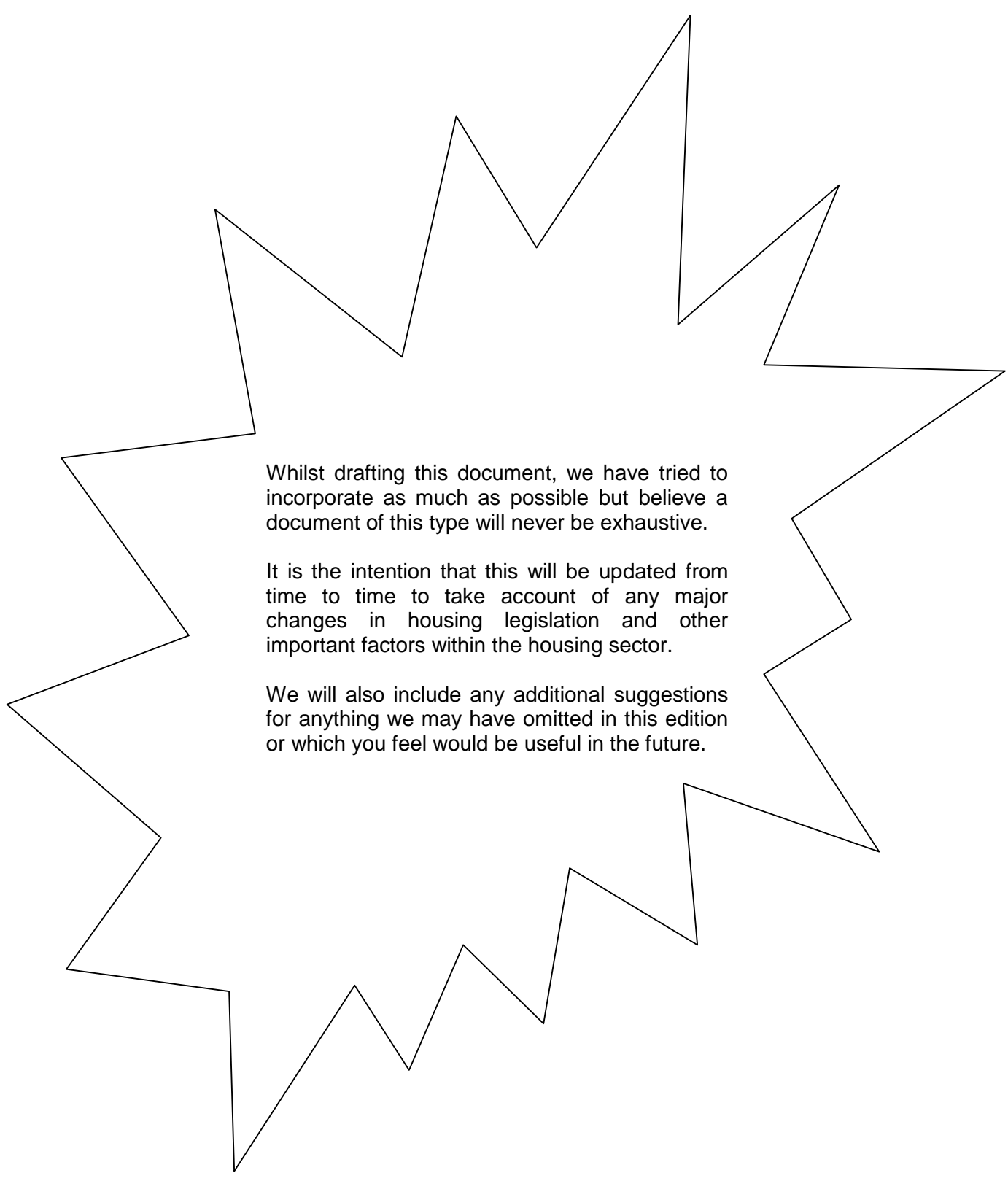


# JARGON BUSTER

We are trying to reduce the amount of jargon we use.

If we slip into our old habits, this guide may be useful for you, but please also remind us to communicate simply and clearly.

\* Items marked with an asterisk are terms which are specific to Eden Housing Association.



Whilst drafting this document, we have tried to incorporate as much as possible but believe a document of this type will never be exhaustive.

It is the intention that this will be updated from time to time to take account of any major changes in housing legislation and other important factors within the housing sector.

We will also include any additional suggestions for anything we may have omitted in this edition or which you feel would be useful in the future.

<p><b>ABC – Acceptable Behaviour Contract</b></p>	<p>A written agreement between the police, the local housing office and a person who has been involved in anti-social behaviour. In an ABC, the person agrees to stop committing acts of anti-social behaviour, but unlike Anti-Social Behaviour Orders, ABC's are not legally binding.</p>
<p><b>ACAS – Advisory Conciliation &amp; Arbitration Service</b></p>	<p>ACAS aims to help people work together effectively, either by helping to ensure the right structures and systems are in place or finding a way of settling disputes when things go wrong.</p>
<p><b>ADP – Approved Development Programme</b></p>	<p>The Housing Corporation allocates an annual cash limit every year for housing associations to spend on the capital costs of new housing developments. The Housing Corporation distributes funds between its regions and on to individual housing associations, who have to apply annually for approved development programme funding for projects they want to pursue. Not every housing association will get what they ask for each year. The Housing Corporation decides.</p>
<p><b>AES's- Annual Efficiency Statements</b></p>	<p>As part of the local government efficiency agenda, all local authorities in England are required to submit Annual Efficiency Statements to the Department for Communities and Local Government, which are formed of two parts; the Forward and Backward look statements.</p> <p>The Forward Look is for authorities to set out their strategy for making efficiency gains during the Spending Review period (to the end of March 2008); an estimate of the value of gains expected to be achieved during the forthcoming financial year; and the key actions planned to realise them.</p> <p>The Backward Look is for authorities to set out the value of efficiency gains actually achieved during that financial</p>

