimates disrepair, it also judges the future remaining life of major components and provides a reliable estimate of costs across the housing stock.</p> <p>Usually a one in ten sample survey is enough for this purpose.</p>
Stock Transfer	An existing landlord selling (transferring ownership of) houses occupied by secure tenants to a registered social landlord or another alternative landlord.
Strategy	A plan for moving towards an agreed goal or aim.
Strategic Housing Investment Plan (SHIP)	Sets out the local authority's priorities for developing new affordable homes in their area to support the Local Housing Strategy. These are submitted to the Scottish Government to agree a 3 year programme of development funding.
Strengths Weaknesses Opportunities and Threats (SWOT)	A tool that can be used to support business planning or strategy development within an organisation. Users consider how each of the categories will affect its prospects and can plan accordingly. Sometimes known as a <b>SWOT</b> analysis.
Sub-letting	<p>A tenant can let part of their home for short periods of time if they are going to be away from home and if the landlord agrees.</p> <p>The tenant must live in the property for a minimum of 12 months before a sub - let would be approved.</p>
Subsidiary	A company that is owned and controlled by another (parent) company. A subsidiary company cannot be a registered social landlord if the parent company is not a registered social landlord.
Subsidy	Money given to a housing provider to assist with the cost of building new, or improving existing, housing.

Succession	<p>The right to pass the tenancy of a house over to someone else after the death of the tenant. Rights to succession are outlined in a tenant's tenancy agreement.</p> <p>To qualify for succession, the person must have lived in the house as their sole and only home for a minimum of 12 months and the landlord must have been notified that the person has been living in the house.</p> <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>- There is no qualifying period for succession for the tenant's spouse or joint tenant</li> <li>- For unmarried partners, family members and carers the qualifying period is 6 months, until November 2019, when this will change to 12 months as per the Housing (Scotland) Act 2014.</li> </ul>
Summary warrant	Issued by a Court to allow a creditor to recover money due to them. Often used to collect unpaid council tax.
Summons	A document detailing a court case against the defender. This can also be a witness citation.
Supported Accommodation	A property that is linked to support staff (either present in the building or via a call system) who provide support to the tenant to help them to manage their home.
Sustainable Housing	Housing which is built and maintained in an energy efficient way to reduce the impact on the environment, and which is built to a high standard to ensure it will last for a long time.
Task Group	A group of people brought together for a short time to carry out one specific job.
Tenancy	A general term describing a tenant renting a house.
Tenancy Agreement	A legal agreement between a landlord and a tenant regarding the occupancy of a house which sets out the rights and responsibilities of both parties. Sometimes called Missive of Let or Lease.
Tenancy Deposit Protection Scheme	<p>All private landlords and letting agents taking tenancy deposits in Scotland are required to safeguard them with a Government approved tenancy deposit protection scheme. The aim of the scheme is to protect both tenants and landlords by:</p> <ul style="list-style-type: none"> <li>- Ensuring tenants' deposits are returned to them at the end of the lease, unless there is damage to the property or rent arrears owed</li> <li>- Providing landlords with funds to assist them to recoup rent arrears or costs of damage to the property</li> </ul>
Tenant Participation	A process providing ongoing opportunities for tenants to influence the decisions taken by their landlords before those decisions are made.
Tenant Participation Officer (TPO)	A member of staff employed by a landlord to promote, and support the delivery of, tenant participation.

