

Housing Associations

Who we house



Housing associations provide **springboards** as well as **safety nets**. They improve **opportunity** and choice, while securing neighbourhood **success**.



- 
- What kinds of homes do associations provide?
 - What are housing associations?
 - Making markets work better
 - What more can government do?
 - How are homes for rent allocated?
 - Increasing choices
 - Low-cost ownership and key worker housing
 - Stock transfer
 - Housing and support for vulnerable people
 - Housing and support for homeless households

What are housing associations?

.....iN business for neighbourhoods

By working in partnership with local authorities and others, they contribute to the success of communities by providing decent, affordable homes. They also offer vital services for communities, such as employment training, activities for young people and child care facilities.

...not-for-profit

They are independent social businesses. They don't trade for profit. They reinvest any surpluses into improving neighbourhoods.

...accountable

They are regulated by the Housing Corporation and the Audit Commission. Tenants can complain to an independent ombudsman.

...resourceful

They combine public and private funding to bring maximum investment to neighbourhoods. They have a reputation for sound management.



What more can government do?

By meeting a range of housing needs and delivering local services housing associations are helping to build the thriving communities of the future. Associations are working continuously to improve the homes and services they provide.

We would like the Government to consider ideas that will enable us to do more.

- Invest in more affordable homes. The Federation forecasts that 80,000-85,000 new affordable homes are needed every year. Housing associations are already delivering 37,000 homes a year and have the borrowing capacity to increase this to 60,000 homes a year by 2007/08 with greater public investment. The total cost would be £3.6b a year.
- Ensure that national and regional investment strategies reflect whole market assessments of housing need. They should deliver a range of homes for affordable rent and low cost home ownership to build mixed communities and enhance individual choice.
- Strengthen planning policy to enable more affordable homes to be produced. An increasing proportion of affordable housing (47% in 2003) is being delivered through planning gain arrangements. Proposed changes to planning policy, including considerations of planning gain supplement, should not undermine this.
- Allow lettings policies and planning policy to achieve more mixed communities. This will enable associations to work with local authorities to ensure that all neighbourhoods (rural, urban and suburban) cater for a range of people.



- Develop a national Supporting People Strategy, backed up with funding, to enable providers of housing-related support to meet the needs of vulnerable people. Place a duty on local authorities to draw up and implement Supporting People plans for their area in consultation with local people and service providers.
- Ensure that money is allocated to building supported housing. It should be should be 10-15% of the grant funding on new homes.
- Allow associations the financial flexibility to re-invest so that they can make best use of the grants they receive, and free up their financial strength. Recycling receipts from sales and surpluses allows associations to stretch public funding further by investing in new homes and improvements. New low cost home ownership proposals should complement rather than undermine this activity.
- Recognise associations' independence. As organisations with a social purpose, they take sensible risks and strive to continuously improve services. Reforms of the regulatory regime are needed, including a review of the volume of form-filling and multiple reporting required. In the longer-term, a more fundamental review of regulation (along principles described by the Better Regulation Task Force) is required. A streamlined system will release more resources for improving front-line services.



How are homes for rent allocated?

Housing associations work with local authorities to meet local housing needs. Locally negotiated agreements set the proportion of homes that will go to people nominated by the local authority.

In areas with high demand for affordable housing, and high levels of homelessness, authorities ask for a larger share of available homes. In London in 2004/05, 82% went to people nominated by their local authority with a further 5% coming via authorities and associations operating joint waiting lists. Nationally, 71% of those housed by associations in 2004/05 came via local authorities (either as nominees or through jointly held waiting lists).

In 2004/05, 38% of those housed via a local authority nomination were homeless (30% were 'priority' homeless). This rises in areas of high demand.

Outside of high-pressure areas, associations are able to offer more homes to people who apply to them directly. In 2004/5 the average net weekly income of households finding homes with associations in this way was £175. With average house prices reaching £181,280 at the end of 2004, associations are providing choices for people who are priced out of local housing markets. They generally give priority to people in greatest need.