	year and the activities that were undertaken to release them.
<b>Affordable Housing</b>	Both low-cost market and subsidised housing (irrespective of tenure, ownership – whether exclusive or shared – or financial arrangements) that will be available to people who cannot afford to rent or buy houses generally available on the open market .
<b>AGM - Annual General Meeting</b>	An Annual General Meeting is held by an organisation at about the same time every year. At the meeting a report on the organisation’s work over the last year and the accounts are presented to the organisation’s members.
<b>Allocations Policy</b>	This is the term used by social landlords to describe the process of identifying properties and letting them to people, who then become their tenants.
<b>ALMO – Arms Length Management Organisation</b>	Set up by some local authorities to take over the day-to-day running of their properties and bring social housing up to a decent standard, separating the landlord role from their wider strategic function in order to improve the quality and management of their housing.
<b>Annual Plan</b>	A 12-month action plan helping to achieve the Corporate Plan’s goals and objectives.
<b>Anti-Social Behaviour Order (ASBO)</b>	An ASBO is an injunction taken out against individuals who have been causing persistent acts of anti-social behaviour. The ASBO might ban them from entering a particular area (such as an estate or district). ASBO’S can be issued by local authorities, Registered Social Landlords and the police against any individual over 10 years old. Breaching the order carries a 5-year prison sentence.
<b>APDR – Annual Performance and Development Review*</b>	All employees take part in Annual Performance and Development

	Reviews (APDR), which are held in July. Initially staff will meet with their line manager to review their performance against the requirements of their post and identify development objectives for the next 12 months. They also attend a second interview with a senior manager/director.
<b>Arrears</b>	See under Rent Arrears.
<b>ASB</b>	Anti-Social behaviour – See under Anti Social Behaviour Order.
<b>Assignment</b>	This is where one tenant assigns their tenancy to another person. This can be in relation to mutual exchanges or to a family member who has lived in the property for at least a year.
<b>AST – Assured Shorthold Tenancy</b>	Assured Shorthold Tenancies give the tenant the right to occupy a property for a fixed period of time, provided they keep to the terms of their Tenancy Agreement. At the end of the fixed period of time, the landlord or the tenant has the right to terminate the tenancy. These tenancies can be renewed for another fixed period of time if both parties agree to it.
<b>Assured Tenancy</b>	Since January 1989 all new tenants of housing associations have assured tenancies. They have fewer rights in law than secure tenants, although Housing Corporation guidance requires most of these rights be written into assured tenancy agreements.
<b>Audit Commission (AC)</b>	The independent public body responsible for ensuring that public money is spent economically, efficiently and effectively in the areas of local government, housing, health, criminal justice and fire and rescue services.
<b>Benchmarking</b>	Assessing the performance of an organisation by comparing it to that of other organisations of a similar size and

	purpose.
<b>Best Value</b>	A duty to deliver services to clear standards – covering both cost and quality – by the most economic, efficient and effective means available. (Definition given by Office of the Deputy Prime Minister – ODPM)
<b>Best Value Reviews</b>	Local authorities must show that they have applied the four C's of Best Value (challenge, compare, compete, consult) by carrying out reviews of their various housing services. This is to show how they are achieving continuous improvement year on year.
<b>BME</b>	Sometimes written as BEM (Black and Ethnic Minority)
<b>Board of Management</b>	Group of people who have volunteered or been elected to control the affairs of a housing association. They can come from all walks of life but must have some interest or experience which relates to the work that the housing association does and the community it serves. It can also be known as Management Committee, Management Board, Board or Board of Trustees.
<b>Budget</b>	The amount of money an organisation estimates it will spend over a certain time period, usually one year.
<b>CAB – Citizens' Advice Bureau</b>	A Citizens' Advice Bureau can give free advice and information to local people, in person or by telephone. They advise on problems like benefits, debt and consumer rights.
<b>Capital Expenditure</b>	The money that landlords spend on buying land, or building and improving housing.
<b>Capital Programme</b>	A plan, usually over at least one year, for building and improving housing.
<b>CASS – Cumbria Action for</b>	EHA uses CASS to provide floating

<b>Social Support*</b>	support to vulnerable tenants and those at risk of offending.
<b>CBL – Choice Based Lettings</b>	Choice-based lettings are based on the Dutch style of advertising and letting homes and aim to give a more customer focused approach to the letting of social housing.
<b>CEO or CX*</b>	Chief Executive Officer
<b>Charitable Status</b>	The majority of housing associations are charities and having charitable status gives housing associations certain privileges, eg. Tax advantages but limits the objectives and activities the association can carry out, which have to be for ‘charitable purposes’.
<b>Charter Mark</b>	A Government award scheme which “recognises and encourages excellence in public services”.
<b>CIH - Chartered Institute of Housing</b>	(Formerly Institute of Housing). Organisation that awards professional qualifications to people who work in housing. It is also the representative body for housing professionals.
<b>Clients’ Charter (CC)</b>	The Client is the RSL who is believed to be well placed to take on the challenge of changing the ways the building industry operates. To obtain Client Charter (CC) status, the RSLs measure their progress against benchmarks using the construction industry key performance indicators (KPI’s). The RSL then submits this data to Achilles, the CC data management organisation. All developing RSLs must either have CC status or be working towards it in order to receive grant. Mini Charter status is an option for RSLs that spend less than £1.5m pa. on construction expenditure.
<b>Code of Conduct</b>	A code of conduct is a set of guidelines that describes how members of a committee or group are expected to carry out their duties and conduct themselves when at meetings, or acting

