

A-Z of Equality & Diversity

For Private Rented Sector Landlords









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Welcome to our Equality and Diversity Guide for Private Landlords

As a private landlord working in Cardiff, we know that you already have a lot to think about. Our project, Open Doors, is a two year scheme managed by Tai Pawb and the RLA, which is aiming to provide tenants, landlords and letting agents in the private rented sector with the knowledge, skills and confidence to prevent and reduce discrimination and mistreatment in the sector.

This guide covers a range of words, phrases and terminology around a range of equality and diversity issues. It is intended to help you understand some common experiences or characteristics that your tenants may have, in order to be best prepared to be able to support them and maintain their tenancies.

The subject of equality and diversity is vast, and the information in this guide is not exhaustive. We have tried to select some of the words and issues that we think will be of most use to private landlords, based on focus group research. If you would like information on an issue that is not included in this guide, or if you have additional questions, then please get in touch with us, and we will be happy to assist you further:

Open Doors Project

c/o Tai Pawb, Norbury House, Norbury Road, Cardiff, CF5 3AS











A

Age

A person belonging to a particular age (for example 32 year olds) or range of ages (for example 18 to 30 year olds).

Some older people may need support and assistance to enable them to live independently in their own homes. Age Cymru is the national charity for older people in Wales, and their website contains useful information, advice and links to the different support services that are available.

Find out more by visiting www.ageuk.org.uk/cymru or contacting their free Advice Line on 08000 223 444.

Age Discrimination (ageism)

Put simply, age discrimination is when someone is treated differently because of their age. This treatment could be a one-off action or as a result of a rule or policy based on age. It doesn't have to be intentional to be unlawful.

Ageism can be a result of stereotyping (see stereotyping). For example, a person could be judged to be too young or too old to be a tenant because of stereotypes that exist about them: e.g. 'young people are not likely to be good tenants, because they are irresponsible'.

Alternative formats

A range of impairments can make it difficult or impossible for some people to read or manipulate standard printed materials. When this happens, it is usually possible for the person to access the materials if they are made available in an alternative format. These formats include Braille, audio-cassette, large print, human readers, computer screen readers, computer diskette, CD-ROM, other IT data storage devices or specific IT packages.

It is normally considered a reasonable request for tenants with impairments to ask for tenancy documents in alternative formats, and as a landlord or letting agent, you will be expected to provide these. Some formats suit one type of impairment more than another:

- visual impairments audio, audio description, Braille, Moon, telephone
- learning disabilities and literacy difficulties audio, audio description, easy read, easy access, Makaton, subtitles
- hearing British Sign Language, Makaton, subtitling, textphone, SMS
- co-ordination difficulties large print, audio, audio description, telephone

Keep it simple – if your initial document is designed using the following principles it will already be accessible to a greater number of people and may reduce demand for special accessible versions:

- write in plain language
- make it as concise as possible
- design to be as legible as possible, for example using a minimum 14 point text size

This is a cost and time-efficient way of making your information instantly accessible to a larger number of your audience.

If you would like any specific information about how to turn your tenancy documents or communications into one of the above named accessible formats, then please contact our Open Doors project (details on page 5), and we will be happy to advise further.

Anti-Semitism

Anti-Semitism is hostility towards or prejudice against Jews or Judaism.

You can contact the Community Security Trust (CST) if you are the victim of an anti-Semitic incident or you have information regarding an anti-Semitic incident that happened to somebody else, for example, one of your tenants. The CST have a dedicated team which deals with anti-Semitic incidents and provides victim support while respecting your confidentiality at all times. The CST can liaise with the Police and other bodies to help ensure that any incident is dealt with properly. If you do not want to contact the Police directly, CST can do so on your behalf as a 'Third Party Reporter'.

To report a non-urgent incident, you can email **incidents@cst.org.uk**, or you can call the National Emergency Number (24-hr) **0800 032 3263**. Further information is available at **www.cst.org.uk**

Assumptions

Assumptions are the judgements made, or opinions held, about people. For example, assumptions can be based on experience of past behaviour e.g. 'he has always let me know when he'd be late; therefore (since he hasn't contacted me to say otherwise) I'm assuming he will be on time for our appointment'.

However, assumptions become problematic when they are based on partial or flawed information, or where the attributes commonly ascribed to particular groups of people are applied to individuals. For example, it might be assumed that none of your tenants are Muslim because none of the women wears the hijab, or that you do not have any disabled tenants because none of them uses a wheelchair. Actions that are taken as a result of any erroneous assumptions could result in discriminatory behaviour.

Asylum Seekers

A person who has left their country of origin and formally applied for asylum in another country but whose application has not yet been concluded.

