What is a housing association?
How associations deliver decent homes and strong communities
Building affordable homes, higher space standards, affordable rents, low carbon housing, tackling the housing crisis, refurbishing existing homes, low cost home ownership, tidy up days, extra police patrols, offender & witness support, domestic violence initiatives, fire safety projects, CCTV, street lighting, wardens, youth clubs, removing abandoned vehicles, energy efficiency measures, environmental improvements, handyperson schemes, litter & graffiti teams, waste & bulky items collections, help opening bank accounts, credit unions, financial literacy training, loans schemes, debt advice, rent deposit initiatives, savings schemes, benefits advice, white goods & furniture schemes, fuel advice, home insurance schemes, adult education programmes, after school & breakfast clubs, arts & theatre initiatives, foyers, IT training, parenting support, voluntary work placements, walk-to-school initiatives, community health workers, family intervention initiatives, food co-ops, initiatives tackling drug and alcohol abuse, health clinics, health checks, healthy living initiatives, sports & fitness facilities, business start-up initiatives, job search advice, life skills for employment, local recruitment incentives, qualifications for employment, resident service organisations, youth construction training, youth enterprise projects, alcohol treatment centres, allotments, art studio facilities, arts and drama facilities, business start-up units, cafés with social activities, community gardens, community centres, computer rooms, cycle and footpath initiatives, day centres, drop-in centres, furniture recycling workshops, health and well-being centres, landscaping, mobile information units, night centres, parks, parking facilities, places of worship, play areas, play equipment, schools, shops, training centres, community transport, green spaces, secure neighbourhood design, women's refuges, youth centres, youth shelters.
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The equivalent of one in ten people in England benefit from housing association’s community services
What is a housing association?

A housing association is an independent, not-for-profit social business that provides both homes and support for people in housing need, as well as key community services.

Housing associations vary in size from those with fewer than 10 homes, to those providing more than 50,000.

They are the main providers of affordable housing in the country, providing 2.5m homes for 5m people.

They build almost all the nation’s new affordable homes. During the recession, they delivered almost half of all new homes, building around 45,000 in 2009/10.

Housing associations also work to build strong communities, investing £435m a year in neighbourhood services – ranging from anti-social behaviour programmes to job training schemes, and from business start-up initiatives to IT classes.

Ultimately, housing associations make communities better places to live and are important partners for local government and community organisations. They are **iN business for neighbourhoods**.
During the 1950s associations converted thousands of existing properties into housing for older people.
Housing associations have their roots in the almshouses of the Middle Ages, like the St Lawrence Housing Association in Cirencester, set up to accommodate ‘two female lepers’.

By the Victorian and Edwardian eras they were operating on a significant scale, thanks to benefactors like the Peabody, Guinness and Rowntree families.

Most were charitable or non-profit organisations, set up to be a force for good and social change.

In the 1920s and 30s a new generation of associations was established – funded by middle class investors expressing social responsibility.

During the 1950s, many associations started to provide decent housing for black migrants, who at the time were commonly housed in privately-owned slums.

Under the large-scale voluntary transfer programme, which started in 1988, around 2.3m people have seen their council homes transferred to housing associations – with the resulting investment modernising homes and rebuilding communities.

Today housing associations have a combined annual turnover of over £10bn and are still a force for social change.
Housing associations are the largest providers of affordable homes in England
Helping to tackle the national housing crisis

Over the last few decades, the number of new homes built across the country has failed to keep pace with demand.

As a result, 4.5m people are now on waiting lists for an affordable home.

It is through building thousands of high quality properties that housing associations have been able to help many of those in housing need. They stand ready to build more homes, in partnership with the Government, to tackle this crisis.

Since the late 1980s, housing associations have funded the building of affordable new housing through the most successful private-public partnership on record – matching £34bn of government grant with £60bn of privately raised investment.

The new homes that associations build have lower carbon emissions than those delivered by private developers, and higher space standards.

In recent years, associations have invested £20bn of their own money in the Decent Homes programme to upgrade older properties.
Housing associations provide 2.2m homes for rent
Homes for low cost rent

Millions of people cannot afford to buy a decent home or pay private sector rents. This can be for many reasons. For instance they could be on a lower income or unable to work because of a disability.

Housing associations try to meet the needs of these people by providing homes for almost 5m people at an affordable rent.

In 2008, the average housing association weekly rent in England was £64 compared to £132 in the private sector. In London, the difference between rents in the two sectors was even more stark – with average housing association rents being £86 compared to average private sector rents of £207.

Housing associations work in partnership with local authorities to meet local housing needs.

They are regulated on the level of rents, the quality of homes and the involvement of tenants.
Housing associations have helped almost 400,000 people on lower incomes buy their own home since 1979.
Low cost homes to buy

Since 1979, housing associations have helped 380,000 people on lower incomes to buy their own home, or a share in it, through shared ownership.

In 2007/08, the average income of a household buying a shared ownership property was just £26,000, compared to £43,000 for the average first-time buyer.

Through shared ownership, people can increase or decrease their share depending on their circumstances.

Demand for these properties is high. In 2007/08 housing associations received four applications for every shared ownership home available.

Some housing associations also offer ‘intermediate renting’ – at below the local market rate – for people such as key workers on moderate incomes.

They also offer rent-to-buy products, which allow people to rent at a lower rate while saving to buy a share of their home once they are more financially secure.
Trafford Housing Trust’s Guns and Gangs Project has helped young residents tackle the issues behind gun and knife crime.
Tackling anti-social and nuisance behaviour

Housing associations work with the police and other bodies to drive down anti-social behaviour and crime.

