

Housing Associations

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If private renting is not an option for you, there are public and social housing options that may be more suited to your requirements. An alternative to local government-run council housing is provided by housing associations. Housing associations vary in size – some may run less than ten homes while others run more than a thousand – but altogether they are currently providing 2.5 million homes to people across England. As social businesses, they are also commonly involved in regeneration projects for their local area and often work with social enterprises – businesses who actively seek to improve society. Increasingly, housing associations are using their position as a social business and subsequent links to social enterprises to help their tenants improve their circumstances, for example, by supporting apprenticeships in industries like construction.

What are Housing Associations?

Similar to council housing, housing associations aim to provide homes to those who are most in need, for example individuals who cannot afford to rent on the traditional private market. These associations are private and independent, ie. they are not run by the state, but they are regulated by the government as most businesses are. Though they are private, they are run on a not-for-profit basis, which means that the rent they collect from their homes is only used to cover the costs of maintaining the homes. This means that housing associations can keep their rent low and affordable, as they do not try to make a profit from their tenants.

Many housing associations offer their tenants the opportunity to buy part of their home to allow them to start building equity. This is done through 'shared ownership' schemes. In this kind of scheme, you buy a share of your home – generally between 25-75% of the value of your home - and continue to pay rent on the remaining share which belongs to the association. This is intended to help first-time buyers who cannot afford to buy their own home yet.

Housing associations may also provide temporary housing for the homeless and sometimes lease private property for the local council to use as emergency accommodation for those in desperate need of housing, for example families about to lose their current home.

Applying for Association Housing

Housing associations mostly draw tenants from council waiting lists, though a small number may still have their own waiting list as well. It may be worth talking to your council and the local housing associations to find out more about the application processes. If you have the option to apply to both the council and the housing association, you should do so, as this will increase your chances of being housed.

Housing associations will offer a vacant home to those most suited to the type and size available. As with council housing, you may have to wait a long time for an appropriate house to become available.

Similar to council housing allocation, certain applicants will be given priority when it comes to deciding who is offered a house. For example, if you are currently homeless, living in cramped or unsanitary conditions, or escaping domestic abuse, you may be given priority over other applicants and therefore housed faster.

If you are unhappy with where you have been housed or any other aspect of your application, you should contact the housing association's complaint officer, who will take you through the association's formal complaints procedure.

Tenancy

Housing association tenancies are similar to council housing tenancies. A new tenant will be given a twelve month trial period, known as a 'starter tenancy'. After these twelve months, you should automatically become an 'assured tenant' unless the housing association starts court action to evict you. Any time you have spent with



another association should count towards your trial period – for example, if you have spent six months with another association, your trial should only be six months long - but you should check with your association to make sure.

Once you are an assured tenant, you should keep this type of tenancy and your home as long as you do not break the terms of your contract, for example by not paying rent, behaving antisocially, or using the house for illegal activities. As an assured tenant, you may be able to buy part of your home through ownership schemes, and in some limited cases you may be able to buy your home from the association. If this is something you are considering, you should speak to your association to see if you are eligible. If you break the terms of your contract, you will have your tenancy demoted for a year.

The third type of tenancy you may have is an assured shorthold tenancy. Generally, those living in hostels or supported housing have this type of tenancy. Demoted and starter tenants are also assured shorthold tenants and have similar rights. This tenancy may be fixed term (eg. 6 months, a year) or on a weekly or monthly rolling basis. It is fairly easy to evict assured shorthold tenants, and the association does not have to give a reason for the eviction unless your tenancy is in its fixed term phase, but they will have to give you notice and follow proper procedure to get a court order.

Rent

Housing association tenants pay a 'market rent' which is set by the landlord on a yearly basis. As a housing association aims to help those who would struggle to rent privately, the rent they set should be lower than you would pay for a privately rented home in the same location and of a similar type and size. In addition to your rent, you may be asked to pay a service charge for any communal areas in your residence.

For assured tenants, your tenancy agreement will outline when and how your rent might be increased. In general, it should not increase more than once a year unless you have agreed to this with your landlord. If you have had your tenancy demoted, your rent should stay the same as it had been previously. For assured shorthold tenants, your rent cannot increase during the fixed term phase of your contract unless you agree to it – this also means that rent cannot be increased for starter tenants unless they agree. In all cases, you should be given four weeks' notice before and rent increases take place.

If you are having issues paying your rent or service charge, speak to your housing association as soon as possible, as they should be able to help you find out if you are eligible for benefits to help you with housing.

Rights and Responsibilities

The main benefit of an assured tenancy is stronger rights. It is harder to evict an assured tenant, as the association must have a legal reason (eg. Breaking the terms of your tenancy contract) and a court order to evict you, while the eviction of a shorthold tenant does not need to have a reason. Assured tenants also have many rights that starter and assured shorthold tenants do not. For example, in most cases, assured shorthold tenants cannot transfer or exchange their homes, and do not have a right to acquire their home as most assured tenants do. More information on the rights you are granted by your tenancy should be found in the tenancy agreement.

Most tenants in housing associations are consulted about decisions about the management of your home – if the decision will affect you, it should be discussed with you. You may even be able to join a tenant's committee to have more influence over how the housing association is run. Though this will get your voice heard, the association is under no obligation to act on your wishes, but it does mean your opinion will be taken into consideration.

Your tenancy agreement should also outline who is responsible for maintenance and repairs around the house. You will share responsibility with the housing association. How this is divided will differ, but in general you will be responsible for internal decoration and repairs, as well as correcting any damage you have caused. For example, if your shower rail falls down, it will likely be your responsibility to replace it. Your housing association will likely be responsible for any structural repairs, such as to the guttering, brickwork and roof, and they are also responsible for making sure that your plumbing, gas and electricity are working and safe.

For More Information

For more information, you should speak to your local council, who will be able to put you in contact with your local housing associations and advise you on how to apply for housing.

You could also visit the National Housing Federation (www.housing.org.uk) or the Scottish Federation of Housing Associations (www.sfha.co.uk) for more general information on housing associations