Almost all asylum seekers are not allowed to work and are forced to rely on state support – this can be as little as £5 a day to live on. Asylum seekers do not come to the UK to claim benefits. In fact, most know nothing about welfare benefits before they arrive and had no expectation that they would receive financial support (Refugee Council, Chance or Choice? Understanding why asylum seekers come to the UK, 2010).

The Welsh Refugee Council works to empower asylum seekers and refugees to build new futures in Wales and help create a society where respect and equality for all are paramount. You can contact their Cardiff office on **029 2048 9800** or visit their website for more information: **www.welshrefugeecouncil.org.uk**



Barriers

Barriers are structures or factors, whether physical, social or psychological, which make it difficult for people to make progress or to achieve an objective. In equality terms they are the factors that prevent individuals, or groups of people, gaining access to employment, or services, or from reaching their potential in society.



Examples of barriers include poor arrangements for access to buildings and information, bias in recruitment and selection procedures, lack of transport, poor educational provision and training, absence of role models, and general prejudice and discrimination against particular groups.

Belief

Belief is the acceptance of a fact, opinion, or proposition as true, without the full intellectual knowledge to know it's true. The Equality Act 2010 says you must not be discriminated against because:

- You are (or are not) of a particular religion.
- You hold (or do not hold) a particular philosophical belief.
- Someone thinks you are of a particular religion or hold a particular belief. This is known as discrimination by perception.
- You are connected to someone who has a religion or belief. This is known as discrimination by association.

In the Equality Act religion or belief can mean any religion, for example an organised religion like Christianity, Judaism, Islam or Buddhism, or a smaller religion like Rastafarianism or Paganism, as long as it has a clear structure and belief system.

The Act also covers non-belief or a lack of religion or belief.

Bisexual

A bisexual person has an emotional and/or sexual orientation towards people of the same sex and people of the opposite sex. People who are bisexual sometimes feel they are ignored in equal opportunities provision because society views sexual orientation as binary, i.e. people are commonly construed to be either heterosexual, or lesbian, or gay.

Stonewall Cymru campaigns for the equality of lesbian, gay, bisexual and trans people across Wales.

You can find out more information on their website: www.stonewallcymru.org.uk or contact them on 029 2023 7744 or at cymru@stonewallcymru.org.uk

Black

Traditionally, Black was used to describe someone who was of African descent. Politically, it can also encompass those who have Asian ancestry. However, not everyone with Asian heritage defines themselves as Black.

BME/BAME

BME stands for 'Black and Minority Ethnic'. BAME stands for 'Black, Asian and Minority Ethnic'. You may see both or either used as terminology in the UK to describe people of non-white descent.

Buddhism

Buddhism was founded in Northern India/Nepal by Gautama Siddhartha (Buddha Sakyamuni) in around 500 B.C. and, officially, has around 350-400 million followers worldwide. It is estimated that another 400 million Buddhists live in China, where they are not allowed to practise their faith publicly.

Buddhism adapts to the cultural background in which it is practised and therefore, it assumes different forms. However, three main traditions can be distinguished. These are:

- Theravada (School of the Elder, also called Hinayana or The Minor Way)
- Mahayana (The Major Way)
- Vajrayana (The Diamond Way)

All three traditions are now firmly rooted in the UK.

The Cardiff Buddhist Centre is devoted to bringing Buddhist teachings alive in the modern world, offering a profound path of practice. They are a thriving community who meet together to practice meditation, explore Buddhism and share their lives in a spirit of friendship. You can contact them on **02920 462 492** or find out more information on their website: **www.cardiffbuddhistcentre.com**



Christianity

Christianity is the belief in, and following of, the teachings and example of Jesus Christ. It is a major world religion. Christians believe in one, omnipotent God and that Jesus is the Son of God, the second person of the Trinity of God the Father, the Son, and the Holy Spirit. The fundamental tenet of Christianity is that through Jesus' life on earth, his crucifixion, his resurrection, and ascension into heaven, God demonstrates his love for humanity and God's forgiveness of sin.

There are about one billion Christians worldwide. In the UK, 30 million people are nominally Christians, of whom about six million are practising.

Cardiff Christians are a social group for Christians to expand their social lives and meet new and interesting likeminded people. They also give each other guidance and advice on their spiritual journeys. You can find more information at www.meetup.com/Cardiff-Christians



Dignity

Dignity is the human quality of being worthy of esteem or respect. Your tenants all have the right to be treated with dignity at all times, and you also have this right as a landlord. Without dignity none of the protections of the various legal human rights mechanisms can have real meaning, which is why the concept has held, and continues to hold, a central place in the international human rights framework.

Direct Discrimination

Direct discrimination is when someone is treated differently and worse than someone else for certain reasons (see Protected Characteristics). Direct discrimination is unlawful under the Equality Act 2010. As a landlord or letting agents, your tenant can take action against you in the civil courts if they believe that you have directly discriminated against them.

