

# Housing Associations

IN GREAT YARMOUTH

November 2003

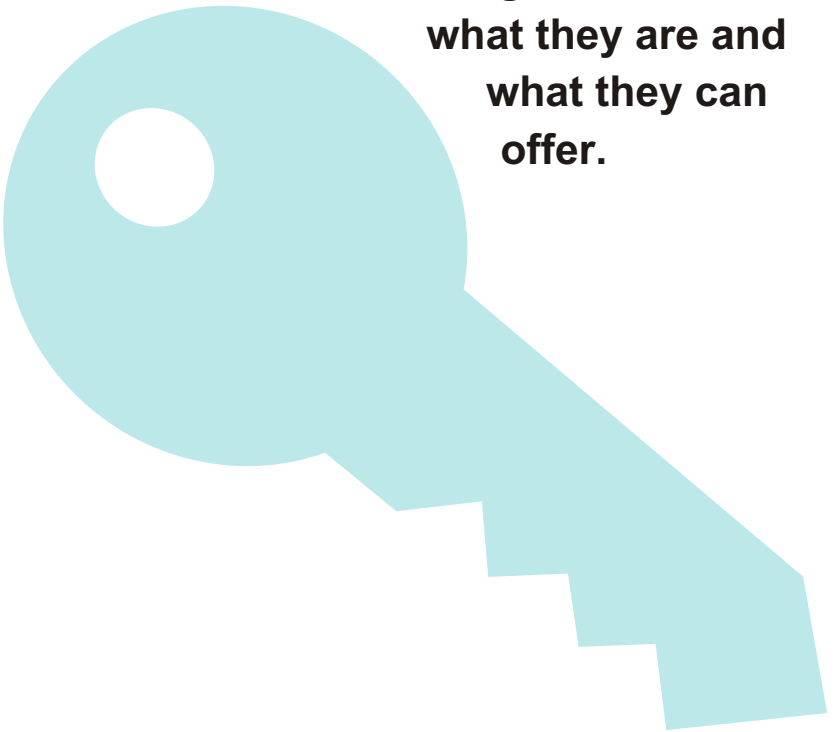
Leaflet No.1



**Homeselect**  
Great Yarmouth 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 a bit more about Housing Associations, what they are and what they can offer.**




**Homeselect**  
Great Yarmouth Lettings Partnership

# 1

## 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
- There are seven main housing associations working in the borough, and they 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.


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- 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 in the borough 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. See our booklet on housing options for older people. Properties in these schemes may be occasionally advertised with Homeselect.

- Housing Associations together have about 1150 homes in the borough (compared with the Council's 6,500), They have a wide variety of types and sizes of properties, from purpose-built modern properties, to refurbished terrace homes. For many years now, Housing Associations have provided the only new social housing, as Councils have been unable to build.

## 2

### **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 and Great Yarmouth Borough Council


- The Council and Housing Associations work closely together to develop new housing in the borough, 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.

## 4

### 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. The Council 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 the Council aim to provide affordable housing. Each organisation sets its own rents. Because RSLs tend to have fewer properties, rents tend to 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, over the next few years, 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 at some stage, but this is not normally the case for Housing Association tenants.



However, there are a number of home ownership schemes available to them, however. (See our leaflets on other housing options and home ownership).

- **Mutual exchange:** Housing Association and Council tenants both have the right to exchange with other Council or Housing Association tenants, whether within the borough or with tenants elsewhere provided they have their landlords' written permission.

## 5

### **Advertising properties**

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

**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: 846140 or our website: [www.homeselect.org.uk](http://www.homeselect.org.uk)



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**This booklet is available in larger print - ring 846140**