

Housing Associations

IN GREAT YARMOUTH
AND WAVENEY

January 2008

Leaflet No.1



Homeselect

Great Yarmouth & Waveney
Lettings Partnership

Under the Homeselect scheme, we will be advertising Council and Housing Association homes for rent together. This way we can widen the choices for applicants.

This leaflet explains more about Housing Associations, what they are and what they can offer.



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What is a Housing Association?

Most people know about Council housing but Housing Associations may still be less familiar to some people.

- Housing Associations, sometimes known as Registered Social Landlords (RSLs) are non profit-making organisations providing homes for people in housing need.
- The largest housing associations working across the area are all partners in Homeselect. They are Broadland Housing Association, Cotman Housing Association, Guinness Trust, Orbit Housing Association, Orwell Housing Association, Suffolk Heritage Housing Association and Wherry Housing Association.



There are other smaller Housing Associations that may wish to advertise their properties periodically through the Homeselect Partnership.

- Housing associations mainly offer homes for rent. But they also provide some properties to buy on a shared ownership basis - this is where you part buy and part rent. We will feature such schemes in Homeselect advertisements as well as homes for rent.
 - There are also some housing organisations offering supported housing and specialist accommodation. Some provide specialist housing for older people, such as Abbeyfields, the Fisherman's Hospital, Hanover Housing Association and Housing 21 and Orwell Housing Association. Properties in
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these schemes may be occasionally advertised with Homeselect.

- Housing Associations together have about 3300 homes across the area (compared with the Councils' 10,800), They have a wide variety of types and sizes of properties, from purpose-built modern properties, to refurbished terrace homes. For many years now, Councils have been unable to build. Housing Associations have provided the only new social housing.

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About Housing Associations

- Voluntary management committees, made up of people committed to tackling housing issues, run Housing Associations. Professional housing staff carry out the policies and manage the housing of each association.

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- The cost of providing new homes comes from 2 sources: money from the Government given to Associations by the Housing Corporation (a government agency), and borrowing from financial institutions such as banks.
 - Rents paid by tenants pay towards these costs as well as the management and maintenance of the properties.
 - The Housing Corporation and the Audit Commission (the government's inspection body) regulate and inspect the associations.



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Housing Associations, Great Yarmouth Borough Council & Waveney District Council


- Both Councils and Housing Associations work closely together to develop new housing across the area, and on specialist issues such as providing temporary accommodation for homeless families.
- We have developed **Homeselect** together. All Council and Housing Association tenants are eligible to join the Homeselect scheme.

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Management of Council and Housing Association tenancies how they compare

- **Tenancies:** the Council usually offers what are called in law, secure tenancies while Housing Associations normally offer what are defined in law as assured tenancies. These have some differences in law, but both types of tenancy only come to an end if the tenant gives notice or if the landlord takes action because the tenant has broken the tenancy conditions. Both Councils and partner Housing Associations manage their tenancies in much the same way and to the same standards. Full information will be available from each organisation about their tenancy agreement if you make a successful bid for a property.

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- **Rents:** Both RSLs and Councils aim to provide affordable housing. RSLs tend to have fewer properties, rents tend be higher than those of the Council at present, but they will normally be within housing benefit levels. Running costs may be less because they usually offer newer properties built to high energy efficiency standards. However, by 2010, the rent levels of both kinds of organisations will move closer together, as Central Government is requiring new rent restructuring.
 - **Right to Buy:** Most Council tenants have the right to buy their property with the exception of sheltered or warden assisted properties. This is not normally the case for most Housing Association tenants.
 - **Right to Acquire:** Some Housing Association tenants may be able to buy



their current property under a scheme called 'Right to acquire'. To find out more about this scheme either contact your Housing Officer or log on to www.housingcorp.gov.uk

There are also a number of home ownership schemes available to them. (See our leaflet on other housing options).

- **Mutual exchange:** Housing Association and Council tenants both have the right to exchange with other Council or Housing Association tenants, whether within the area or with tenants elsewhere provided they have their landlords' written permission. To assist tenants in finding an exchange, the Homeselect Partnership subscribes to House Exchange, a mutual exchange web based service (www.houseexchange.org.uk)
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Advertising properties

When a property is advertised, the letters in the property reference number will tell you which landlord owns it:

WAV - Waveney District Council

GYB - Great Yarmouth Borough Council

BRO - Broadland Housing Association

COT - Cotman Housing Association

GUI - Guinness Housing Association

ORB - Orbit Housing Association

ORW - Orwell Housing Association

SUF - Suffolk Housing Association

WHE - Wherry Housing Association

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For More Information

If you need any more information, contact the Homeselect team on tel: 01493 846140 or our website: www.homeselect.org.uk



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This leaflet explains a bit more about Housing Associations, what they are and what they can offer.



This booklet is available in larger print - ring 01493 846140