There are examples of what is considered to be direct discrimination in housing on the Citizens



If you are interested in learning more about the Equality Act and the different types of discrimination, Open Doors can provide training designed specifically for landlords and letting agents. Use the contact details on the page 5 to get in touch to find out more.

Disability

You're disabled under the Equality Act 2010 if you have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on your ability to do normal daily activities:

- 'substantial' is more than minor or trivial, e.g. it takes much longer than it usually would to complete a daily task like getting dressed
- 'long-term' means 12 months or more, e.g. a breathing condition that develops as a result of a lung infection

There are a huge range of disabilities and they affect people in different ways. If your tenant is disabled and you would like to get more information about how you can best support them, then Disability Wales is a good organisation to start with. They can be contacted on **029 2088 7325** or at **info@disabilitywales.org** or their website is **www.disabilitywales.org**



Discrimination

Discrimination takes place when an individual or a group of people is treated less favourably than others because of factors unrelated to their merit, ability or potential. It is unlawful to discriminate against someone. Discrimination can come in one of the following forms, which are all covered as individual entries in this guide:

- direct discrimination
- indirect discrimination
- harassment
- victimisation

Diversity

Diversity aims to recognise, respect and value people's differences to contribute and realise their full potential by promoting an inclusive culture and society.



EHRC

The Equality and Human Rights Commission (EHRC) is Great Britain's national equality body. Their job is to help make Britain fairer, and they do this by safeguarding and enforcing the laws that protect people's rights to fairness, dignity and respect.

The EHRC use their unique powers to challenge discrimination, promote equality of opportunity and protect human rights. They had a high profile case in the private rented sector in 2017, when they brought a case against Mr Fergus Wilson at Maidstone County Court, and the court ruled that Fergus Wilson's policy of banning Indian and Pakistani tenants was unlawful.

You can read more about their work on their website:

www.equalityhumanrights.com/en

Ethnicity

Ethnicity can be defined as a group of people who identify with each other based on common ancestral, social, cultural, or national experiences. A huge number of different names and descriptions are used when talking about ethnicity and ethnic groups.

Because White British people are the largest ethnic group in the UK, other ethnicities are sometimes referred to as 'ethnic minorities'. As well as Black, Asian, Mixed/Multiple and other more specific categories of ethnicity, the ethnic minorities in the UK include members of White minorities, such as those from either an Irish or a Gypsy background. The UK population is made up of different ethnicities. 87% of people are White, and 13% belong to a Black, Asian, Mixed or Other ethnic group.

Exclusion

In equal opportunities terms, exclusion means being prevented from doing something because you are of a certain race or ethnicity, sexual orientation, sex, age, social class, religion or belief, or are disabled. The reason for exclusion might not be explicit, but be based on a perception created by the characteristics of the people who form the dominant group in a subject area or occupation.

F

Family

The private rented sector is now home to a variety of diverse households and it is not uncommon for families to be living in this form of housing. Whether your tenants are looking for childcare, something to do on the weekends or general advice, there are key services in Wales designed to support families.

Family Point Cymru is a great resource designed to connect parents, anyone responsible for a child or young person and professionals to key services in Wales via their website and helpline. They can be contacted on **0300 222 57 57** or visit their website on **www.familypoint.cymru**

The Family Information Service (FIS) provides free advice and information on a wide range of childcare options and activities for children aged 0-20, their families and their carers. This includes information on nurseries, childminders, out of school clubs, playgroups and parent and toddler groups. We also provide help and advice on paying for childcare and working in childcare. Their website is **www.cardiff-fis.info** or they can be contacted directly on **029 2035 1700**.



G

Gay

Gay is a term that is usually used to describe a man who has an emotional and/or sexual orientation towards men. Some women also define as gay, rather than lesbian; and it can also be used as a generic term for lesbian and gay sexuality. A person should not be referred to as 'a gay', rather, they 'are gay'.

Stonewall Cymru campaigns for the equality of lesbian, gay, bisexual and trans people across Wales. You can find out more information on their website: www.stonewallcymru.org.uk or contact them on 029 2023 7744 or at cymru@stonewallcymru.org.uk

Gender

Gender is the condition of being male or female. It relates to femininity (or femaleness) and masculinity (or maleness) and our understanding of what these mean. There is a great deal of debate about whether maleness and femaleness relate solely to biology (being born male or female) or whether they also relate to socialisation and cultural influences, or are a combination of all these factors.

Gender dysphoria

Gender dysphoria is a condition where a person experiences discomfort or distress because there's a mismatch between their biological sex and gender identity. It's sometimes known as gender incongruence. Biological sex is assigned at birth, depending on the appearance of the genitals. Gender identity is the gender that a person "identifies" with or feels themselves to be.

