

# #PlanForHousing

## About housing associations

### Our history

Housing associations have their origins in philanthropic efforts of the late 19th century aimed at helping people experiencing homelessness, giving people a safe, secure and healthy place to live and combating poverty. Over the decades, housing associations continued to form and work alongside local authorities to provide social housing. Significant events such as the 1974 Housing Act and agreements for Large Scale Voluntary Transfers have facilitated their growth, enabling them to continue addressing housing needs.

Adapting to changing funding prospects, housing associations began generating their own income to build social and affordable rented homes. They also started to develop more homes for sale and market rent and invested the proceeds into building more social homes and supporting their local communities.

# What do housing associations do?

Today, housing associations provide quality affordable homes for around six million people across England. Housing associations operate as non-profit organisations providing various housing options, including social homes, shared ownership, some market-rate homes for rent and purchase, as well as essential supported and specialist housing. They reinvest all their revenues back into fulfilling their social missions which includes community services and regeneration.

## Social homes

Social homes, encompassing both social rented and affordable rented housing, represent the key focus of most housing associations. Residents in these properties benefit from subsidised rents, with affordable rented homes typically priced at around 80% of the local market rate, and social rented homes at approximately 50%. Housing associations also collaborate closely with local councils to ensure they are meeting housing needs in the area.

## Shared ownership

Housing associations also pioneered the shared ownership model, which has supported hundreds of thousands of households into homeownership. Shared ownership is a more affordable way to buy your own home. Residents buy a percentage of the property, between 25% and 75%, and pay a reduced rent on the rest to a housing association. Housing associations also provide quality homes to rent or buy at market rates.

They put all the proceeds from the rent and sale of these homes into delivering their social purpose, either by building more social and affordable homes or by investing in their local communities.

## Supported and specialist housing

Supported and specialist housing entails providing housing alongside support and care services to help individuals live independently. These services cater to various demographics, including older people, those with learning disabilities, individuals with mental health related needs and vulnerable young people. They also encompass facilities like domestic abuse shelters and homeless shelters.

## Community services and regeneration

Housing associations invest their income into community-oriented services, such as training, advice, apprenticeships, youth programmes, and community centres. They also invest in regenerating poor quality homes and building new affordable homes for people who need them.



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