



Housing Associations - What are they?

Housing associations or Registered Social Landlords (RSLs) as they are sometimes known are the main providers of new affordable housing. (Most recently the term Registered Provider is also being used.) There are over 1,800 RSLs in England, currently managing around 1.7 million homes and housing at least twice that many people.

Registered Social Landlord is the technical name for a social landlord who is registered with the Homes and Communities Agent (HCA): most are housing associations, but there are also trusts, co-operatives and companies. RSLs are run as businesses but they do not trade for profit. Any surplus is ploughed back into the organisation to maintain existing homes and to help finance new ones. Rent levels and increases are restricted by Government.

Regulation of Housing Associations Homes and Communities Agency (HCA)

The Government sponsors the HCA and Tenant Services Authority (TSA) to invest public money in RSLs and protects that investment by ensuring that it provides decent homes and services for residents.

The HCA is a national agency leading the delivery of homes and regeneration in England.

RSLs receive investment to provide homes that meet local needs. Through regulation the HCA seeks to ensure that people will want, and be able, to live in these homes, now and in the future. Homes must be of a high standard, with emphasis on efficient energy running costs. Rents charged are approximately 60% of market rents in the private section. Rent increases are limited and must fall within national guidelines.

Tenant Services Authority (TSA)

The Tenant Services Authority is an independent regulator for affordable housing in England. Access to good quality housing improves lives and is a foundation of strong communities. The TSA work with landlords and tenants to improve the standard of service for tenants and residents.

As the new regulator the TSA was formed in December 2008 and the full range of their new regulatory powers came into force on 1 April 2010.

They have taken a radically different approach to regulating a sector that provides homes for more than eight million people in over four million homes.

They have three priorities for the next three years:

- **To secure a fair deal for tenants**, they aim to strengthen their influence by enhancing the opportunities for them to make choices over the services they receive and to have a greater say in how services are managed. They promote improvements in standards of service delivery by RSLs/ landlords. The TSA promote the involvement of landlords in securing safe, clean and well-maintained neighbourhoods.

As a consumer regulator, they must consider the needs of those unable to access housing on the open market and who want to move into an affordable home. They encourage more private lending to help build new homes and ensure that the way landlords allocate homes is fair and properly implemented. The TSA aim to make sure that homes continue to be occupied by those they were intended for and that any sales or transfers of affordable housing benefit current and potential tenants.

- **To protect the taxpayer**, At a time when public resources are constrained and markets prone to uncertainty, the benefits of regulatory stability and continuity are clear. The TSA work with RSLs to regulate secure loans and ensure public funds are



Housing Associations - What are they? *continued*

safeguarded whilst balancing the interests of tenants and landlords with the need for careful management of scarce public resources.

- **To deliver a modern and effective regulatory regime**, the TSA has created a national framework which is clear about the outcomes required and gives landlords' boards and committees the responsibility and freedom to run their services and manage their affairs themselves. They support landlords, working with tenants, to agree local standards that tailor their services to meet the different priorities of their tenants.

Why use an RSL to build affordable rural housing?

- They can help you assess whether a potential site is viable.
- They have experience in developing schemes to fit in and enhance rural settings
- The resulting homes will achieve high environmental (sustainable) standards. This means they are cheaper for occupants to run.
- They can secure funding to build from the HCA.
- They are there for the long term. This gives them a vested interest in working with you and maintaining this relationship.
- They can reinvest 'profit' from sales of open market units to help fund affordable ones (so you may get more affordable than you would otherwise).
- They will manage their rented units.
- They will allocate homes in a fair and open way to those people who satisfy the planning criteria of "exception sites".
- The homes are built to higher space standards than general new builds are.

Appointment of a developer

The appointment of a developer may be easier than it sounds. Each RSL will be keen to work in your local area and will have local knowledge about potential developers.

Sometimes a Housing Association will approach the Parish Council with a proposal if it has been offered a site for development. The RHE (Rural Housing Enabler) will give further support on making a decision or to help you set up a visit to another scheme. Whoever becomes your developer, the local community have a key role to play to make sure that the right type of housing is built in your village.

Throughout this process, your local knowledge will be valuable.

How to become an RSL tenant in a rural scheme

Generally, people housed by RSLs are those defined as being in 'housing need' but eligibility criteria differ. Some RSLs, for instance, specialise in providing rural housing. All housing associations must have written policies on the type of housing services they provide, who can apply for housing and how applications will be considered.

You can ask to see these policies. Housing associations building on rural "exception sites" take their tenants from applicants registered with the local authority through the Choice Based Letting (CBL) scheme so potential tenants should contact their local district council in the first instance.