	on behalf of their organisation.
<b>Committee</b>	A committee is a group of people elected by an organisation's members to carry out the work on the organisation. The committee organises group meetings including the Annual General Meeting (AGM) and is responsible for carrying forward any decisions at these meetings.
<b>Communities England</b>	New body set up by the Government comprising Housing Corporation, English Partnerships and the Department for Communities and Local Government.
<b>Community Development Officer (CDO)*</b>	This person who may be employed by a public body or voluntary organisation helps to build, support and service community and residents' and tenants' groups.
<b>CORE – Continuous recording of Lettings and Sales</b>	CORE logs record a wide range of data on both the household and property each time a letting or sale is made.
<b>Corporate Plan</b>	Document capturing longer term vision and plans to achieve that.
<b>CRB – Criminal Records Bureau</b>	Where adults are volunteering to work with children and vulnerable people, details of their background are sent to the CRB to check the history and appropriateness of person.
<b>CREA – Cumbria Rural Enterprise Agency*</b>	The Cumbria Rural Enterprise Agency Limited was incorporated on 1st December 1987, in Kendal, to assist people who wanted to become self-employed in Eden and South Lakeland. It then extended its services to assist any business needing advice or training, having a permanent staff of 3 people. It is one of three enterprise agencies within the county which service the business community in Cumbria.

	<p>With the development of the idea of the “one stop shop”, a policy of providing assistance to businesses of all sizes was adopted by the Board which led to the establishment of Business Link Cumbria.</p> <p>CREA became established as a Partner in Business Link Cumbria which became recognised as the local delivery company for Eden and South Lakeland. During this time, Cumbria Farm Link began offering support to farmers throughout the county. CREA still continues to deliver Business Link services as well as a range of other regeneration programmes.</p>
<b>CRMI – Centre for Research &amp; Marketing Intelligence</b>	This was created in 2006 to bring together the Housing Corporation’s research, data analysis, tenant empowerment and good practice schemes into one place.
<b>CSHS – Centre for Sheltered Housing Studies</b>	The CSHS is a body which encourages and monitors best practice in Sheltered Housing and is a resource centre which provides advice and training. Their Code of Practice for Sheltered Housing, established in 1993, is continually updated in line with good practice. It is a quality standard for organisations providing Sheltered Housing services to a variety of clients in different settings. There are 10 Standards within the Code which identify good practice in the provision and delivery of Sheltered Housing, providing a quality benchmark against which providers can measure their services.
<b>CSO*</b>	Customer Service Officer
<b>Cumbria Volunteer Service</b>	A charitable company limited by guarantee. It is an association between the five Councils for Voluntary Services (Barrow, Eden, West Cumbria, South Lakeland and the Rural Community Council). Their aims are to share and develop new ideas, work to strengthen

	the role, speak with one voice and be the lead agency in liaising with the voluntary and community sector across the County on issues of general concern.
<b>CWC* (Collaborative Working Council)</b>	An organisation who have been advising EHA on a partnership contract for day to day maintenance.
<b>D2D*</b>	Day to Day
<b>Data Protection/Data Protection Act</b>	Under the Data Protection Act (1998), individuals have certain rights to access information that is being held about them by organisations and companies. These organisations and companies also have a responsibility under the Act to store and use the data that they hold in a responsible way.
<b>DCLG (Department for Communities and Local Government) previously ODPM – (Office of Deputy Prime Minister)</b>	The central government department responsible for housing policy and the Housing Corporation's sponsor.
<b>Decant</b>	Tenants can be temporarily moved out of their homes (decanted) to another dwelling if their landlord needs to carry out work that is disruptive or that would be difficult to do with the tenant in situ.
<b>Decent Homes Standard</b>	<p>The Decent Homes Standard is a target set by Government for all social housing providers to meet set standards of fitness and design for their homes by 2010. In brief, a decent home will have to pass four tests:</p> <ul style="list-style-type: none"> <li>❖ It has to meet the current statutory minimum standards for housing</li> <li>❖ It needs to be in a reasonable state of repair</li> <li>❖ It needs to have reasonably modern facilities and services</li> <li>❖ It needs to provide a reasonable</li> </ul>

	degree of thermal comfort
<b>Disability Discrimination Act 1995 (DDA 1995)</b>	Aims to end discrimination which many disabled people face. This Act gives disabled people rights in the areas of: employment, access to goods, facilities and services, buying or renting land or property. The final rights of access came into force in October 2004. In addition, this Act allows the Government to set minimum standards so that disabled people can use public transport easily.
<b>DoO*</b>	Director of Operations
<b>DoR*</b>	Director of Resources
<b>ECA – Eden Community Alarms*</b>	Eden Community Alarms can help people maintain an independent lifestyle whilst still feeling safe and secure within their own home. ECA is a registered charity providing care alarms and support services to clients, their family and carers. Clients are those people who may be at risk due to their mental, physical or emotional health includes people who are victims of domestic violence and other crimes.
<b>Eco Homes</b>	Building Research Establishment (BRE) rating for environmental sustainability. Within the NAHP 2006-08 funded schemes need (in general) to meet the Eco Homes “very good “ rating.
<b>EDC*</b>	Eden District Council - There are 38 elected members and over 180 full and part time staff at Eden District Council. The staff are situated in offices across two sites in Penrith and additionally in Council Information centres in Penrith, Alston and Kirkby Stephen. All staff at all centres are involved in the provision of Council services and will try to help with your enquiries whenever it is in their power to do so.  The Council's ambition is to 'Best serve the people of Eden'. To know what it

