

Glossary of Terms

Term	Term Definition/Meaning
Affordable Housing	Affordable housing is broadly defined as housing that is of reasonable quality that is affordable to people on modest incomes and can cover a variety of tenures such as social rented (council or housing association); subsidised low cost housing for sale such as shared ownership or shared equity including house plots; unsubsidised for sale—entry level housing available at affordable levels and; mid market or intermediate rent where private rented accommodation is available at lower than market rent levels.
Allocation Policy	It is a document which states how the landlord will make its empty homes available to people who need them.
Allocations	In housing terms refers to the letting of dwellings for rent such as houses, flats, bungalows etc.
Below Tolerable Standard or BTS	The Tolerable Standard defines the lowest acceptable standard of housing in any tenure that anyone should be expected to occupy. A house is deemed to be Below Tolerable Standard if it fails against any of the 12 criteria. The definition of Tolerable Standard was revised by the Housing (Scotland) Act 2006 to include thermal insulation and electrical installations.
Care and Repair	A project for home owners and private sector tenants which helps older people and people living with disabilities by providing information and assistance with regard to repairs, improvements and adaptations to their homes.
Change Fund	The term used to describe a Scottish Government fund to enable NHS Boards and local authorities, together with voluntary agencies, to redesign services for our growing older population.
Common Housing Register or CHR	It is a single register through which people can apply for council and housing association homes that become available.
Community Planning	A plan which councils have a legal duty to produce to support and improve the social, economic and environmental interests of their areas.
Disabled Adaptations	Modifications to housing to assist people with particular needs e.g. wheelchair ramp.
Energy Efficiency Standard for Social Housing	Schedule 15 to the Housing (Scotland) Act 1987 provides details of the Governments new Energy Efficiency Standard for Social Housing (EESH) which aims to improve energy efficiency of social housing and thereby help reduce energy consumption, fuel poverty and the emission of greenhouse gases.
Energy Saving Trust	Helps to save energy, money and the environment. Provides free and impartial advice on how to reduce carbon monoxide emissions and save money.

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Fuel Poverty	When a household spends more than 10% of its income on all household fuel used to keep the home comfortably warm. Income would include housing benefit and income support for mortgage Interest.
General Register Office for Scotland or GROS	From 1 April 2011, the General Register Office for Scotland merged with the National Archives of Scotland to become the National Records of Scotland (NRS).
Housing (Scotland) Act 2001	This is a law which sets out a number of powers, duties for housing providers and tenants' rights in Scotland.
Housing (Scotland) Act 2006	The law which changed the way in which councils and their partners deal with repairs, housing improvements and adaptations for people with disabilities in private sector housing. One of the main changes is that councils have to provide a policy on how it will assist homeowners with repairs and maintenance to their homes. See Scheme of Assistance.
Housing Association	Please see Registered Social Landlord.
Housing for Particular Needs	Can include older people, people with a physical disability, people with a learning disability, people with mental health problems, young people at risk or leaving care, people with substance or misuse problems, ex-offenders, people fleeing violence and homeless & rough sleepers.
Housing Need	If a household is in housing need, it either lacks housing or is living in unsuitable or inadequate housing. For example, this would include homeless households, concealed households, overcrowded households, households with support needs that cannot be resolved without moving home and households living in poor quality housing.
Housing Need and Demand Assessment or HNDA	Scottish Government requires that development plans and local housing strategies are informed by a Housing Need and Demand Assessment. The HNDA provides the evidence base that all strategic partners can use to inform policy discussions and decisions in relation to both market and affordable housing.
Housing Renewal Area	An area which the council has designated because there are a significant number of sub-standard houses or the appearance or the condition of the houses, is having a negative impact on the area.
Housing Revenue Account or HRA	A local authority's direct provision of housing is recorded within the Housing Revenue Account (HRA).