While biological sex and gender identity are the same for most people, this isn't the case for everyone. For example, some people may have the anatomy of a man, but identify themselves as a woman, while others may not feel they're definitively either male or female.

This mismatch between sex and gender identity can lead to distressing and uncomfortable feelings that are called gender dysphoria. Gender dysphoria is a recognised medical condition, for which treatment is sometimes appropriate. It's not a mental illness.

Some people with gender dysphoria have a strong and persistent desire to live according to their gender identity, rather than their biological sex. These people are sometimes called transsexual or trans people. Some trans people have treatment to make their physical appearance more consistent with their gender identity.

Gender reassignment

The Equality Act 2010 says that you must not be discriminated against because you are transsexual - that is your gender identity differs from the gender assigned to you at birth (for example a person who was born female decides to spend the rest of his life as a man). In the Equality Act it is known as gender reassignment. All transsexual people share the common characteristic of gender reassignment.

To be protected from gender reassignment discrimination, you do not need to have undergone any specific treatment or surgery to change from your birth sex to your preferred gender. This is because changing your physiological or other gender attributes is a personal process rather than a medical one. You can be at any stage in the transition process – from proposing to reassign your gender, to undergoing a process to reassign your gender, or having completed it.



Harassment

Harassment is when someone behaves in a way which offends you or makes you feel distressed or intimidated. This could be abusive comments or jokes, graffiti or insulting gestures. Harassment is a form of discrimination under the Equality Act 2010. Harassment can happen on its own or alongside other forms of discrimination.

Unwanted behaviour could be:

- spoken or written words or abuse
- offensive emails, tweets or comments on social networking sites
- images and graffiti
- physical gestures
- facial expressions
- jokes

There is no need to have previously objected to something for it to be unwanted.

Hate crime / hate incident

A hate incident is defined as any act, which may or may not be a crime, which the victim or any other person perceives to be motivated by hostility or prejudice towards an aspect of a person's identity. Hate incidents include:

- verbal abuse like name-calling
- harassment
- physical attacks such as hitting, punching, pushing, spitting
- threats of violence
- hoax calls, abusive phone or text messages, hate mail
- online abuse for example on Facebook or Twitter
- harm or damage to things such as your home, pet, vehicle
- graffiti
- arson.

A hate crime is any illegal act that the victim or any other person perceives to be motivated by hostility or prejudices towards an aspect of a person's identity.

When an act is classed as a hate crime, the judge can impose a tougher sentence on the offender under the Criminal Justice Act 2003. This can be committed against a person or property. A victim does not have to be a member of the group at which the hostility is targeted. In fact, anyone could be a victim of a hate crime.

There are several ways you can report a hate crime, as a victim, witness, or reporting on behalf of someone else:

- In an emergency: call 999
- To report non-urgent crime call 101 where you can speak to a member of South Wales Police, 24 hours a day, 7 days a week

You do not have to give your personal details, but the investigation and ability to prosecute the offender(s) is limited if the police cannot contact you. After reporting, you will be contacted and supported by a Hate Crime Officer who has been trained in understanding hate crime and how it affects people

Victims are always encouraged to contact the police but you can report the incident directly to Victim Support on **08456 121 900** 24/7 and support services will be offered within 48 hours

You can also report online via the **www.reporthate.victimsupport.org.uk** website where further information and advice can be found.

Heterosexism

Heterosexism is a bias towards heterosexuality, to the exclusion of other sexualities. It acts to enforce heterosexuality by assuming that all individuals are heterosexual. For example, referring to partners as a husband or wife, assumes that a person is married to someone of the opposite sex, in a traditional heterosexual framework. This has a negative impact on those who are not heterosexual, and makes it difficult for people to acknowledge a sexuality other than heterosexuality.

Heterosexual

A heterosexual person is one who has an emotional and/or sexual orientation towards people of the opposite sex. It would be uncommon for a person to experience discrimination on the grounds that they are heterosexual.

Hinduism

Hinduism is not a single unified religion. It has developed as a series of several closely formed teachings and religious practices. Hindus believe in a universal soul or God called Brahman, and that existence is a cycle of birth, death and rebirth, governed by Karma.

The numerous gods of the Hindu faith represent different expressions of Brahman, each one showing a different part of the Brahman's character. Hindu worship is a largely individual affair involving images, prayers, and diagrams of the universe. Central to Hindu worship is the image; usually an icon. This can be worshipped either at home, or in the temple. Hinduism is the third largest religion in the UK with approximately 400,000-550,000 members.

