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And how can such an organisation also be a charity?A housing association is a not-for-profit organisation that provides affordable homes for people who cannot afford to buy or rent at market prices. Housing associations offer a range of housing options. This includes social housing, which is rented at below-market rates, shared ownership schemes, where individuals can part-buy, part-rent a home. Or affordable rent properties, where rent is set at up to 80% of the market rate.Housing associations are independent from the government, but they often work closely with local authorities to meet housing needs. Housing associations are responsible for the management and maintenance of their properties. Many also offer additional support services to help tenants sustain their tenancies and live independently.Many housing associations are also registered charities. This dual identity allows them to combine their role as housing providers with a broader charitable mission. Which may be focused on cutting poverty, reducing homelessness, and improving the lives of their residents. Being a charity means these organisations are governed by charity law. They must reinvest any surplus they make back into their core mission. For example, by building more homes, improving services, and supporting communities.As charities, housing associations cannot operate for private profit. Any surplus income they generate from rent or property sales is reinvested. This could be by building more homes, maintaining existing properties, or providing support services. This ensures that the organisations focus remains on benefiting the public and not on delivering returns to shareholders. Unlike private property developers.The charitable objectives of housing associations typically align with providing affordable housing and improving the well-being of their tenants. Many housing associations provide support services that go beyond housing. Such as mental health support, employment training, and financial advice.As registered charities, housing associations must demonstrate that their activities provide a public benefit. In this context, the public benefit is the provision of affordable, secure homes for people who might otherwise struggle to find housing in the private market. This benefits not only individual tenants but also the wider community, helping to reduce homelessness.The charitable status of many housing associations allows them to access additional funding sources. This could be grants and donations, that may not be available to purely commercial organisations. This extra funding can help housing associations deliver more homes and expand the range of services they offer. Which will benefit their residents and communities. If you already live in a housing association property and want move to another area then there are various schemes which may be able to assist - but before you approach the following schemes speak to your housing association for more advice.TheHomeSwapperwebsite may be able to assist housing association or Council tenants to find someone to swap with anywhere in the UK. Your local authorityhaspartnered withHomeSwapperso you can use itfor freeas part of theirMutual Exchange Scheme. More information here:Kensington and ChelseaWestminsterHousing Movesis the Mayor of London's housing mobility scheme that allows tenants of London boroughs or housing associations to move outside their existing borough to a different part of London. It is run by the Greater London Authority and the majority of London boroughs and housing associations are participating.The Seaside and Country Homescheme is also run by the Mayor of London and provides bungalows and flats forcouncil or housing association tenants over the age of 60 who want to move out of the city to a seaside or country location.And you cancontact your council's housing department if you are interested in registering for the Seaside and Country Homes scheme - go to our page onLocal authority housingfor contact details.Exchange Locata is a direct, online social housing exchange service for tenants and landlords. Around six million people in England have found an affordable home through a housing association. But what is a housing association? We explain exactly how these organisations help make renting and homeownership affordable more for millions of people.What is a housing association?A housing association is a not-for-profit organisation set up to offer affordable housing options. There are over 1,500 housing associations in the UK. Most of them work with local councils to help deliver different types of affordable housing schemes to rent or buy.Housing associations reinvest all the profits they make from property sales and rents. They spend them on maintenance and improvements for existing properties, or on building new homes.What are the different types of homes offered by a housing association?Housing associations across the UK offer many different types of affordable home schemes, including:Social homes: The most common type of home provided by housing associations are social rented and affordable rented homes. In both cases, the housing association heavily subsidises the rent paid by the residents. For social rented homes, eligible renters only pay only around 50% of the average local market rent. For affordable rented homes, the usual rent level is about 80% of the local average rate.Shared ownership homes: This is a path to homeownership designed for people on lower incomes who are finding it difficult to raise a deposit. Instead of buying the property outright, you buy only a percentage that you can afford between 25-75%. Then you pay a heavily reduced rent on the remainder of the property (the part still owned by the housing association).We have a full guide to shared ownership that explains this system in more detail.Supported and specialist housing: Housing associations offer these homes to help older people and those with physical or emotional support needs. Examples include extra space for those with mobility difficulties, or specialist services for those suffering from homelessness or domestic abuse.Market homes to rent and buy: Alongside affordable homes, housing associations also build and sell/rent homes at market rates. This is to help boost revenues that can then be reinvested in social housing schemes.The National