Tenant Participation Strategy (TPS)	Section 53 of the Housing (Scotland) Act 2001 places a duty on local authorities and registered social landlords to produce tenant participation strategies. These strategies promote the influence of tenants in landlords' services and show how the landlord will obtain and take account of tenants' views.
Tenant Participation Structures	The way that landlords and tenants' organisations are set up to ensure tenants can influence their landlord.
Tenant and Residents Association (TARA)	A group of people who live in the same area who work together to represent the views of all tenants and/or home owners in their area to help make their neighbourhood a better place to live. A registered TARA is one that is registered with their landlord. The landlord must consult all registered <b>TARAs</b> about changes to the service and can often provide financial and other support.
Tenanted Market Value	The value of houses that have sitting tenants and must continue to be made available for renting in future.
Tenants Handbook	A guidebook for tenants that explains the services tenants can expect from their landlord.
Tenants Information Service (TIS)	An organisation, managed by its members, that provides information, training, development support and advice to tenants and landlords throughout Scotland. Sometimes known as <b>TIS</b> , see the Key Housing Organisations in Section 2 for more detailed information.
Tenant Participation Advisory Service (TPAS)	An organisation that provides information, training and advice to tenants and landlords throughout Scotland. Sometimes known as <b>TPAS</b> , see the Key Housing Organisations in Section 2 for more detailed information.
Tenant Scrutiny Framework	A process that sets out all the ways an organisation will support tenants to be involved in scrutinising their services and procedures.
Tender	A process of seeking, from a range of suitable contractors, a cost for carrying out work on behalf of the landlord.
Tenure	The relationship between who owns a property and who lives in it. The most common tenure types are: rental from a local authority or registered social landlord; rental from a private landlord; and owner occupation.
Thematic Enquiry	A detailed examination of all the available evidence relating to a particular topic.  Sometimes carried out by the Scottish Housing Regulator ( <b>SHR</b> ) to look at practice by a number of landlords on the same service or topic.
Third Sector	Groups that are not operated by the government or local authorities (public sector) or aiming to make profits for shareholders (private sector) - charities, community groups and social enterprises operate in the third sector.
Timescales	The length of time to carry out a task or number of tasks.
Timetable	A list of actions and details of when each of the actions will be completed.

(In) Today's Money	This means a figure for the future is being quoted before inflation is taken into account. For example, if rents rise at the rate of inflation, the average rent will still be the same value as it is now in 5 years' time, "in today's money".
Tolerable Standard	A minimum quality standard set down in law below which no house should fall. See also Below the Tolerable Standard ( <b>BTS</b> )
Transfer Agreement	Legal agreement between a local authority and the prospective new landlord which sets out the terms and conditions of a housing stock transfer.
Transfer 1	The process of a tenant moving from a house owned by a landlord to another house owned by the same landlord.
Transfer 2	The process of changing ownership from one landlord organisation to another. Sometimes referred to as stock transfer.
Transfer List	A list of existing tenants who are looking to move to another property.
Transparency	Where business and financial activities are done in an open way without secrets, so that people can trust that they are fair and honest.
Transfer of Undertakings Protection of Employment Regulations (TUPE)	<p>This refers to legislation that protects the continuing rights of staff when one landlord decides to transfer its houses to another landlord. Sometimes called <b>TUPE</b>.</p> <p>Also used to transfer staff from one contractor to another, when a new contractor is appointed to deliver the same services.</p>
Treasury	The government body responsible for managing the financial affairs of the UK.
Treasury Management Policy	This is a written policy explaining where a registered social landlord will borrow money from and where it will invest any temporary money it has.
Trickle Transfers	The transfer of houses to another landlord one at a time - usually when the house becomes vacant.
Trustee 1	A person appointed by the court to administer someone's assets and repay their debts.
Trustee 2	Trustees have the overall legal responsibility for a charity. The law describes charity trustees as 'the persons having the general control and management of the administration of a charity.'
UK Government	The Prime Minister and Cabinet in Westminster who are responsible for non-devolved matters - matters that affect the whole of the United Kingdom - such as Immigration, Foreign Policy or Defence.
Under Occupation	Where a household has one or more bedrooms than they require.

