

Factsheet 5

Housing Associations

Housing Association is a non profit making association, which was formed to provide and manage affordable housing, if any surplus is made it is kept within the Association to help provide more affordable housing or to offer a wider or better range of services to its tenants, this could be through maintaining homes, property improvements or through more wider services which help tenants such as support with debt.

A Housing Association can be a small Industrial and Provident Society which manages homes on behalf of others (such as Homes for Wells presently) or larger charitable organisations with thousands of properties. Some Housing Associations only provide homes in a certain area and others have homes across a wide geographical area.

Housing Associations which want to obtain public funding from the Homes and Communities Agency to provide more affordable housing have to be registered and these are now called Private Registered Providers (PRPs).

Some Housing Associations specialise in providing housing for those who need extra support, such as people with a learning or physical disability or the elderly.

All affordable housing in North Norfolk is owned by Housing Association's. The vast majority of the affordable housing supply is let through the Your Choice Your Home scheme (see Factsheet 12). A small amount is let directly through a waiting list held by the Housing Association.

Housing Associations own just over 6000 homes in North Norfolk the main Housing Associations who let their stock through the Your Choice Your Home scheme are:

- Broadland Housing
- Cotman Housing Association
- English Churches Housing Association (part of the Riverside Group)
- Genesis Housing
- The Guinness Trust
- Flagship Housing Group
- Habinteg
- Hanover Housing Association
- Hastoe Housing Association
- Housing 21
- Orbit East
- Places for People
- Victory Housing Trust
- Wherry Housing Association (part of the Circle Anglia Group)

Other Housing Associations (and organisations) which have properties in North Norfolk but which do not let their properties through the Your Choice Your Home scheme are:

- Blakeney & Neighbourhood Housing Society
- Holt Housing Society
- Homes for Wells
- Stable Door

Housing Association properties are generally well managed and maintained. Whilst properties are let on Assured Tenancies, Housing Association tenants have had in effect a “lifetime tenancy” as long as they meet the terms of their tenancy agreement. This means that they can choose to stay in their property even if they no longer require that size or type of accommodation or if they can afford to buy or rent a property on the open market. Some tenants will have the Right to Acquire (or for former North Norfolk District Council tenants who transferred to Victory Housing Trust when the stock was transferred to the Trust) have the Preserved Right to Buy their home from the Housing Association with a discount.

The Government through the Localism Act 2011 has given landlords the opportunity to offer fixed term tenancies alongside the traditional lifetime tenancy. A landlord can renew a fixed term tenancy or if they decide the tenant no longer needs affordable housing they can end the tenancy providing that they help the tenant to find alternative accommodation in the housing market whether through privately renting or purchase. Landlords are also able to give the tenant the option to buy the property they occupy on an outright or shared ownership basis providing that the money received is used for developing more affordable housing.