Housing Federation has more information on the different types of affordable home schemes available.Who is eligible for housing association homes?To be eligible for social housing schemes, the first thing you need to do is get on your local councils housing register. Different councils may want different things, but in most cases, you must:Be 18 years old or over(55 or over for sheltered housing applicants)Not have refused any offer or nomination of suitable accommodation within the last two yearsHave a housing need (e.g., your local area is overcrowded, or your accommodation is not suitable for medical reasons)Fall below a stated income thresholdHow do I apply for a housing association home?Applying for a housing association home can be done through the association itself. Usually, it involves an application process, sometimes with an interview. You may go on a waiting list if the housing association is heavily subscribed already.You can find out more about the process of applying for housing association homes through this Gov.uk website page.Who gets priority for housing association homes?Housing associations will give priority to older people, people who are homeless, people with medical needs and those who currently live in overcrowded or unsanitary conditions.Different housing associations have different priorities for their affordable housing schemes. You can find out what they are easily online or over the phone.How long can you live in a housing association property?If you successfully apply to buy or rent a housing association property, you can arrange a fixed-term tenancy or an assured tenancy. Fixed-term tenancies last for 5 years and you can usually renew them without difficulty. Assured tenancies mean you can live in the property for the rest of your life.The only additional consideration is that the housing association might decide to sell your home at some point if you only rent it. However, most tenancy agreements with housing associations include a right to buy clause. This means that if the association wants to sell your home, they have to give you the chance to buy it first.Can I buy a housing association house?You can buy some types of homes offered by housing associations. Their market-rate homes will be available to buy, as are any properties they offer under a shared ownership scheme. You may also be able to buy your housing association home if you have a right to buy clause in your tenancy.Do you need a deposit for a housing association home?If you want to buy a property from a housing association, you may need a deposit. However, many homes offered under social housing schemes do not require a deposit to buy. In the case of right to buy schemes, tenants can buy their homes at a significant discount, and mortgage lenders will usually accept this discount as the deposit for your mortgage.Whats the difference between council housing and a housing association?Both councils and housing associations provide a form of social housing. The main difference is that council housing is provided directly by the local government, while housing associations are private, not-for-profit companies. Housing associations are responsible for the provision and maintenance of the housing stock, with residents receiving financial support to rent or buy their homes.What are the pros of living in a housing association home?The main pro of buying or renting a housing association home is that it will be significantly cheaper than similar-sized properties on the market.Another advantage is that housing associations build their properties to a very good standard. They may also maintain or periodically improve the properties they manage.What are the cons of living in a housing association home?The main downside of living in a housing association home is that there is a lot of additional paperwork for buying, renting or selling the property. You will have to apply, possibly wait on a waiting list, and negotiate with the housing association if you want to sell.Is it worth renting a housing association home?It can definitely be worthwhile to rent a housing association home. Firstly, it offers rental accommodation at much more affordable prices than regular market rates. In time, this may allow you to take the first step on the path to homeownership as you save for a deposit. Some of the housing associations rated by residents on HomeViews 3.72 Rating (based on 214 reviews) Southern Housing, formerly known as Southern Housing Group and Optivo, is one of the largest housing providers in the UK. With over 77,000 homes across London, the Southeast, the Isle of Wight, and the Midlands, we provide affordable housing for more than 167,000 people. It offers a wide range of housing options, including: Traditional social [] Read more about Southern Housing 3.92 Rating (based on 240 reviews) FABRICA is a property business dedicated to building and designing homes in carefully considered locations. From urban apartments to rural houses, every FABRICA development emphasizes quality, sustainable living, and exceptional customer service. FABRICA understands the importance of integrating developments with their locations and communities. Each development is uniquely built, reflecting a long-term commitment to property [] Read more about FABRICA 3.74 Rating (based on 328 reviews) SNG (Sovereign Network Group) is one of the largest housing associations, providing over 84,000 homes in areas facing some of the most acute housing need across London and the South of England, with an ambition to build an additional 25,000 homes over the next decade. It was formed on 1 October 2023 through the bringing [] Read more about Sovereign Network GroupFor a full list of housing associations with resident ratings on HomeViews, head over to our article UK housing associations rated by residents.If youre a first-time buyer and need more advice on how to go about it, our guides can help. We have dedicated articles explaining shared ownership, shared ownership staircasing, ranking housing associations for shared owners and general guidance about the technical jargon for buying a house.HomeViews is the only independent review platform for residential developments in the UK. Prospective buyers and tenants use it to make an informed decision on where to live based on insights from carefully verified resident reviews. Part of Rightmove since February 2024, were working with