Universal Credit (UC)	<p><b>UC</b> is a new single benefit for working-age people, being introduced in stages across the country as part of the Welfare Reform Act 2012. UC will merge six benefits into one payment.</p> <p><b>UC</b> includes: income support, income-based jobseeker's allowance, income-related employment and support allowance, housing benefit, child tax credit and working tax credit.</p> <p>It is expected that <b>UC</b> will be in place across the whole country by 2023.</p> <p>NOTE: although <b>UC</b> is rolling out across the country at different times, a new claim to the above benefits, or certain changes in circumstances, will trigger a claim to Universal Credit.</p>
Value Added Tax (VAT)	Value Added Tax, or <b>VAT</b> , in the United Kingdom is a general, broadly based consumption tax assessed on the value added to goods and services. It applies more or less to all goods and services that are bought and sold for use or consumption in the United Kingdom.
Valuation	The price set by a surveyor which a landlord must usually pay to buy houses.
Valuation - Open Market	The price a house would sell at if offered with vacant possession to the public.
Valuation - Tenanted Market Value	The price a house would sell at where it can only to be used for letting to tenants.
Value for Money (VFM)	A term used to measure the quality and performance of services provided against the cost of delivering them.
Vetting	A process of checking the previous record of a prospective tenant before letting them a house.
Void	A house that is empty.
Voluntary	Activities carried out by a person of his/her own free will and who receives no payment for the activity. They may receive expenses to cover travel and carers costs. Membership of a management committee of a registered social landlord or a tenants' organisation is voluntary.
Waiting List	A list of individuals who have completed an application form and are looking to be offered a home by a landlord. See also Common Housing Register ( <b>CHR</b> )
Walkabouts	Opportunity for tenants and others to "walkabout" their communities with housing staff and representatives of other organisations, agencies or services to highlight issues or concerns and work together to develop solutions and agree priorities for expenditure.
Welfare Reform	Is the collective name for a number of changes that have been made to the benefit (or social security) system under the Welfare Reform Act 2012.



<b>Westminster Parliament</b>	<p>The body of United Kingdom politicians that debates and agrees national legislation some of which applies to Scotland. The legislation related to housing benefits is discussed at Westminster.</p> <p>There is a Scottish Parliament with responsibilities for the devolved functions that apply only to Scotland.</p>
<b>White Paper</b>	<p>A policy document that sets out the government's proposals for future legislation. The document often includes a draft Bill and provides the opportunity for the government to collect views on their proposals and make amendments before presenting the Bill to Parliament.</p>
<b>Workshop</b>	<p>A learning tool where a group of people come together to hear information about a particular topic and then take part in discussions, activities and/or question and answer sessions to find out more about the topic.</p>

## Key Housing Organisations

### The Association of Local Authority Chief Housing Officers (ALACHO)

The Association of Local Authority Chief Housing Officers (**ALACHO**) is the representative body for local authority housing in Scotland. The chief housing officer from each council is invited to regular meetings to discuss key housing issues affecting local authorities. Its' aims are:

- promoting the interests of Scottish local housing authorities;
- promoting the sharing of information and good practice within Scottish local housing authorities and between local authorities and other agencies; and
- promoting positive and productive relationships between Scottish local housing authorities and other agencies.

You can contact **ALACHO** by emailing enquiries to [tony.cain@alacho.org](mailto:tony.cain@alacho.org)

### Chartered Institute of Housing (CIH)

This is the professional body for everybody that is interested in housing.

The Institute ensures that its members have reached a standard of competence, by means of education, examination and continual professional development.

The **CIH** researches and produces good practice guidance for housing managers.

The Institute also provides training to all that have an interest in increasing their knowledge in housing matters, including tenants.

Finally, the **CIH** lobbies government to ensure that it is aware of housing issues when considering introducing new or implementing existing legislation.

You can contact the Chartered Institute of Housing in Scotland by telephoning 0131 225 4544 or email [scotland@cih.org](mailto:scotland@cih.org)

### Convention of Scottish Local Authorities (CoSLA)

Most local authorities in Scotland are members of **CoSLA**. Policy is developed through Leaders (Council) meetings and there are a number of forums, although no specific forum on housing exists.

**CoSLA** is the forum for local authorities to discuss issues, and the views of the authorities will be represented to Government and the public through **CoSLA**. By bringing together the local authorities and presenting a common voice, **CoSLA** seeks to promote and protect the interests of councils.