	<p>must do to achieve this, the Council asks residents and visitors what they want. It then delivers services to ensure a high quality of life for all in our towns, villages and rural communities.</p> <p>The Council's top priorities for action are to make available affordable housing, increase average earnings and to apply more effectively the waste hierarchy of reduce&gt; reuse&gt; recycle&gt; dispose within the district.</p>
<p><b>Eden Housing Association Tenants &amp; Residents Participation Forum (EHATRPF)*</b></p>	<p>The Participation Forum exists to serve the current needs and future aspirations of all present and future tenants and other customers of the Association. It seeks to form an effective partnership of all those people and agencies that wish to continuously improve the service delivery of Eden Housing Association. Meetings of the forum are to facilitate the sharing of views and opinions and will be conducted on an equitable basis, viz.</p> <ul style="list-style-type: none"> <li>• All residents living in or near to EHA property</li> <li>• All EHA Board Members</li> <li>• EHA Community Development Officers</li> <li>• EDC's Housing Enabling Officer</li> </ul>
<p><b>E-Government – Electronic Government</b></p>	<p>The Government has said that, where possible, all local authorities and publicly funded bodies must aim to make their services available in an electronic format by 2005. This Electronic Service Delivery is known as E-Government. 'Electronic format' can mean via the internet, digital TV, public access terminals, kiosks and mobile phones.</p>
<p><b>EHO – Environmental Health Officer</b></p>	<p>Environmental Health Officers (EHO's) deal with all aspects of public health. They enforce the law and aim to improve standards. Officers carry out inspections to ensure that health and safety regulations are being followed.</p>

	Food hygiene and pollution are two major areas of work. They protect our health and safety at home, at work and in public places like leisure centres, shops and restaurants.
<b>EMT -Executive Management Team*</b>	This group comprises the Chief Executive, Director of Resources and Director of Operations.
<b>English Partnerships</b>	National regeneration agency helping the government to support sustainable growth by co-ordinating land and usage plans in England.
<b>Equal Opportunities Or Equality &amp; Diversity (E &amp; D)</b>	This means treating all people equally, and not being prejudiced or discriminating against someone because of their ethnic origin, religion, sexuality, disability, gender or age. Organisations should adopt an Equal Opportunities Policy which sets out their commitment to equal opportunities and states what someone can do if they feel that they have been discriminated against. For landlords this should include how they select their tenants and employees and how they will treat them. For tenants this should include how they organise their association or federation.
<b>Estate and Tenancy Management</b>	Property management and services which aim to sustain communities through giving tenants and residents quiet enjoyment of their homes in a safe and secure environment.
<b>Eviction Warrant</b>	Being removed from your property by a bailiff following the serving of a Postponed Possession Order.
<b>EYWP – Eden Youth Work Partnership</b>	Eden Youth Work Partnership - The key purpose of (EYWP) is to help communities set up youth projects and clubs in Eden. The partnership offers advice, information, support, training opportunities and access to

	experienced staff to work in the community.
<b>FBHO – Federation of Black Housing Associations</b>	Provides help, support and training to black housing organisations, workers and tenants.
<b>Feasibility Study</b>	A study undertaken to establish if a particular course of action will be viable and successful.
<b>Federation/Tenants' Federation</b>	A tenants' federation is a group of tenants' associations who have decided to work together in the interests of all tenants in an area. Most federations can give help and advice to existing and new tenants' associations and can put associations in touch with each other so that they can share ideas and experiences.
<b>Financial Plan</b>	Projected profile of income and expenditure.
<b>FMT – Full Management Team*</b>	This group consists of the Chief Executive, Director of Operations, Director of Resources and all Managers.
<b>Focus Group</b>	Draws together people for a discussion on a specific topic and aims to find out what people think, feel, believe and their reasons for doing so, but not to reach any agreement. Mainly used as a research technique.
<b>Forum</b>	See under <b>EHATRPF</b> – Eden Housing Association Tenants' and Residents' Participation Forum.
<b>Foyer</b>	Foyers provide accommodation for young homeless people. Unlike hostels, they take an active role in helping their residents gain access to training, education, and employment, and to gain independent living skills.
<b>Good Neighbour Agreement</b>	Department of Communities and Local

	Government wishes to promote 'good neighbour' or 'estate agreements'. Social landlords are increasingly utilising these agreements to promote positive neighbourhood behaviours. They set out, in the form of a non-legally binding contract, the mutual rights, responsibilities and expectations between residents, social landlords and other service providers.
<b>GO – Government Offices GONW – Government Office – North West</b>	Responsible for delivering government policy in the regions. They are basically the voice of Whitehall in the regions.
<b>Green Paper</b>	Consultation paper issued by the Government prior to making something law.
<b>HA*</b>	Housing Assistant
<b>Harassment</b>	Harassment can be defined as deliberate interference with the peace, comfort or safety of any person on the grounds of race, colour, religion, sex, sexual preference, disability, ill health or age and it includes incidents of graffiti, damage to property, abuse, threats and physical attacks. It is targeted, is often persistent and about the victim. It involves motive and intent. There is not necessarily any proximity; it can happen anywhere and the perpetrator may be unknown.
<b>HM*</b>	Housing Manager
<b>HO*</b>	Housing Officer
<b>HomeBuy</b>	Scheme run by Registered Social Landlords to help people buy a home on the open market. HomeBuy is funded by the Housing Corporation. HomeBuy is the generic name for a suite of low cost home ownership products (New Build HomeBuy, Social HomeBuy and Open Market HomeBuy) designed to help social tenants and others in priority need purchase a suitable home.