The Hindu Cultural Association Wales is a charitable trust run by Indian Community in Wales whose aim is to facilitate seamless integration of the Indian Community to the wider local community. You can contact them on **029 2115 4913** or at **info@indiacentre.co.uk**, or find further information on their website: www.indiacentre.co.uk/index.php

Homophobia, biphobia and transphobia

Homophobic, biphobic or transphobic hate crimes or incidents are motivated by the offender's hostility or prejudice towards lesbian, gay, bi or trans people. Anyone can be a victim of a homophobic, biphobic or transphobic incident - it does not matter if the victim is lesbian, gay, bi, trans or straight.

It is a hate crime if someone shouts homophobic, biphobic or transphobic abuse at someone in the street, or physically attacks them because they think they're gay, lesbian, bi or trans.

If you feel you have experienced or witnessed homophobia, then please see Hate crime/ hate incident for details of how you can report it.



Human rights

The UK is a signatory to the European Convention on Human Rights (ECHR) which was introduced into domestic legislation in the Human Rights Act 1998. The Act does three simple things about the rights and freedoms in the ECHR:

- It makes it unlawful for a public authority to violate Convention rights, unless, because of an Act of Parliament, it had no choice.
- It says that all UK legislation should be given a meaning that fits with the rights, if that's possible. If a Court says it's not possible, it will be up to Parliament to decide what to do.
- Cases can be dealt with in a UK Court or tribunal. They do not have to be taken to the European Court of Human Rights in Strasbourg.

The Convention guarantees the following rights and freedoms:

- right to life (Article 2)
- freedom from torture and inhuman or degrading treatment or punishment (Article 3)
- freedom from slavery and forced or compulsory labour (Article 4)
- right to liberty and security of person
- right to a fair and public trial within a reasonable time (Article 6)
- freedom from retrospective criminal law and no punishment without law (Article 7)
- right to respect for private and family life, home and correspondence (Article 8)
- freedom of thought, conscience and religion (Article 9)
- freedom of expression (Article 10)
- freedom of assembly and association (Article 11)
- right to marry and found a family (Article 12)
- prohibition of discrimination in the enjoyment of the Convention rights (Article 23)

- right to peaceful enjoyment of possessions and protection of property (Article 1 of Protocol 1)
- right to education (subject to a UK reservation) (Article 2 of Protocol 1)
- right to free elections (Article 3 of Protocol 1)
- right not to be subjected to the death penalty (Articles 1 and 2 of Protocol 6).

You can read more information on the EHRC website:

www.equalityhumanrights.com/en/human-rights/human-rights-act

Identity

The notion of identity is founded on individual's regarding themselves as a member of particular groups — such as nation, social class, sexuality, religion or belief, subculture, ethnicity, gender, employment, and so forth. Many people feel a sense of pride in their identity, which furthers a sense of community. People who identify a certain way do not necessarily have the same needs or values.

Impairment

An impairment is any limitation or restriction on a person's physical abilities, sensory capacities, intellectual and cognitive abilities. People can be born with an impairment or can acquire one through accident or illness.

If your tenant has an impairment, you might need to make reasonable adjustments or provide information in alternative formats.

Inclusion

Inclusion in equal opportunities terms is about making every member of a community feel that they are not prevented from taking part in any activity (e.g. applying to rent a property) because of any personal characteristic relating to their protected characteristics. Policies and practices that are open, fair, transparent and equitable encourage inclusion.

Indirect Discrimination

Indirect discrimination can be more difficult to spot than direct discrimination. It's when someone is treated in the same way as everyone else, but it has a worse effect on them because of certain reasons - for example, because they are Black or gay. Indirect discrimination is unlawful under the Equality Act 2010.

As a landlord or letting agent, you must try and ensure that you do not have a practice, policy or rule which applies to everyone, but it has a worse effect on some people than others because of who they are.

The Equality Act says it's not indirect discrimination if the landlord, estate agent or local authority can show they have a good enough reason for the discrimination: the law calls this a legitimate aim. The landlord, estate agent or local authority would need to be able to prove this in court, if necessary. This is known in legal terms as objective justification.

Institutional Racism

Although the term institutional racism has been in use for many years (largely unnoticed) it came to prominence/notoriety following the inquiry into the death of Black teenager Stephen Lawrence. The inquiry report (the Macpherson Report) defined institutional racism as: The collective failure of an organisation to provide an appropriate and professional service to people because of their colour, culture or ethnic origin which can be seen or detected in processes; attitudes and behaviour which amount to discrimination through unwitting

prejudice, ignorance, thoughtlessness and racist stereotyping which disadvantages minority ethnic people.

Intersex

A person may have an intersex condition when anatomical sex is ambiguous. The condition may arise due to certain congenital or hormone imbalances in the foetus or placenta. A person who has an intersex condition may or may not experience gender dysphoria.