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Intermediate Housing	Intermediate Housing is a form of affordable housing either for rent or for sale. Intermediate renting allows tenants to pay rent levels below the normal market rent level in their area, although rents are higher than what a tenant would normally expect to pay in council or housing association housing. Tenants normally get a short assured tenancy, which is the same type of lease as most tenants get when they rent privately in Scotland. Intermediate for sale provides assistance for those people who cannot afford to purchase their own home on the open market at the full price.
Local Housing Strategy or LHS	The Housing (Scotland) Act 2001 requires councils to carry out an assessment of all housing needs and conditions. Councils then use this to produce a document that outlines how they and others will tackle the housing problems in their areas.
Low Cost Home Ownership	Schemes offering help to people who cannot afford to purchase their own home on the open market at the full price without some form of assistance.
Mid Market Rent	Properties are let below private market levels but above social housing levels. They are aimed at people who cannot afford to rent or buy in the private market and have low priority for social housing.
Minority Ethnic Community	Minority ethnic community refers to Eastern Europeans, Black African & Black Caribbean people, Asian & East Asian people and people who are mixed race and have self-identified as such on documentation such as the Census (1991 and 2001) and the Council's Housing Register.
National Home Energy Rating or NHER	National Home Energy Rating which generates an energy rating per dwelling on a scale of 0 (poor) to 10 (excellent). It is based on the total energy costs per square metre of floor area required to achieve a standard heating regime.
Planning Gain	Serves to reduce the impact of the development on the local infrastructure either in "kind" or through financial contribute.
Pressured Area Status	Some Council houses are covered by Pressured Area Status designations – these suspend the Right to Buy for some tenants for 5 or 10 years.
Priority Need	Priority need is currently assessed as part of a homeless application and relates to people who have specific needs that need to be addressed quickly. It is to be abolished in 2012. The Housing (Scotland) Act 1987 (as amended by Housing (Scotland) Act 2001) lists the type of conditions where homeless persons would be considered as having a priority need for housing.

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Private Sector	The Right to Buy scheme due to a lack of affordable housing. This status is effective from 6th November 2008 and lasts for five years. In terms of housing, this category includes both owner-occupation and the private rented sector.
Regeneration	Regeneration refers to a process of raising the quality of life in an area which has suffered deprivation and decline over a period of years.
Registered Social Landlord or RSL	A landlord that provides housing for rent (and low cost home ownership). The most common form of registered social landlord in Scotland is a housing association.
Reshaping care	The term used to describe the way public bodies will plan and deliver care. This means planning and providing services in much more integrated ways between GPs, hospitals and community-based health, social care, housing and independent sectors.
Right to Buy or RTB	A tenant with a Scottish Secure Tenancy may have the legal right to buy their home at a discount. However, they may be prevented from buying their home if it is a settlement that has pressure area status (see above).
Scheme of Assistance	The Scheme of Assistance sets out the circumstances in which Moray Council will provide information, advice, and practical help and in some circumstances, financial assistance to private homeowners to help them repair, maintain, improve or adapt their homes.
Scottish House Condition Survey or SHCS	The Scottish Housing Quality Standard (SHQS) is a national standard. To meet this standard, social housing must meet the tolerable standard (see BTS), free from serious disrepair, energy efficient, have modern facilities and services and be healthy, safe and secure. Local authorities and registered social landlords produced standard delivery plan to show how their stock will meet the standard by 2015.
Scottish Housing Best Value Network or SHBVN	Set up in 1995 the Scottish Housing Best Value 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. The Scottish House Condition survey is a rolling programme of surveys carried out by the Scottish Government. The survey consists of a physical survey of the property and a detailed social survey which asks the householder questions about their lifestyle. The data is published every year based on the last three years data sets.

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Scottish Housing Regulator or SHR	The SHR regulates to protect the interests of tenants, homeless people and others who use the services provided by social landlords.
Scottish Social Housing Charter	Sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities.
Shared Equity	A scheme whereby an owner generally pays between 60 and 80 percent of the price of the home with the remainder held by a local authority or registered social landlord using Government subsidy.
Single Outcome Agreement or SOA	The Single Outcome Agreement (SOA) sets out how the Moray Community Planning Partnership will contribute to the Scottish Government's National Outcomes.
Strategic Housing Investment Plan or SHIP	Strategic Housing Investment Plans (SHIPs) are part of the Strategic Housing Investment Framework, which is intended to assist the Government in targeting its Affordable Housing Investment Programme (AHIP). The core purpose of the SHIP is to set out how investment in affordable housing will be directed over a five year period to achieve the outcomes set out in the Local Housing Strategy (LHS).
Universal Credit	Universal Credit is an integrated working-age credit that will provide a standard allowance with additional elements.
Universal Home Insulation Scheme or UHIS	Universal Home Insulation Scheme (loft and/or cavity wall insulation) installed free of charge in private households in a designated area.