<b>HomeBuy Agents</b>	RSLs appointed to administer and market low cost home ownership products in a defined sub-region, and to administer all Open Market HomeBuy in that region. Previously referred to as Zone Agents.
<b>Homeless Agency Agreement</b>	Eden District Council pay Eden Housing Association to carry out their homelessness duties.
<b>Homeless Determinations</b>	Outcome of a homeless application under the homeless legislation.
<b>Homeless Legislation</b>	The legal framework which determines how we process homeless applications.
<b>Housing Benefit (HB)</b>	Housing Benefit is a benefit that can be claimed by people who have a low income to help pay rent.
<b>Housing Corporation (HC)</b>	The government agency which funds and regulates Registered Social Landlords (including housing associations) in England.
<b>Housing Enabling Officer</b>	A housing officer who carries out the housing strategy work for a local authority.
<b>Houses in Multiple Occupation (HMO's)</b>	Property shared by people who are not from the same family, eg. Shared student houses, bedsits, flats etc.
<b>Housing Inspectorate</b>	Under the Best Value regime all local authority and housing association's housing services will be inspected to check they are showing continuous improvement and providing value for money. This external inspection is carried out by the Audit Commission's Housing Inspectorate team.
<b>Housing Ombudsman Service</b>	The Housing Ombudsman service considers complaints against member organisations and deals with other housing disputes, eg. all residents in homes managed by a landlord or agent

	who belongs to the Service. All registered social landlords (housing associations) in England are included, as are some private landlords and management agents.
<b>Housing Strategy</b>	A document agreed by all relevant agencies determining the housing priorities for a district.
<b>HSE</b>	Health & Safety Executive
<b>HQI (Housing Quality Indicators)</b>	A comprehensive set of measures used to evaluate existing and planned housing developments on the basis of quality as opposed to simply cost. The indicators cover the location, the design and the performance of the housing project – these 3 categories produce 110 ‘Quality Indicators’ that make up the HQI system. The Corporation requires that HQIs are used for all SHG funded new developments – developing organisations submit HQI data to a national database managed, on the Corporation’s behalf, by the Building Research Establishment.
<b>ICT</b>	Information Communication Technology
<b>IGP – Innovation and Good Practice</b>	The Housing Corporation is committed to developing an outstanding research, innovation and good practice programme to inform and support its activities and contribute to the work done by the housing association sector in delivering affordable homes in strong communities.
<b>Key Worker</b>	Particular groups of public sector workers whose services are essential for the community, such as the police, teachers or nurses as defined by the DCLG.
<b>KLOE’s</b>	Initiated by the Audit Commission, Key Lines of Enquiry represent sets of questions and statements around either service or judgement specific issues

	which provide consistent criteria for assessing and measuring the effectiveness and efficiency of housing services.
<b>KPI's</b>	Key Performance Indicators – Data that can give an indicator of the organisation's performance in identified key areas of it's work.
<b>LCHO – (Low Cost Home Ownership)</b>	A general term used to describe the various types of funding home ownership with subsidy, such as HomeBuy and RTA.
<b>LDNPA</b>	Lake District National Planning Authority.
<b>Lead Investor</b>	A nominated officer within the Corporation's Regional Investment Team who will provide a single point of contact for RSLs under the Partnering Programme route.
<b>Lead RSL</b>	Where a number of RSLs have formed a partnership to develop schemes under the Partnering Programme route, one RSL is required to undertake the role of Lead RSL. The Lead RSL will be deemed responsible to the Corporation for a number of additional responsibilities and obligations on behalf of the other RSLs within that partnership. These responsibilities are referred to in the Partnering Programme Agreement.
<b>LGPS</b>	Local Government Pension Scheme
<b>Loan Covenant</b>	A condition set by a lender as a term of the loan.
<b>LSE</b>	Leasehold schemes for the elderly – A type of affordable shared ownership specifically designed for older persons.
<b>LSVT</b>	Large Scale Voluntary Transfer – The process by which a local authority (council) transfers the ownership and management of its housing stock to a

	not-for-profit Registered Social Landlord. (Before a transfer can take place, a vote is usually conducted to see if tenants are in favour of it. If they are not, the local authority cannot go ahead with the transfer). The new landlord takes over responsibility for managing properties, rent collection, repairs, maintenance etc. The local authority continues to manage all non-housing related services (such as refuse collection, street lighting etc.).
<b>Mutual Exchanges</b>	A mutual exchange is where two tenants exchange their tenancies with each other. Each tenant gives his or her interest in a tenancy to the other person. The tenancy itself continues on the same basis, the tenancy does not end; neither does a new one start. It is the tenant who changes. The new tenant takes on all the rights and responsibilities of the tenancy.
<b>NAHP (National Affordable Housing Programme)</b>	The name given to the Housing Corporation's main investment programme from April 2006.
<b>NEET Partnership</b>	Development Partnership between a group of named RSL's in the North East and Cumbria.
<b>New Build HomeBuy</b>	See under Shared Ownership
<b>New Tenant Visits*(NTV)</b>	The housing management staff carry out a visit within 6 weeks of the start of a tenancy to ensure that the new tenant has settled into their home and to pick up any potential problems at an early stage.
<b>NHBC</b>	National House Building Council
<b>NHC – Northern Housing Consortium</b>	Provides support services and advocacy to social housing providers in the North of England.
<b>NHF – National Housing Federation</b>	Provides information and support for its members and develops common