**CoSLA** has among its aims, increasing the role and influence of local government within the communities they serve, and to increase the control of local government over its own affairs. It has produced a number of papers on housing from a council's perspective.

You can contact **CoSLA** by telephoning 0131 474 9200 or email [enquiries@CoSLA.gov.uk](mailto:enquiries@CoSLA.gov.uk)

## Employers in Voluntary Housing (EVH)

**EVH** is a unique organisation, providing unlimited support to the governing bodies of not for profit and voluntary organisations in all aspects of their employer role. It is a fully volunteer-led organisation. They provide training for board members and staff; health & safety services; and human resource and recruitment services.

**EVH** has membership from over 150 organisations in all parts of Scotland, and in the last decade our membership has grown to include a wide range of social employers throughout the social enterprise and not for profit sectors.

**EVH** can be contacted on 0141 352 7435 or email [contactus@EVH.org.uk](mailto:contactus@EVH.org.uk)

## Glasgow and West of Scotland Forum of Housing Associations(GWSF)

**GWSF** is the membership body for community-controlled housing associations (**CCHAs**) and co-operatives in west central Scotland. Its main purpose is to promote, represent and campaign on behalf of **CCHAs** and to share information and best practice.

## Housemark, Scotland

HouseMark is a membership organisation that provides solutions and opportunities through data, insight and knowledge exchange to drive performance improvements and add value to businesses across the housing sector.

You can contact HouseMark on telephone **0131 221 7758**

Or email [housemark.co.uk@HouseMarkScot](mailto:housemark.co.uk@HouseMarkScot)

## Positive Action in Housing

This organisation has a mission to promote through a national training programme, racial equality and the wider ethos of equal opportunities policies and practices within the Scottish housing movement.

It aims to help tenants' organisations consider race equality issues in the work of tenants' organisations, in particular to play a key role in challenging racial harassment of black tenants. Positive Action in Housing offers tenants training programmes to achieve its mission and aims in housing.

You can contact Positive Action in Housing by telephoning 0141 353 2220 or email [home@paih.org](mailto:home@paih.org)

## Scottish Federation of Housing Associations (SFHA)

**SFHA** is the representative body of housing associations (**HAs**) and co-operatives in Scotland. Nearly 200 **HA's** or co-ops subscribe to **SFHA**. The **SFHA** is governed by a Council of 22 who are elected from representatives of the member **HAs** and co-ops.

The **SFHA** has established the following aims:

“To contribute to the provision of high quality, affordable housing and housing related services, and to the creation of sustainable communities, by promoting, representing and providing services to housing associations and co-operatives in Scotland, and campaigning on their behalf.”

Activities:

- consultancy: **SFHA** will provide assistance on a range of areas, e.g. developing housing management policies.
- policy Development: **SFHA** works with its members to produce a common approach to issues. The common approach is then represented to Communities Scotland or other agencies, as the views of the movement.
- standards: **SFHA** produces its own standards for **HAs** to follow. These cover good practice in housing management, governance, model rules etc. Communities Scotland monitors associations' performance against these standards.
- equality: The promotion of equality of opportunity in all aspects of housing association activity is an important concern for **SFHA**.
- training and Events: **SFHA** provides a range of training services and conferences.
- you can contact Scottish Federation of Housing Associations by telephoning 0131 556 5777 or email [sfha@sfha.co.uk](mailto:sfha@sfha.co.uk)

## Scottish Parliament and Government

The Scottish Parliament is responsible for housing in Scotland. The Parliament is made of Members called **MSPs** who debate and agree legislation in relation to housing.

The Scottish Government is made up of Ministers and Civil Servants who are responsible for bringing forward housing legislation and implementing the parliament's policies.

The paid officials and civil servants, work with Scottish Ministers to improve the well being of Scotland for its people. Their values are:

- integrity and honesty;
- objectivity;
- political impartiality; and
- fairness.