developers, house builders, operators, housing associations and the Government to give residents a voice, recognise high performers and to help improve standards across the industry.There are currently 1,600 housing associations in the UK.They collectively own over 2 million homes.Thats nearly 7% of all UK houses.This blog explains what they are, their typical eligibility requirements, and more. A housing association is a type or property organisation in the United Kingdom.It gives housing to people who are considered in need. This might involve:Low-income familiesYoung people leaving care.Key workersPeople with disabilitiesThe elderlyAnd more. Many housing association properties have relatively low rental rates. They also offer shared ownership schemes. This means someone can buy a percentage of a property while renting the rest.Some housing associations also offer specialised living options. This is useful for elderly people with mobility and disability issues.They might also give temporary housing to people who are homeless or fleeing domestic abuse. Statista states there are 1,600 housing associations in the United Kingdom.Roughly 1,309 are non-profit, 218 are local authorities, and 69 are for-profit.Keep in mind that many of these organisations have branches all over the country.The largest housing association, Clarion Housing, is in 170 local authorities. This provides housing to 360,000 residents in 125,000 homes. Most housing associations list all their properties on their website. This allows you to look through the various options and find one that may be suitable. You can also contact your local council, who will give you details about housing associations in the area. They should also be able to place you on the housing register. You can find some housing association properties on regular online property listings.For instance, shared ownership opportunities can often be found on Rightmove and Zoopla. I'll be in the description if eligibility criteria are involved with this.There are some dedicated websites for housing association properties. Homefinder UK is one example. Every housing association has unique criteria. And this may vary based on the opportunity e.g. renting versus shared ownership.You could visit their website or contact them for details about this.Most housing associations follow similar criteria. This includes:Income must be below a certain amountLocation you should live nearbyDisability proof of physical or mental challengesStatus such as being an immigrant or widowedAge focusing on the elderly or young people out of careHistory evidence that youve been well-behaved in past rental properties.Housing associations wont trust your word that you fit within these categories. You'll need to show proof.This could involve:Birth certificatesPay slipsPast landlord referencesProof of address.Some charities exist to help you apply for housing association properties.And the organisations themselves often have experts on hand to support you. Housing association properties are usually less expensive. This makes it a viable option for people on a lower income.You may also be eligible for housing benefits, which can pay part (or all) of your rent. There is also extra stability involved with a housing association property.Youre less likely to face unreasonable changes to your agreement, such as major price hikes. And the standard of housing is often higher.Youll be dealing with an above board organisation that provides proper channels to lodge complaints. Housing associations tend to own entire buildings and complexes. This means that you'll often be living alongside other vulnerable people.This can offer a support network for people going through difficulties similar to yours. This sense of community can be invaluable. You dont have limitless options for finding a housing association property.Each area will only have a set number of these. And it can be difficult if there arent many available at any given moment. Some people feel that a sense of stigma surrounds housing association properties.You may feel cut off from the rest of society. Or there may be a sense of shame amongst the residents living there. This can create complex interactions in some parts of your life. You often depend on the government when living in a housing association property.You need them to fund this aspect of society. And they can change the rules or laws anytime, which can affect you. Your first step is to complain to your social landlord.Your housing association should provide details on their website for registering a complaint.A member of their team can guide you in how to do this, too.If you fail to reach a resolution, contact the Housing Ombudsman. They will investigate your complaint. This will involve liaising with both sides.After establishing the facts, they aim to find a resolution within 12 months of you opening the complaint. Like with all organisations in the non-profit sector, you'll see variety in many things.Each housing association could have different eligibility requirements. Customer service varies based on the organisation, too.Some housing associations have a better reputation than others.Its worth checking online reviews to see what past customers have said. Or ask to speak to a current resident.Often, you dont have lots of options for housing associations. The number of these types of properties available is limited.So, you may have to accept whatever you can find. Yes, its possible to buy a housing association property outright.The following three methods are popular. To start with, almost all housing associations offer shared ownership schemes. This involves buying 25% or 50% of the property.You can then staircase your ownership upwards to 100% making you the outright owner.There are government schemes that you can take advantage of, too. This applies to people whove been renting a housing association property. For example, Right to Buy allows you to buy your council home at a discount if its your main home and youve had a public sector landlord for at least three years. Right to Acquire is a similar initiative. You can buy a housing association property at a discount if youve been a tenant for at least three years.And if you and your landlord meet the eligibility requirements. Council housing is a common alternative to housing associations. And sheltered housing is another.Mutual exchange enables you to swap