	policies and guidelines for housing associations to follow.
<b>Nominations</b>	Nominations – Each RSL must reach agreement with their local housing authority, whereby they must offer a proportion of their voids to applicants from the Local Authority waiting list. In Eden, this proportion is 75%.
<b>Not for Profit</b>	Although charities can charge for their goods or services, and can make a profit, they must not be set up specifically for commercial or profit making purposes. These are referred to as “Not for Profit” or “Non Profit Making” organisations.
<b>Notice of Seeking Possession (NOSP or NSP)*</b>	Notice served on a tenant for either rent arrears or other tenancy breaches to inform them that the Association intends to take legal action to recover possession of the property.
<b>Notice to Quit (NTQ)*</b>	Notice served to end a tenancy. In the case of Assured tenants, this will usually be because a tenant has abandoned the property.
<b>NWDA –North West Regional Development Agency</b>	The Northwest Regional Development Agency provides strategic leadership, programmes and funding to ensure the sustainable economic development and regeneration of England’s Northwest.
<b>ODPM (Office of the Deputy Prime Minister)</b>	See entry for DCLG
<b>OM*</b>	Office Manager
<b>OMHB Open Market Home Buy</b>	Open Market HomeBuy is a Government-backed scheme that aims to help certain groups of people who can not afford to buy a home on the open market without assistance. The scheme provides access to additional money called equity loans, which run alongside a conventional mortgage loan.

<b>Orchard*</b>	Orchard is the computer system that Eden Housing Association uses to manage tenants' and applicants' accounts.
<b>Pathfinder Projects</b>	Projects to cover areas most acutely affected by low demand and abandonment in order to return these areas to sustainable communities. The pathfinder will restructure the area's housing markets to ensure there is a more sustainable balance between housing supply and demand and address any other social and economic regeneration issues.
<b>(PCP's)* Properties in Poor Condition</b>	EHA* keeps a list of properties which are known to be in poor condition in order that support may be provided to those tenants.
<b>Owner Occupier</b>	Someone who has purchased their home.
<b>PfH</b>	Procurement for Housing (PfH) has been created as an essential business tool to generate substantial savings by harnessing the collective purchasing power of housing organisations.
<b>PI's – Performance Indicators</b>	The Government requires local authorities to publish Performance Indicators which is a report on (amongst other things) how effectively it is managing and repairing its properties.
<b>Planned Maintenance</b>	A system of repairs and maintenance carried out by a local authority or housing association that has been decided in advance, and accounted for in the yearly budget. Planned maintenance is often carried out on a cyclical basis (e.g. every 10 years).
<b>PM*</b>	Property Manager
<b>Postponed Possession Order (PPO)</b>	A Court Order for rent arrears which is legally binding. This requires the tenant

	to pay their required rent plus an additional amount. Failure to do this could result in Association obtaining a possession date which could lead to an Eviction Warrant.
<b>PPG3 (Planning Policy Guidance Notes)</b>	These set out the Government's policy on a range of issues relating to planning in the provision of housing.
<b>Programme Delivery Assessment (PDA)</b>	An annual assessment by the Corporation's local offices on how well the RSL performed in carrying out its development programme.
<b>Public Liability Insurance</b>	Also known as third party insurance. This insures an organisation against the possibility of claims from the public for injury, loss or damage etc., to a person or a property.
<b>QUANGO</b>	Quasi-Autonomous Non-Governmental Organisation set up by and answerable to a department of Government. The Housing Corporation is an example of a quango.
<b>Quiet Enjoyment</b>	All secure, assured and assured shorthold tenants have a statutory Right to Quiet Enjoyment. This does not refer to noise or anti-social behaviour, as the phrase might imply, but to the possession and enjoyment of the property without undue disturbance from the landlord (or a representative of the landlord) by acts that are likely to interfere with the peace and comfort of the tenant, for example harassment or illegal eviction.
<b>Quorum</b>	The minimum number of members an organisation needs at any meeting to make any decision, as laid down in its constitution.
<b>Regulatory Code</b>	Sets out the Corporation's expectations of RSLs and their obligations within the new regulatory system. Also reflects the Corporation's general powers as a

	regulator.
<b>Rent Arrears</b>	If you fall behind with your rent payments (whether paid by Housing Benefit or yourself), you are said to be in rent arrears. This means that you owe your landlord money. Tenants who are in rent arrears would be advised to contact their landlord as soon as possible to try and sort the problem out, as being in arrears is a breach of the tenancy agreement and can lead to eviction.
<b>Rent restructuring framework</b>	The framework to meet the Government's objectives for social rent setting based upon relative property values, local earnings and property size.
<b>Rent Service</b>	The Rent Service is a government agency providing a rental valuation service to local authorities in England, supplying them with a range of valuations to assist them in settling claims for housing benefit. This role also includes the provision of Local Housing Allowances and Broad Rental Market Areas to those local authorities who are the pathfinders for Housing Benefit reform. We also provide Fair Rent determinations for landlords and tenants under the provision laid down in the Rent Act 1977. The Rent Service is an executive agency of the <a href="#">Department for Work and Pensions</a> .
<b>Respect Agenda</b>	Cross-departmental government strategy covering a wide range of areas such as young people, families, strengthening communities, behaviour and attendance at schools, community justice and enforcement.
<b>Respect Standard for Housing Management</b>	Details the role of housing providers in helping to combat anti-social behaviour.
<b>Restructured rents</b>	From April 2002 rents are calculated according to a formula based on relative property values, local earnings and