Islam

Islam is a monotheistic religion based on the teachings of Prophet Muhammad, who is believed to be God's final messenger on Earth. Followers of Islam are called Muslims. Muslims have six main beliefs. These are in:

- one God
- the holy book the Qu'ran
- the presence of prophets (Adam, Abraham, Moses, David, Jesus and Muhammad)
- the day of judgement
- the presence of angels
- the decree of God.

Muslims are obliged to satisfy the Five Pillars of Islam. These are:

- Shahadah bearing witness to God and recognising Muhammad as his prophet
- Salat praying five times a day in the required way
- Zakat paying a percentage of income to the poor
- Sawm fasting during the month of Ramadan
- Hajj making a pilgrimage to Mecca.

Islam is the second largest religion in the UK with approximately one and a half million members.

Muslim Council Wales is an affiliate of Muslim Council Britain and a broad based umbrella organisation that was set up in early 2000 to serve the needs of the Muslim community across Wales. They operate with Mosques, Charities, Institutions and local partners to work towards the common good. You can find more information on their website: www.muslimcouncilwales.org.uk or contact them on 029 2048 7667 or at info@muslimcouncilwales.org.uk

Islamophobia

Islamophobia is unfounded prejudice and hostility towards the religion of Islam and/or people of a Muslim faith. It can also refer to the practical consequences of discrimination against Muslim individuals and communities, and to the exclusion of Muslims from mainstream political and social affairs.

TELL MAMA supports victims of anti-Muslim hate and is a public service which also measures and monitors anti-Muslim incidents. You can report an incident by calling **0800 456 1226** or emailing **info@tellmamauk.org**, or through the other methods listed on their website: **www.tellmamauk.org**

It is not meant to be a replacement for the Police Service. In an emergency, please call 999.



Judaism

There are three key elements to Judaism:

- a belief in one God
- a belief that the Torah (Teaching or Direction) is one of divine origin
- a belief that the followers of Judaism worship God alone, who has communicated through the Prophets.

The Jewish religion is a major world religion. Jews believe in one, omnipotent God and obey the legal and ethical demands of Jewish law and custom, laid out in the Talmud and Codes of Law. Jews have a commitment to the study of Jewish holy books, especially the Tenach. There are different Jewish sects, such as Orthodox Jews, Reformist Jews, along with different Jewish groups based on place of birth e.g. Ashkenazim, Sephardim.

The Cardiff United Synagogue provides a centre of Jewish life and practice, dedicated to the ideals of Orthodox Judaism. You can contact them on **029 2047 3728** or at **c.u.s@btinternet.com** or find out more information on their website: **www.cardiffshul.org**



Lesbian

A lesbian is a woman who has an emotional and/or sexual orientation towards people of the same sex. Some women do not like the term lesbian, and prefer to describe themselves as gay. It is also worth noting that terms that are used by the lesbian community, such as dyke, butch and femme, should not be used generally. It is best to use the term lesbian, unless it is indicated otherwise.

Stonewall Cymru campaigns for the equality of lesbian, gay, bisexual and trans people across Wales. You can find out more information on their website: www.stonewallcymru.org.uk or contact them on 029 2023 7744 or at cymru@stonewallcymru.org.uk

Less favourable treatment

Less favourable treatment is when someone is treated differently to someone else who doesn't have the same protected characteristic as them, and they are worse off because of it. See direct discrimination.

LGBT

LGBT stands for 'Lesbian, Gay, Bisexual and Trans'. There are individual entries for each of these words in this guides.



Marital status

Marital status refers to the legal condition of being single, married, divorced, widowed or in a civil partnership. Discrimination on the grounds of marital status is illegal.

Mental health

One in four of us will have problems with our mental health at some time in our lives. There are a huge range of different mental health problems; there is a good guide to the most common on the Mind website, including diagnosis, treatment options and where to go for support: www.mind.org.uk/information-support/types-of-mental-health-problems



If your tenant is experiencing a mental health problem, there are a large number of different agencies and charities that can provide support and assistance. There are some generic mental health organisations, and some that focus on specific conditions. We have included a list of some useful websites and resources here, but if you would like any further help, please get in touch with Open Doors (contact details on the page 5) and we can put you in touch with an appropriate organisation.

- Cardiff and Vale University Health Board: these pages describe, explain and give you access to useful resources within mental health in Cardiff and the Vale UHB: www.cardiffandvaleuhb.wales.nhs.uk/mental -health-services
- Cardiff Mind: provide a wide range of accurate, up-to-date information on mental health issues: www.cardiffmind.org
- Mental Health Wales: managed by Hafal, Wales' leading charity for
 people with serious mental illness and their carers. The aim of this site
 is to offer a set of useful links together with a library of information for
 mental health professionals, clinicians, and individuals living with
 mental illness, families and carers: www.mentalhealthwales.net
- Gofal: a leading Welsh mental health and wellbeing charity. They
 provide a wide range of services to people with mental health
 problems, supporting their independence, recovery, health and
 wellbeing: www.gofal.org.uk



Nationality

A person's nationality is usually related to the nation in which they were born. However, people can also achieve nationality by naturalisation, which is the process by which a nation accepts a person as a member even though they were born elsewhere. By this process some people actually achieve dual or multiple nationality, that is to say, they are accepted as a member by more than one nation. This achievement of nationality can be by such things as: application, domicile, marriage or political asylum depending on the laws of a particular Nation State.