Housing associations also house and support vulnerable people through arrangements with specialist agencies, such as Age Concern or Citizens Advice Bureau. In this way, they ensure that some of the most vulnerable people are not forgotten.

What kinds of homes do associations provide?

Housing associations provide around 2 million homes in England, making a vital contribution to meeting local housing needs. This booklet focuses on the many different types of home that they provide - but it is only part of the story. They also offer other vital services for communities.

Associations build and manage:

- affordable rented homes;
- affordable home ownership and key worker housing for rent and sale at lower than market prices;
- housing and support for vulnerable people- offering services to those who need some extra help to live independently, for example people with learning difficulties;
- good quality temporary homes - for people waiting for a permanent offer from their local authority;
- specialist hostels - safer accommodation for rough sleepers, including young homeless people; and
- sheltered and supported housing - for people in need of assistance or care, for example frail older people.

A register of housing associations (by name and local authority area) can be found on the Housing Corporation's website at: www.housingcorp.gov.uk

Increasing choices

Housing associations are introducing choice-based lettings systems giving people more choice about the home and neighbourhood they move into. Often such schemes are operated in partnership with local authorities to include people who are looking to be nominated by a local authority as well as direct applicants to associations' homes.

Associations could provide more choice with greater public investment in affordable housing to match peoples' needs and aspirations.

Choice-based lettings normally give households the opportunity to express an interest in a particular property available to rent. Where more than one household is interested in a property, priority is usually still given to the household in greatest need.

Associations ensure that information about homes available to rent are widely known, by placing adverts in local places such as supermarkets, in local newspapers or free sheets, on the web, or by mailing the information direct to people.

Associations work to ensure that vulnerable groups have access to the information, by translating it into other languages or making it available in large print. They also ensure that support is available to those who might need help to participate in the choice based lettings process.

Bradford homehunters

Bradford Community Housing Trust's Homehunter service was launched three years ago and has grown to become the main method of letting social housing in the Bradford district.

Nearly 12,000 people have found rented homes through the service - from Bradford Community Housing Trust, local housing associations and the private rented sector.

A key aim of Bradford Homehunter is to boost the take-up of affordable housing among under represented groups. The project now has nearly 10,000 black and minority ethnic members.

In 2003, it won the UK Housing Award for 'Good Practice in Promoting Diversity' and Local Government Chronicle 'Housing Team of the Year'.

Technology plays a big part. People can search for homes using touch screen kiosks. There is a dedicated website - www.bradfordhomehunter.co.uk - and a fortnightly Homehunter advert in the local press.

Trained staff provide an invaluable personal touch by giving applicants advice and support to find the right accommodation for them.



Low-cost ownership and key worker housing

Housing associations provide a step on to the home ownership ladder for many households on a moderate income. This is particularly important in areas of high housing cost, such as London, the South East and pockets in other areas of the country.

Over 70,000 households bought through low cost ownership schemes run by associations in the five years to April 2005. Excluding right-to-buy sales, associations' sales of low cost home ownership are running close to 10,000 a year.

This includes shared ownership properties for part-buy and part-rent. The average shared ownership buyer in 2004/05 earned £26,000, with a quarter earning below £20,000. With average property prices in London reaching £276,770 by the end of April 2004, most purchasers of associations homes would not have been able to buy a suitable home through the open market.

Associations also build affordable homes for rent and sale to key workers (such as nurses or fire fighters). Like other groups with pressing needs, key workers often are unable to get priority for housing via local authorities. With housing costs high (and rising) in some areas, this threatens the delivery of essential services.

By building homes both for rent and sale, associations are developing mixed tenure and mixed income neighbourhoods - creating the sustainable communities of the future.

Margaret

For many key workers, owning a home in West Sussex is an unaffordable dream. Southern Housing Home Ownership (SHHO) has been able to help some of these people get a foot on the property ladder.