	property size. Restructured rents are calculated using the formula and data set out in the DCLG's Guide to Social Rent Reforms.
<b>RHB – Regional Housing Board</b>	Set up in each region to ensure the delivery of the Communities Plan programme. Each board is chaired by the Government's Regional Director and has representatives from the Government Office, Corporation, Regional Chamber, Regional Development Agency and English Partnerships. RHBs are responsible for the production of Regional Housing Strategies.
<b>RHS – Regional Housing Strategy</b>	Prepared by the RHBs as the basis for advice to Ministers on strategic housing investment priorities within regions. These are a key driver in Corporation investment decision. The division of resources (the single regional housing pot) between the Corporation and local authorities is made through the RHS process.
<b>RIO*</b>	Research and Information Officer
<b>RMC*</b>	Responsive Maintenance Co-ordinator
<b>RPI</b>	The Retail Prices Index (RPI) is the most familiar general purpose domestic measure of inflation in the United Kingdom.
<b>RSL – Registered Social Landlord</b>	A Housing Association or a not-for-profit company that is registered with the Corporation to provide social housing.
<b>RSR</b>	The Regulatory and Statistical Return is a form completed annually by Housing Associations that are registered with the Housing Corporation. HAs complete this return as a regulatory requirement.
<b>RTA (Right to Acquire)</b>	Under the Housing Act 1996, tenants of specified RSL rented stock have the legal right to buy their home.
<b>Rural Housing Trust</b>	The housing enabling agency operating

	across the county. Carries out rural housing needs surveys and lobbies for policies to support the provision of affordable rural housing for people with a local connection.
<b>SDS (Scheme Development Standards)</b>	A set of standards published by the Corporation setting out the essential and desirable standards for SHG-funded property acquired or developed by the RSL.
<b>Section 106 Agreement</b>	An agreement under section 106 of the Town and Country Planning Act 1990 regarding the use or development of land. Such planning obligations are often used as a legally binding agreement between a local authority and developer to deliver a percentage of affordable social housing within a development. Such agreements can enable social housing to be delivered at nil costs to the Corporation.
<b>Secure Tenancy</b>	The vast majority of local authority tenants, and housing association tenants whose tenancies began before 15 January 1989, are secure tenants and have a range of additional rights covered in the Housing Act 1985.
<b>SF's* - Staff Facilitators</b>	The group originally known as Change Facilitators, are now called Staff Facilitators. This group was initially established within the Building on Success programme where a major part of their role was to assist in communication of major change to all staff. The SF's conducted a recent staff survey and will also be involved in developing action plans based on the results of the survey and will have an ongoing role in supporting and improving internal communication.
<b>Shared Equity</b>	Shared Equity funding comes from the Regional Housing Board and it involves buying a fixed 50% share in a new build property via mortgage or savings. The

	purchaser pays no rent on the remaining 50% but does pay an monthly admin charge. The purchaser can only ever buy 50%.
<b>Shared-ownership (now known as New Build HomeBuy)</b>	Housing sold on a part rent/part sale basis. The shared owner buys a percentage of the property, funded by a mortgage and/or savings. The remaining percentage is still owned by the developing organisation who charges rent on it.
<b>SHB (Social HomeBuy)</b>	Scheme introduced in April 2006 to allow RSLs and LAs to dispose of their rented housing at a discount to secure tenants on shared-ownership terms.
<b>SHG (Social Housing Grant)</b>	Capital grant provided by the Corporation to fully or partially fund RSLs when developing social housing. SHG is paid under S18 of the Housing Act 1996. It replaced Housing Association Grant (HAG), a similar capital grant paid under previous legislation.
<b>SHM*</b>	Supported Housing Manager
<b>SHO*</b>	Supported Housing Officer
<b>SIPS* - Service Improvement Plans</b>	Detailed plan to 'fill' the gaps identified at the KLOE Day (Key Lines of Enquiry)
<b>SLDC</b>	South Lakeland District Council
<b>SMART</b>	Specific, Measurable, Achievable, Realistic, Time-bound
<b>SMT – Service Management Team*</b>	Collective group of managers within Eden Housing Association.
<b>STEP Analysis (Can also be referred to as PEST analysis)</b>	<p>Social, Technological, Economic, Political.</p> <p>The external environment of an organisation can be analysed by conducting a <b>S.T.E.P. (also known as P.E.S.T analysis.)</b> This is a simple analysis of an organisation based on the factors above.</p>

<b>Succession</b>	Succession is a right given to an assured or secure tenant. If a tenant dies, their partner or another close family member may be able to succeed to the tenancy providing that they have lived in the property at the time of the tenant's death and for a year before.
<b>Supported Housing</b>	Supported Housing is accommodation provided for a specific client group to enable them to adjust to independent living or to enable them to live independently. The term supported housing applies to purpose designed or designated supported housing. The Housing Corporation's mandatory definition to enable housing providers to categorise their stock within the Corporation's regulatory, data collection and investment systems is set out in its Regulatory Circular 03/04.
<b>Sustainable Development</b>	Development which meets the needs of the present generation, balancing environmental, social and economic needs, without compromising the ability of future generations to meet their own needs.
<b>Sustainability Toolkit</b>	Corporation produced toolkit for RSLs to assess whether the schemes they are bidding for are sustainable.
<b>SWOT Analysis</b>	Strengths, Weaknesses, Opportunities, Threats - This is a strategic planning tool used to evaluate the Strengths, Weaknesses, Opportunities and Threats in a project of business venture or in any other situation of an organisation or individual requiring a decision in pursuit of an objective. It involves monitoring the marketing environment internal and external to the organisation or individual.
<b>TAP – Tenants' Advisory Panel*</b>	A group of tenants who regularly meet to discuss property issues.
<b>Target rent</b>	The rent which is derived by applying