P

Political Correctness

A person is thought to be politically correct if they are supportive of, or relate to, a broad social, political, and educational change. They may also be politically correct if they wish to redress historical injustices especially in relation to race, class, gender, disability, sexual orientation, age, religion or belief. The term politically correct has developed however, and in some contexts, can be derisive. This is the case when a person is perceived to be over-concerned with these issues, to the exclusion of other issues.

Prejudice

Prejudice is an adverse judgment, conviction or opinion formed beforehand or without knowledge or examination of the facts. It may be felt or expressed. It may be directed, without reason, toward a group or an individual of that group and may develop into an irrational suspicion or hatred. Although it is not possible to legislate against prejudice, prejudice often leads to discriminatory behaviour, which may in itself be unlawful. Prejudice is hard to challenge unless it is openly expressed so it is important that institutions encourage open debate about issues of concern.

Protected Characteristics

Discrimination which happens because of one or more of these characteristics is unlawful under the Act. We all have some of these characteristics - for example, sex or age - so the Act protects everyone from discrimination. There are nine characteristics protected under the Equality Act 2010. They are:

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

There are individual entries in this guide for each of the protected characteristics, and there is also further information on the EHRC website: www.equalityhumanrights.com/en/equality-act/protected-characteristics



Queer

In the past, this was used as a derogatory term for LGBT individuals. More recently, the term has now been reclaimed by LGBT young people in particular who don't identify with traditional categories around gender identity and sexual orientation, but is still viewed to be derogatory by some.

R

Race

Refers to the protected characteristic of race. It refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins. Race also covers ethnic and racial groups. This means a group of people who all share the same protected characteristic of ethnicity or race.

Racial discrimination

Racial discrimination is when you are treated differently because of your race in one of the situations that are covered by the Equality Act. The treatment could be a one-off action or as a result of a rule or policy based on race. It doesn't have to be intentional to be unlawful.

The Equality Act 2010 says you must not be discriminated against because of your race.

In the Equality Act race can mean your colour, or your nationality (including your citizenship). It can also mean your ethnic or national origins, which may not be the same as your current nationality. For example, you may have Chinese national origins and be living in Britain with a British passport.

Racism

The United Nations International Convention on the Elimination of All Forms of Racial Discrimination defines racism as: Any distinction, exclusion, restriction, or preference based on race, colour, descent, or national or ethnic origin which has the purpose or effect of nullifying or impairing the recognition, enjoyment, or exercise, on equal footing, of human rights and fundamental freedoms in the political, economic, social, cultural, or any other field of public life.

Other definitions of racism stress the importance of power (the actions of institutions and government) and ideology (the transmitting of ideas and culture) in determining racial exclusion and discrimination, rather than the actions of individuals (which is sometimes described as 'racialism').

Reasonable adjustments

If someone is disabled, they may need their home to be adapted or extra help to rent a property. In some situations, they can ask you, their landlord or letting agent, to make changes to their home or provide extra services.

The Equality Act 2010 calls this the duty to make reasonable adjustments.

Only the landlord or the manager of a property has a duty to make reasonable adjustments. This includes - for example:

- the owner of a property
- estate agents or a property management company
- a local authority or housing association

Further information and examples of what may be considered to be reasonable adjustments are available on the Citizens Advice website:

www.citizensadvice.org.uk/housing/discrimination-in-housing/what-are-the-different-types-of-discrimination-in-housing/discrimination-in-housing-duty-to-make-reasonable-adjustments/

If you would like advice and support with a specific request, please get in touch with Open Doors (contact details on the page 5) and we will be happy to assist you.

Refugee

A refugee is a person who 'owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country...'.

Refugee status is awarded to someone the Home Office recognises as a refugee as described in the Refugee Convention. A person given refugee status is normally granted leave to remain in the UK for 5 years, and at the end of that period can apply for Indefinite Leave to Remain.

The Welsh Refugee Council works to empower asylum seekers and refugees to build new futures in Wales and help create a society where respect and equality for all are paramount. You can contact their Cardiff office on **029 2048**

9800 or visit their website for more information:

www.welshrefugeecouncil.org.uk

Religion

Religion refers to any religion, including a lack of religion. Belief refers to any religious or philosophical belief and includes a lack of belief. Generally, a belief should affect your life choices or the way you live for it to be included in the definition. Information on the major religions in the UK are as included as separate entries in this guide.