Margaret Haylor, 55, has worked in the NHS since 1979 and is now a Registered General Nurse in West Sussex. When her marriage broke up, Margaret had to find a new home.

"I really love my job," Margaret explained, "but I was faced with the prospect of leaving it because I simply couldn't afford to buy a property in the area."

Any NHS employee, from cleaners to clinical staff, may qualify for the loans. Police Officers and Police Force civilian employees, people employed directly by GPs, Social Workers, Teachers and Occupational Therapists employed by the council may also apply.

Once Margaret found her home (just 10 minutes from work) the whole process took around eight weeks. SHHO recommended solicitors for the conveyancing and took care of the funding. SHHO then gave Margaret her first loan - 6% of the purchase price of the property - as a deposit.

Margaret has nothing but praise for the scheme. "Everyone was wonderful and everything fell into place," she said. "I'm very happy in my new home, and best of all, the scheme meant that I could carry on working in West Sussex."



Stock Transfer

Councils may choose to transfer some or all of their homes to a housing association, after a democratic ballot of all tenants.

The transfer of local authority homes to housing associations (on both large and small scales) has been going on since 1988. The housing association is able to raise money from banks or building societies to invest in the homes - paying for repairs and improvements. Transfers have brought new investment to thousands of neighbourhoods across England - the result has been improvement in services and tenant satisfaction.

Good partnership working to provide homes for local people in need is important after transfer. Local authorities transferring stock may set out nomination arrangements in the transfer agreement. 79% of those housed by transfer associations in 2004/05 came via local authorities (either as nominees or through jointly held waiting lists). This figure rises in high demand areas.

Gavin

Cross Keys Homes works closely with Peterborough City Council to secure homes for local people. Under the guidelines agreed when 10,000 homes were transferred to Cross Keys in 2004, the association makes 95% of its homes available to people nominated by the council.

Cross Keys makes the other 5% of homes available to existing tenants with an urgent need to move.

Gavin, an elderly man, lived in the same four-bedroom house for 28 years. His family had moved away and he lived alone. Due to age and disability, Gavin was no longer able to maintain or clean the house. He was on the council's housing register but was unlikely to be allocated a new home. He was at serious risk, as the property was deteriorating unacceptably.

Through the Emergency Transfer process Cross Keys moved Gavin into a first floor sheltered flat and arranged support services. The move also released a rare four bedroom house for a family in need from the housing register.

* not his real name



Housing and support for vulnerable people

Many housing associations work with statutory agencies, including the health authority, social services, and voluntary agencies, to house and support vulnerable people. In this way, people with learning difficulties, mental health problems, or frail elderly people, can be provided with the housing and support that is right for them.

14% of those housed by associations in supported housing were referred by voluntary agencies, a further 34% by statutory agencies (excluding those nominated by local authorities). Many of the people nominated by local housing authorities are also vulnerable and in need of support.

Some housing associations, through the Supporting People programme, specialise in the provision of support services. Some work with specialist agencies to provide support in specialist accommodation or in people's own homes, for as long as they need it. This support is essential to tenants' well-being and their ability to settle into and maintain their home. For the few who pose a risk to others it also helps ensure the safety of the wider community.

Samuel and Beatrice

60 plus in Haringey, north London is a floating support scheme that works together with 300 men and women aged 60 years and over, providing them with the support they need to live independently in their own homes. The project has been run in partnership with the Novas Group, a national social enterprise organisation, and Hornsey Housing Trust since 2002.

Individuals benefiting from the *60 plus* service include people with mental health issues, people who need support to enable them sustain their tenancies and Black and Minority Ethnic communities, including refugees.

Samuel, 67 and Beatrice, aged 59, have lived in north London for over 30 years. They had been using *60 plus* for just over a year when the service helped them move into a housing association property in Tottenham from Wood Green, after Beatrice suffered a stroke.

"Our last place wasn't suited to our needs," says Samuel, "Beatrice had fallen down the stairs twice and then she suffered a stroke. She is now in a wheelchair and the place had no disabled access or friendly features, so we got referred to *60 plus* who helped us find this place in Tottenham."