your housing association property with another resident.This only applies if you both have permission from your landlord.Other alternatives are homeless shelters, care homes, and supported living.Basic infoA housing association for Housing Benefit purposes means, in simple terms, an organisation that provides housing and does not trade for profit. It is not necessary for a housing association to be registered with one of the government bodies that regulate social housing in England, Scotland and Wales; and it does not necessarily follow that an organisation that is registered with one of the regulatory bodies satisfies the definition of housing association for Housing Benefit purposes.Definition in the RegulationsRegulation 2 of the Housing Benefit Regulations 2006 and the Housing Benefit (persons who have attained the qualifying age for state pension credit) Regulations 2006 says that housing association has the meaning given to it by section 1 of the Housing Associations Act 1985 (the 1985 Act). Section 1 of the 1985 Act contains the following definition:(1) In this Act housing association means a society, body of trustees or company - a) which is established for the purpose of, or amongst whose objects or powers are included those of, providing, constructing, improving or managing, or facilitating or encouraging the construction or improvement of, housing accommodation, andb) which does not trade for profit or whose constitution or rules prohibit the issue of capital with interest or dividend exceeding such rate as may be prescribed by the Treasury, whether with or without differentiation as between share and loan capitalbut does not include Scottish Homes.Society, body of trustees or companyThe general meaning of society as a group of individuals joining together to pursue a common interest in music, sport, etc.Company is self-explanatory: if a company is registered in the UK it can be found on the Companies House database. It is usually possible to tell quite easily from the documents available free online from Companies House whether the company trades for profit. The term body of trustees is included in the definition because some organisations providing housing are neither societies of the kind described above nor companies: a body of trustees might be two or more natural persons who look after and manage assets in person, as distinct from directors appointed to manage a company or society with its own legal personality. Many registered charities operate that way.Prescribed interest and dividend rateIt does not appear that the power to prescribe a limit on dividends or interest under s1(1)(b) has ever been exercised, therefore all the words after profit in limb (b) of the definition above do not currently apply to any landlords. It is therefore a requirement of any organisation satisfying the definition of housing association that it does not trade for profit. Scottish HomesThe reference to Scottish Homes appears to be obsolete. Scottish Homes was a statutory body created under the Housing (Scotland) Act 1988 to carry out a range of housing functions in Scotland which included providing and managing housing. Scottish Homes was dissolved on 31 December 2005.Housing associations play an important role in local communities. In today's Cost of Living crisis, many people are finding it increasingly difficult to buy their own home outright, get on the property ladder or even find suitable accommodation for rent.That's where housing associations come in.What is a housing association and what do they do?Housing associations are not for profit organisations that own, let and manage different types of affordable housing for people across the UK and Northern Ireland. These properties include social housing, shared ownership homes, market homes to rent and buy, as well as essential supported and specialist housing.Housing associations were originally developed by Victorian philanthropists in the late 19th century as a solution to alleviate poverty and to help homeless people find safe and comfortable accommodation.Today there are over 1500 different housing associations in the UK.In recent years, housing association homes have become one of the best opportunities for prospective buyers wanting a comfortable home.Housing associations also offer support for vulnerable people by investing their acquired revenue in community services and regeneration.How do housing associations work?A voluntary committee oversees the running and management of a housing association. This makes the system much fairer, ensuring a democratic housing management process. The committee often includes residents, allowing residents to have a say in the running of their community.How are housing associations regulated?In England, the Homes and Community Agency is the non-departmental public body responsible for providing supported housing, affordable rental accommodation and other specialist housing.The Scottish Housing Regulator, the Welsh Assembly, and the Northern Ireland Housing Executive are responsible for Scotland, Wales, and Northern Ireland respectively.These organisations are available for housing associations advice and support. Their performance is regulated through regular inspections of their financial performance and efficiency.Key facts and figuresIn England there are 1500 housing associations providing two million homes for over five million residents. Overall, these housing associations are seen by over 30,000 voluntary committee members.Peabody Trust is one of the biggest housing associations in Greater London. Providing supported accommodation for over 50,000 people, they have properties in a number of desirable locations throughout London.Other well-known associations include the Guinness Partnership and Octavia, both of which were founded during the first wave of housing associations.Social housingSocial housing is perhaps the most common type of home provided by housing associations. It includes social rented homes and affordable rented homes for those in lower income brackets.Residents living in social housing are given extra support with subsidised rent: affordable rented homes are usually rented at approximately 80% of the average local market rent, whilst social rented homes are rented at around 50%.Social housing vs council housingSocial housing and council housing can sometimes be mistaken for the same thing. In fact, housing