	the formula set out in the Housing Corporation Consultation Paper 'Rent Influencing Regime'.
<b>Tenancy Agreement</b>	A signed contract between a landlord and a tenant. A tenancy agreement sets out what is expected of each party, and what rights each has.
<b>Tenant</b>	A person, or persons, who agree to occupy a property owned by someone else in exchange for payment (i.e. rent).
<b>Tenant Consultation</b>	Refers to arrangements for involving tenants in decisions on housing policy and practice that goes beyond information provision but does not include actual housing management. The legal definition, as stated in Section 105 of the 1985 Housing Act, is "a council must inform tenants of its proposals, it must give tenants the right to comment, and it must give consideration to tenants' comments before it takes a decision".
<b>Tenant Empowerment Grant (TEG)</b>	Grant available to local authority tenants to help them fund projects that allow tenants to get more involved with the management of their neighbourhood. The grant can be used to fund training, Options Studies or Tenant Management projects.
<b>Tenant Participation (TP)</b>	"A two way process involving sharing of information and ideas, where tenants are able to influence decisions and take part in what is happening."
<b>Tenant Satisfaction Surveys</b>	Form of consultation with tenants to find out how satisfied they are with housing services, such as repairs.
<b>Tenants' Handbook</b>	Handbook containing useful information about the tenancy and the landlord, given to new tenants by a local authority or housing association.
<b>Tenant's Panel</b>	A consultative body made up of tenants and others, selected or

	elected from the local community, to discuss housing issues and issues relevant to tenants.
<b>Tenant Participation Officer (TPO)</b>	Sometimes employed by local authorities and housing associations. TPO jobs vary but they usually act as go-betweens for tenants and landlords. Tenant Support Workers, Tenant Liaison Officers and Community Development Workers do similar jobs.
<b>Tenure</b>	Tenure is a word used to describe the interest some one has in a property. For example, Owner Occupier, Assured Shorthold, Assured, Secure, Lodger, etc.
<b>TIAA – The Internal Audit Association</b>	The Internal Audit Association conducts independent checks from time to time to ensure the Association’s practices are meeting their objectives.
<b>Transfer HA</b>	Term used to describe any housing association that takes over the ownership and management of local authorities’ housing stock after a successful large scale voluntary transfer.
<b>Trickle Transfer</b>	A trickle transfer is what happens when a local authority sells its housing stock to a housing association one property at a time, as a property becomes vacant.
<b>TUPE</b>	The Transfer of Undertakings: Protection of Employment regulations.
<b>Under Occupation</b>	Occurs when the tenants in a property are not fully occupying it. An example might be a couple in a three bedroom house, whose children have left home. Tenants in under occupied properties are frequently offered incentives to move to a smaller property because larger houses for families are in short supply.
<b>VFM*</b>	Value for Money

<b>Voids</b>	Empty homes, usually waiting for some work to be done or someone to move in.
<b>Voluntary Purchase Scheme</b>	Scheme to help RSL tenants to buy the property they live in. Unlike the Right to Buy, the Voluntary Purchase Scheme does not apply to all tenants. It is up to the landlord to decide whether or not to take part in the scheme, and which properties to extend it to.
<b>Vulnerability</b>	Vulnerability can be defined as an individual or household experiencing difficulties with everyday living due to financial, educational, health, employment, learning, language, behavioural, family, social or other circumstances or any combination of these.
<b>Warden/Warden Controlled</b>	Someone employed by the landlord to look after elderly or disabled tenants in blocks or small estates of flats or houses.
<b>White Paper</b>	Following a Green Paper consultation, a White Paper sets out the Government's plans for changes to the law on certain issues. Although open to general discussion, this is not a consultation document.
<b>Working Party</b>	A group set up to work on a particular task. It may only have the power to make suggestions rather than make decisions.
<b>Workshop</b>	A small discussion group at a conference which may be given a task to work on.
<b>Works Only New Build</b>	A new build development on land in an RSL's ownership which has not previously had the support of public sector funding/grant. It can also be the demolition and redevelopment of property owned by the RSL whether or not the property was originally public-funded. The prior permission of the

	Corporation is needed if grant funded property is to be demolished.
<b>Zone Agents</b>	See HomeBuy Agents

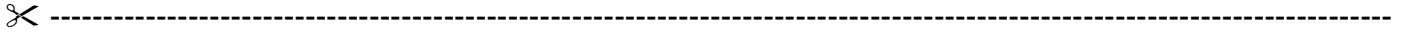
**"JARGON" SPECIFIC TO EDEN HOUSING ASSOCIATION:**

APDR	Annual Performance Development Review
CEO	Chief Executive Officer
CDO	Community Development Officer
CREA	Cumbria Rural Enterprise Agency
CSO	Customer Service Officer
CWC	Collaborative Working Council
D2D	Day to Day
DoO	Director of Operations
DoR	Director of Resources
ECA	Eden Community Alarms
EDC	Eden District Council
EHA	Eden Housing Association
EHATRPF	Eden Housing Association Tenants' & Residents Participation Forum
EMT	Executive Management Team
FMT	Full Management Team
HA	Housing Assistant
HM	Housing Manager
HO	Housing Officer
OM	Office Manager
RIO	Research Information Officer
RMC	Responsive Maintenance Co-ordinator
SF's	Staff Facilitators
SHM	Supported Housing Manager
SHO	Supported Housing Officer
SIPS	Service Improvement Plans
SMT	Service Management Team
TAP	Tenants' Advisory Panel
VFM	Value for Money

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As stated earlier, this document is not an exhaustive one and will be updated from time to time. We would value any constructive comments and/or additions which you feel may be useful for future editions and would ask you to note these below and return it to us in the reply paid envelope we have enclosed.

This form should be returned to: **Jane Smart**, Business Support to Director of Operations, Eden Housing Association, Blain House, Bridge Lane, Penrith CA11 8QU.



NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**COMMENTS:**

Please continue overleaf if necessary.....