They provide hundreds of neighbourhood wardens and CCTV cameras, as well as paying for additional street lighting and extra police patrols.

Bromford Group runs a mentoring scheme with Birmingham City Council for adult offenders in the city who were involved in criminal gangs. By running diversionary activities, such as volunteering or work experience, the association has been able to help gang members change their ways.

The Evolution project run by Helena Homes, in St Helens, Merseyside, challenges young people’s attitudes about crime.

The scheme organises visits to prisons so that youngsters can meet inmates who candidly explain the reality of violent behaviour. The experience has helped many young people stay away from crime and nuisance behaviour.
Housing associations spend £100m on employment and education services each year
Jobs and training

Every £1bn invested in affordable housing creates 12,800 homes to ease the housing crisis and employs 21,000 people for a year.

Many housing associations help people overcome the challenges of finding work by tackling low confidence, improving literacy or numeracy, finding childcare and accessing transport. Some offer advice, training or premises to people starting their own business.

London housing association East Thames Group provides education, employment and training opportunities, as well as arts and culture initiatives. They also run childcare projects and health and sustainable living programmes.

Some associations support the education of local children. For example, Vale of Aylesbury Housing Trust, in Buckinghamshire, provides free tuition for young tenants taking their eleven plus exams.

Investing in the education of young residents now will improve their future chances.
Housing associations help 300,000 people who need extra support to live independently

Circle Anglia’s telecare scheme
Helping vulnerable people live independent lives

Housing associations have a wide variety of services that help around 300,000 people who need extra support to live independently, for example, women fleeing domestic violence or adults with learning difficulties.

Where people are not in settled housing, they are often excluded from the help provided by mainstream health and social care services.

Research has shown that the £1.6bn a year invested in these support services has produced £3.41bn of savings to the public purse.

Servite Houses provides support to deaf clients in London. They help with a range of life skills including cooking, paying bills and visiting the doctor, enabling people to live independently in the community and stay in their own homes.
Housing associations provide affordable homes for almost 1m older people
Helping older people live independently

Housing associations play a major role in the provision of services for older people and help them live independently and with dignity.

The range of services is vast, from traditional care homes to the provision of assistance with daily tasks such as shopping.

Willow Housing and Care, in London, developed a service for older people who were ready to leave hospital but could not care for themselves at home. By offering support at home, aids and adaptations, or a temporary place in sheltered housing to recuperate, the service prevents people from moving into residential care if they want to stay at home.

The project also allows older people to leave hospital earlier than would otherwise be the case, returning residents to the comfort of their own home and saving the NHS money.
Housing associations provide 1,000 community facilities - from community gardens to village halls, from business premises to play centres.
Regenerating communities

Housing associations support social, physical and economic regeneration programmes to help create jobs, improve homes and increase life chances.

When Selwood Housing took over the management of the Studley Green estate, in Wiltshire, the area had a reputation for murders, crimes and poor housing, and was referred to by locals as ‘Beirut Corner’ and ‘Murder Mile’.

But following a major modernisation of homes and a neighbourhood plan, devised following consultation with all residents, the area has been transformed into a place in which people not only feel safe but are proud to live.

Meanwhile Tees Valley Housing, with partners Middlesborough Council, won a national award for its transformation of the Trinity Crescent estate, in North Ormesby, North Yorkshire.

Before the redevelopment, there was a run down market square and a tired-looking shopping centre.

Now there is a brand new medical village, community centre, children’s nursery and new homes for sale and rent.
Housing associations employ 450 staff to tackle poverty and social exclusion
Helping residents with their money

Our residents are amongst the most vulnerable in the country and housing associations offer the support they need to manage their financial affairs.

More than 72,000 residents benefit from belonging to housing association-run credit unions, which are financial co-operatives that offer savings accounts and loans to their members.

Housing associations have also helped thousands of people open bank accounts and others onto loan schemes. Many employ dedicated staff to tackle financial exclusion.

One of the ways in which housing associations help thousands of residents access affordable contents insurance is through the My Home Contents Insurance scheme.

In the North West, Plus Dane Group made over 700 home visits in winter 2009/10, to advise people on how to save money on energy bills, increase income and avoid fire risks in the home.
Through delivering thousands of homes, job opportunities and community schemes, housing associations play a major role in the nation’s economy.
Housing associations’ economic impact

With an annual turnover of £10bn, housing associations are the most successful public/private partnership in history and have a major impact on the nation’s economy.

Since the late 1980s, associations have matched £34bn of government grant with £60bn of private investment in order to pay for the delivery of thousands of affordable homes.

In short this means that every £1 invested by the taxpayer has been matched by a housing association: a case of ‘buy one house, get one free’.

During the height of the recession in 2009/10, the sector built around 45,000 homes – almost half of the properties built that year.

For every additional £1bn of investment in affordable housing, associations can build 12,800 homes and create 21,000 construction jobs – helping to boost local economies and the construction industry.

Housing associations also run a range of community initiatives, such as training programmes, mentoring schemes and credit unions, which benefit millions of people and have a huge impact on the economic well-being of lower income neighbourhoods.
• Working in partnership with local government and other agencies, housing associations provide decent homes and key community services

• Housing associations supply 2.5m homes for more than 5m people

• Housing associations invest £435m in community services that benefit the equivalent of one in 10 of the population

For more information on the National Housing Federation and services provided by housing associations, please visit [www.housing.org.uk](http://www.housing.org.uk).

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