S

Sex

A man or a woman. Sex refers to someone's physical or anatomical sex – in other words, which type of genitals they possess. Except in very rare cases of people who are intersexed, anatomical sex is well defined and easy to interpret.

Sikhism

Sikhism is a monotheistic religion founded in the Punjab district of what is now India and Pakistan. Sikhism is the youngest of the great world faiths, and it was founded and based on the teachings of Guru Nanak and the nine Sikh gurus who followed him. There are 20 million Sikhs in the world, most of whom live in India.

The main beliefs of Sikhism are:

- equality, irrespective of caste, race or gender
- everyone can directly be in contact with God through their own personal relationship with Him
- people should live within their community and be actively involved in it
- social justice should be an aim for society
- death is not the end of existence, but part of a transition to a life where one is closer to God.

The Sikh scripture is a book called the Guru Granth Sahib which Sikhs believe is a present day embodiment of the Sikh Guru; because of this, they treat the book with great respect and devotion. The Sikhs worship in a Gurdwara or temple. Sikhism is the fourth largest religion in the UK with approximately 350,000 members.

Stereotyping

Stereotyping is when characteristics conventionally associated with a particular group are applied to the individuals perceived to be of that group. It happens all the time, whenever generalisations are made about people. Stereotyping can be both positive and negative, and either can be equally ill-informed. Problems can arise when stereotypical views of people based on their group identity lead to pre-judgement or assumption-making about particular individuals. This may result in discriminatory behaviour.

T

Trans

An umbrella term to describe people whose gender is not the same as, or does not sit comfortably with, the sex they were assigned at birth.

Trans people may describe themselves using one or more of a wide variety of terms, including (but not limited to) transgender, transsexual, gender-queer (GQ), gender-fluid, non-binary, gender-variant, crossdresser, genderless, agender, nongender, third gender, two-spirit, bi-gender, trans man, trans woman, trans masculine, trans feminine and neutrois.

Stonewall Cymru campaigns for the equality of lesbian, gay, bisexual and trans people across Wales. You can find out more information on their website: www.stonewallcymru.org.uk or contact them on 029 2023 7744 or at cymru@stonewallcymru.org.uk

Transgender man

A term used to describe someone who is assigned female at birth but identifies and lives as a man. This may be shortened to trans man, or FTM, an abbreviation for female-to-male.

Transgender woman

A term used to describe someone who is assigned male at birth but identifies and lives as a woman. This may be shortened to trans woman, or MTF, an abbreviation for male-to-female.

Transitioning

The steps a trans person may take to live in the gender with which they identify. Each person's transition will involve different things. For some this involves medical intervention, such as hormone therapy and surgeries, but not all trans people want or are able to have this. Transitioning also might involve things such as telling friends and family, dressing differently and changing official documents.

Transsexual

This was used in the past as a more medical term (similarly to homosexual) to refer to someone who transitioned to live in the 'opposite' gender to the one assigned at birth.

This term is still used by some although many people prefer the term trans or transgender.





Victimisation

Victimisation is when someone treats you badly because you complain about discrimination or help someone who has been the victim of discrimination. Because the Equality Act recognises you may be worried about complaining, you have extra legal protection when you complain about discrimination.

You're protected against victimisation only if you do one of the following things:

- make a claim or complaint of discrimination under the Equality Act
- give evidence or information to help someone else who has made a complaint or claim under the Act
- do any other thing which is related to the Act
- say that someone has done something unlawful under the Act.

The Equality Act calls these things protected acts.



Xenophobia

Xenophobia is a prejudice based on an extreme dislike or irrational fear of foreigners. It is also often associated with a dislike of cultures, religions and ways of life of people who live in other countries. It is different from racism in that racism is also about some racial groups asserting and exploiting their power over other racial groups.

Making a referral to Open Doors

Have you met with a private rented sector landlord or tenant who has an issue relating to equality and diversity? This could be:

- a landlord who wants to know what they can and can't say in an advert for their property
- a tenant who thinks they may have been discriminated against but isn't sure what to do
- a landlord who needs some guidance around making adaptations to their property for a disabled tenant
- a landlord who has a tenant who needs some support, but isn't sure where to look for help

. . . or any other similar issues . . . You can refer them to Open Doors!



We can offer free guidance, support, advice and training, with the aim of reducing inequality and discrimination in the private rented sector.

You can make a direct referral in any of the following ways:

Direct message our social media accounts:





- Emailing opendoors@taipawb.org
- Calling 07585 405555
- Using the live chat feature on our website www.opendoors.wales
- Writing to us at Open Doors, Units 2-3 Norbury House, Norbury Road, Cardiff, CF5 3AS