association accommodation is often used as an alternative to council owned housing. This might be because their initial application for council housing found them in insufficient need.While council housing is owned by the local authorities, social housing is owned and managed by registered social landlords (Landlords who are registered with the social housing regulator and operate independently from councils).Local authorities oversee and manage the allocation of social housing, which means most tenants are referred by the local council, but the housing association properties themselves are managed by separate landlords.Housing associations provide shared ownership homes to those who may be on lower incomes and are finding it difficult to raise a deposit to buy their own home.When you buy through a shared ownership scheme, you buy between 25% and 75% of the property, then pay a reduced rent on the remaining percentage to a housing association.Buying a percentage of a home means you can put in a smaller deposit, and apply for a smaller mortgage. The pandemic added 2 years to the average age of first time buyers, so shared ownership schemes are really helpful for younger people wanting to get a foot on the property ladder.Market homes to rent and buyHousing associations also provide homes to rent or buy at market rates. They build thousands of new properties for communities across the country, including homes for social rent, affordable rent, and shared ownership.As with all non-profit making organisations, the revenue acquired from housing association properties is always reinvested back into their social mission. For example, the sale of a housing association property may be used to build more social housing or affordable homes. They also receive some government funding.You can search for valuations on homes in your local area or an area you're thinking of moving to using our valuation tool:Supported and specialist housingSupported and specialist housing is designed to help vulnerable people such as elderly people or those who need extra support to live independently.There's a variety of support and specialist housing, including:Domestic abuse sheltersHomeless hostelsHomes equipped to help people with mobility problemsHomes equipped to help those with physical or emotional support needsHomes where housing associations provide care and support services to residentsCommunity services and regenerationHousing associations don't just cover housing specifically. They also run a variety of services for their local communities, including training and advice, apprenticeships, youth schemes, youth hostels and community hubs.As well as community services, they work closely with local authorities and local councils to improve the quality of living in their communities. They also aim to regenerate poor quality homes to help provide residents with comfortable and enjoyable places to live.How do housing associations invest their money?Housing associations are not-for-profit organisations, meaning they don't make profits for shareholders. They invest all of their money back into delivering affordable homes and supporting local communities.Who is eligible for a housing association property?Not everyone is eligible for social rented housing or other housing association homes. To be eligible, you must be on your local council housing register. Eligibility criteria may vary from place to place, but in most cases you must meet these particular requirements:Be 18 years or older.For sheltered housing applications you must be 55 years or over.Have a particular need when it comes to housing such as your accommodation is unsuitable for medical reasons or your local area is overcrowded.Not have refused an offer of suitable accommodation in the last 2 years.Fall below a state income threshold.How long can you live in a housing association home?Housing association homes are often split into different types of tenancies.Starter tenancyA starter tenancy is usually offered to a new housing association tenant. They last 12 months and are treated like a trial period.Assured and fixed-term tenanciesAfter 12 months, you'll be offered a fixed-term or assured tenancy. Assured tenancies allow residents to live in the property for the rest of their lives, while a fixed-term tenancy lasts for 5 years. After 5 years, the landlord will decide whether or not to renew the tenancy.How does the application process work?You can apply for a housing association home through the association itself. Sometimes the application will include an interview. If there is high demand for housing association homes, you may go on a waiting list until one becomes available.Who gets priority for housing associations homes?Because there can be such high demand, housing associations have to give priority to groups that meet particular criteria, including:older peoplepeople who are homelesspeople who live in overcrowded, unsafe or unsanitary conditionspeople with medical needsHousing associations may prioritise differently, so it's always best to check with your local association to find out if you'd be immediately eligible or placed on a waiting list.The purpose of housing associations is to build better communities for their local areas. They'll work with local authorities to facilitate social housing and affordable rent, making accommodation more accessible to those on a low income.They also invest in schemes and programmes to help those buy their own home and get on the property ladder, including shared ownership schemes, as well as building their own properties to sell as market homes.Housing associations are democratic, not-for-profit, and most importantly, for the residents. They want local people to have a voice in the development of their communities, whether thats through housing, affordable rent, the quality of existing homes or other specialist services.

**What is a housing association home. What is a local housing association. What is a housing association uk. What is a housing association shared ownership. What is a social housing association. What is a housing association number. What is a mutual housing association. What industry is a housing association. What is a housing association scotland. What is a community housing association. What is a housing association tenant. What is a housing association property. What is the difference between a housing association and council.**