Speaking about their *60 plus* support worker Samuel adds: "He has been wonderful. He has helped us out a lot and made us aware of social funds and community grants, sorted out excess payments we were paying on our housing benefit and helped organise disability and carer's allowance for Beatrice as well as appointments to the therapist, hospital and local doctor both for myself and Beatrice."



Housing and support for homeless households

Housing associations provide homes and support for single people and families who are homeless. The most visible and extreme form of homelessness is rough sleeping. Associations provide hostel accommodation, a vital link between the street and a settled home. Hostels offer a wide diversity of services that help homeless people get back on their feet again - advice, support, life skills and basic skills as well as access to mental health, and drug and alcohol treatment services to ensure people get the right support.

Associations also provide good quality temporary accommodation for homeless households in priority need who are waiting permanent re-housing via the local authority. In London, this amounts to 20,000 homes. In this way associations have provided homeless people and local authorities with a better alternative to the use of bed and breakfast accommodation.

Associations provide people with resettlement and support services to enable them to move into a settled home of their own and to help prevent them from becoming homeless again. Services include help with furniture, advice on money management, and advice on training, education and employment. These help people to build a life for themselves in their local community.

David

St. Mungo's is opening doors for London's homeless people. They provide services to people who are homeless or vulnerable to becoming homeless. Every night 1400 people sleep in St. Mungo's hostels, care homes or supported housing. Last year St. Mungo's helped over 1000 rough sleepers off the streets and helped almost 200 people find work.

David spent his twenties fighting a drug addiction, in and out of prisons and sleeping rough. Now, with the support of St. Mungo's, David is starting to get his life back in order. He is rebuilding relationships with his family and wants to improve his education. One day he would like to work as a counsellor or project worker: "I want to use my experiences and insights into homelessness and substance use to help others", he says.

"Without St Mungo's I don't know where I'd be. The help I'm getting at the moment is the best I've ever had - first class".



St Mungo's help London's homeless to move on with their lives

iN business for neighbourhoods

iN business for neighbourhoods is a national alliance of housing associations working to create successful neighbourhoods.

Neighbourhoods lie at the heart of the 'iN Business' ethos. Why? Because life patterns are changing. People are living longer. Jobs are less secure. Divorce rates are rising.

As people move in and out of relationships and jobs, and as their health or mobility changes, they need access to different types of homes and services.

Successful neighbourhoods are able to meet the shifting needs of local people. We can ensure that your neighbourhood has the capacity to do just that.

It's not just about homes. Successful neighbourhoods also need good access to healthcare, education, transport, employment and crime prevention. We work as local partners to deliver crèches, CCTV, employment training and transport links - to name just a few projects.

Housing associations across the country are making a fresh commitment - to neighbourhoods, to customers and to excellence. Building on a strong track record, we are looking again at our role in your neighbourhood.

The National Housing Federation represents around 1,400 independent, not-for-profit housing associations in England and is the voice of affordable housing. Our members provide over 2 million homes for 4 million people.

For more information about the Federation go to www.housing.org.uk.

Or contact:

National Housing Federation
Lion Court, 25 Procter Street
London WC1V 6NY
Tel: 020 7067 1010
Fax: 020 7067 1011
e-mail: info@housing.org.uk

For more information about **iN business for neighbourhoods** go to www.inbiz.org.

June 2005

Notes:

- lettings and sales data are derived from CORE, which is the copyright of the Housing Corporation.
- unless stated otherwise figures are for 2004/05
- unless stated otherwise figures are for housing association lettings of their general needs rented stock, including any sheltered housing categorised as general needs but excluding internal transfers and mobility cases.
- to protect the anonymity of people, some names have been changed and the photographs do not represent anyone reported in the text.
- Images on page without case studies were supplied by **iN biz Awards 2004** entrants. For more information visit www.inbiz.org/awards