**Glossary – What Words and Phrases Mean**

Some of these have been written to link with joining in and taking on a job in our Co-op. Some have come from other organisations. This is the first time we have given you a glossary. Please let the office know if you think any words are missing or explanations are not clear.

**Agenda**. A list of what will be talked about in a meeting.

**Anonymous**. This means no one will know who the information is about.

Anti-social behaviour. This is when people act in a way that upsets others or makes them feel scared or anxious. It includes things like: people shouting and being rowdy in the street; noisy neighbours; dumping rubbish; throwing things at their house; making a lot of noise.

**Auditor**. The company or person who checks that everything to do with money in our Co-op has been done correctly. They also check that our Co-op is being run correctly. This is called an audit. It is done once a year.

**Budget**. A list of money our Co-op expects to get (for example rents) and money it expects to spend. Or, a list that shows what money has come in and what money has been spent.

**Cash flow**. Money our co-op gets (for example rents) and money our Co-op spends (for example to pay for repairs).

**Code of conduct**. How people are expected to behave. For example, not making decisions based on your personal benefit; treat people with respect; no shouting; give people time to speak.

**Committee**. A group of people who make decisions and help to run our Co-op.

**Compliance**. Our Co-op doing what laws and regulations say we must do. For example, gas safety compliance says we must do gas safety checks once a year.

**Confidentiality**. Not talking about people or what you know about them. Not sharing information you learn in a meeting or any other way when doing work for our Co-op.

**Conflict of interest**. This is when a decision may affect a person. For example, a member of the Committee has a conflict of interest if they own a company and our Co-op is thinking of paying for services from that company. Or, a Committee member is part of an application to the Committee to have a lodger. In these cases, the Committee member cannot be part of any discussion or decision.

Contractors. The companies and people we pay to do jobs for us. For example, Highbank Heating check our boilers.

**Co-operative or co-op**. A co-operative is like a business that is owned and run by its members. Every member has an equal say over how a co-operative is run. For example, our Co-op is a landlord, so all our Co-op’s members are the landlords.

**Co-ordinate**. Bring the different parts of something together to work well.

Culture. Attitudes, behaviours values and beliefs that are shared by a group or groups of people.

**Decent Home Standards**. A list that says how well kept a flat or house should be by a landlord.

Discrimination. Treating a person, or a group of people, differently to other people because of their sex, age, race or other things. It usually means treating the person unfairly and not offering them the same opportunities as other people.

Diversity. Recognising, respecting and valuing differences in characteristics of people, including race, gender, disability, sexual orientation and religion or belief, and making sure people are included and can join in.

**Efficiency**. Doing the most while using the least. For example, getting the best value for money. Finding a way to do something well with the least time and effort. Not wasting things.

**Energy efficiency**. Making homes better so they can be heated for less energy and money. For example, insulating lofts and doors.

Equality. Equality means treating people as equals. This means people are treated fairly and have equal chances and choices. Equality does not mean treating everyone in the same way. Some people may need extra help or support to have the same chances and choices as everyone else.

or

**Equality**. The right of people to be treated the same and receive the same services.

**Exchange**. When two people swap houses or flats. This may be two Co-op tenants swapping, or a Co-op tenant swapping with a tenant from another social landlord.

**Financial statement**. A list of what money has come in and been spent over a set time. For example, quarterly – over 3 months.

**Finance**. All about money.

**Guidelines**. A piece of information or list of how something should be done.

**Governance**. How a group or organisation is run. For example, how decisions are made; who makes decisions; the rules the organisation has.

**Housing Ombudsman**. This is the person tenants can go to if they are not satisfied with how our Co-op has dealt with a complaint.

Inclusion. Meeting the needs of everyone in a community by taking action to create an environment where everyone feels comfortable, respected and able to achieve their potential. It means treating people as equals and removing barriers that may stop them joining in in an event or activity.

**Maintenance**. This is work done on our homes to keep them in a good state. For example, cleaning gutters, making sure paths are safe, checking fencing.

**Management agency**. A company you pay to do some tasks for you. For example, a human resources company to help with managing employees; a company such as Shared Habitat to deal with rents, repairs and complaints.

**Member engagement**. Members of our Co-op joining in. For example, coming to a meeting or social activity, joining the Committee or a subgroup, taking on a role, reading newsletters and messages, filling in surveys from our Co-op.

**Minutes**. A record, or notes, of what was said in a meeting.

**Policy**. A document that says what should happen and how it should happen. For example, a repairs policy says what our tenants and our Co-op should do, and how soon it should be done.

**Officer**. Another name for a role or job. For example, Chair, Treasurer, Secretary, Membership Secretary, Internal Auditor, Complaints Officer.

**Register**. A list. For example, Register of Members is a list of all the people who are members of our Co-op.

**Regulation**. A law that says what you should do or how things should be set up. For example, regulations that say how often social landlords should replace bathrooms and kitchens.

**Regulatory bodies**. Organisations or parts of the government that checks laws are being followed. For example, the Homes and Communities Agency.

**Rent arrears**. When a tenant has not kept up with paying their rent. The arrears are what they have not paid on time.

**Replacement**. This is when parts of our homes are taken out and new put in. For example, the Replacement Programme says when bathrooms, kitchens, boilers and other parts of our home should be renewed.

**Represent**. Be somewhere for, and speak for our Co-op. For example, represent our Co-op at a conference.

**Respond**. Reply to. take action about something you have been told.

**Responsibility**. Something that it is your job to deal with. For example, if you are on the Committee, it is your responsibility to make decisions that are the best for our Co-op.

**Returns**. Official forms that must be filled in. For example, forms that must be sent to the organisations which check social landlords are working within the law.

**Review**. Look at something and think about if it is right or not. For example, reviewing budgets.

**Role**. A job or task. For example, Chair, Treasurer, Complaints Officer.

**Safeguard**. Protect, or stop something happening that should not happen.

**Spokesperson**. Someone who will speak to others about our Co-op.

**Transfer**. A Co-op tenant moving to another home in our Co-op.

This document is based on several documents as well as the creator’s knowledge. Any errors are the creator’s fault, not the following:

Online Cambridge Dictionary.

Jargon Buster: https://thinklocalactpersonal.org.uk/jargon-buster/