You can contact the Scottish Parliament by telephoning 0131 348 5000 or 0845 278 1999 or email [sp.info@scottish.parliament.uk](mailto:sp.info@scottish.parliament.uk)

You can contact the Scottish Government by telephoning 0131 556 8400 or [email ceu@gov.scot](mailto:email ceu@gov.scot)

## Scotland's Housing Network (SHN)

Set up in 1995 the Scotland's Housing Network is a consortium of Local Authority and housing association landlords working together to drive up performance, meet the demands of Best Value and deliver quality services by means of benchmarking, self assessment, good practice exchange and information sharing.

You can contact the **SHN** by telephoning 0131 466 3710 or emailing [info@scotlandshousingnetwork.org](mailto:info@scotlandshousingnetwork.org)

## Scottish Housing Regulator (SHR)

**SHR** are the independent regulator of **RSLs** and local authority housing services in Scotland. They were established on 1 April 2011 under the Housing (Scotland) Act 2010. They have one statutory objective, to:

“safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords (**RSLs**) and local authorities”.

They regulate social landlords to protect the interests of people who receive services from them. They do this by assessing and reporting on:

- how social landlords are performing their housing services;
- **RSLs**' financial well-being; and
- **RSLs**' standards of governance.

We intervene to secure improvements where we need to.

We also keep a Directory of Social Landlords in Scotland, which holds important information about each landlord and how you can contact them.

You can contact the **SHR** by telephoning 0141 242 5642 or emailing [shr@scottishhousingregulator.gsi.gov.uk](mailto:shr@scottishhousingregulator.gsi.gov.uk)

## Shelter Scotland

Shelter Scotland is a charitable organisation that helps people who find themselves in bad housing conditions or homeless through the provision of advice support and legal services.

Shelter Scotland also has a campaigning arm and works to tackle the root causes of bad housing by lobbying government and local authorities for new laws and policies, and more investment, to improve the lives of homeless and badly-housed people.

They work in conjunction with the housing sector to promote good practice, publish reports, and deliver professional training.

You can contact the Shelter Scotland helpline on 0808 800 4444. For non urgent enquires you can use their web-site: [https://scotland.shelter.org.uk/about\\_us/contact\\_us](https://scotland.shelter.org.uk/about_us/contact_us)

## Tenants Information Service (TIS)

**TIS** is the leading organisation inspiring innovative Tenant Participation practice in Scotland. As a national membership organisation, we promote excellence in tenant and resident involvement, offering independent advice, support, and training. We support tenants and landlords to work together to improve housing services and standards. Our services include providing:

- Information and advice about housing issues;
- Consultation services to support national and local organisations engage with residents throughout review and development of their policies and services;
- Training courses covering a wide range of topics aimed at supporting professional and personal development;
- Seminars, consultation events and conferences;
- Independent Tenant Advice;
- Development support to help tenants' organisations become more effective and influential; and
- Scrutiny training, support and accreditation.

Our aim is simple, we want to help change social housing in Scotland for the better.

You can contact **TIS** by telephoning 0141 248 1242 or email [info@tis.org.uk](mailto:info@tis.org.uk)

## Tenant Participation Advisory Service (TPAS)

The Tenant Participation Advisory Service (**TPAS**) exists to promote good and effective relationships between tenant and landlord organisations in Scotland. **TPAS** is a membership organisation, and social enterprise run by its membership through its Board of Management. **TPAS** works with tenants and landlords across Scotland, in rural, urban and island communities.

**TPAS** offers a range of services including:

- Scrutiny training and support;
- Conferences and events;
- Training for all across housing and engagement topics;
- Accreditation - a measure of excellence across all participation activities;
- Independent tenant advice; and
- Supporting tenants and landlords to improve their participation.

You can contact **TPAS** by telephoning 0141 552 3633 or email [enquiries@tpasscotland.org.uk](mailto:enquiries@tpasscotland.org.uk)





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ISBN: 978-1-78781-498-1

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**[www.gov.scot](http://www.gov.scot)**

Produced for The Scottish Government by APS Group Scotland, 21 Tennant Street, Edinburgh EH6 5NA  
PPDAS406446

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