

# **FAQ about Housing Association Homes**

## **1. Can I swap my home?**

You might be able to swap your home with someone who is renting from the same housing association, a different housing association or a council. It may be possible to exchange with someone in another part of the country. Speak to your housing association to find out more.

You must both have permission from your landlords; otherwise you could both lose your homes. The landlords could only withhold permission for specific reasons, such as the exchange leading to overcrowding or there are rent arrears.

## **2. How much rent will I pay?**

Assured housing association tenants pay subsidised rent, which is usually set by the landlord once a year. Your rent should be lower than you would pay a private landlord for the same kind of property.

Check your tenancy agreement as there are rules about how and when it can be increased. Your landlord will normally give you 4 weeks' written notice first.

The amount of rent you pay should not go up more than once a year, unless by mutual agreement, and you should always be given at least 4 weeks' written notice.

## **3. Do I have the 'Right to Buy'?**

As a housing association tenant, you may have the right to buy your home at a discounted price through the 'right to acquire' scheme. Only some housing association properties can be bought under the 'right to acquire'. Your home must have been:

- Built or bought by the housing association after 1 April 1997
- Paid for through a social housing grant

To qualify for the 'right to acquire' you must have been a housing association, council, armed forces or other public housing tenant for a total of at least:

- Five years if your tenancy started on or after 18 January 2005
- Two years if your tenancy started before 18 January 2005

## **4. Do I have to pay for repairs?**

The housing association should give you information about the repairs you are responsible for. This usually includes internal decoration and putting right any damage you cause.

The housing association is usually responsible for most other repairs, including any problems with the roof, guttering, windows, doors and brickwork. They also have to

make sure that the plumbing, gas and electricity are working safely. If your home needs repairs, report the problem to the housing association immediately. If the housing association plans to do major work, they should consult you before the work begins. If you have to move out while the work is done, the housing association will probably have to rehouse you (temporarily or permanently), and you may be entitled to claim compensation.

### **5. Can I sublet my home?**

Most assured tenants can take in a lodger or sublet part of your home (such as a bedroom) if you get written permission from the housing association first. The housing association cannot refuse without a good reason. One reason for refusal might be if your home would become overcrowded if someone else moves in with you.

However, if you move out and sublet the whole of your home to someone else, the housing association will be able to end your tenancy very easily.

If you are on housing benefit, the amount you get may be reduced, even if the lodger or subtenant doesn't pay you any rent.

### **6. Can I be evicted?**

As an assured tenant, you have the right to live in your home as long as you don't breach the rules of your tenancy agreement. The housing association must have a legal reason (known as grounds) and get a court order in order to evict you.

The most common reasons for eviction include:

- Not paying the rent or regularly paying it late
- Causing nuisance to neighbours
- Using the property for illegal activities

If you are threatened with eviction for any reason, speak to an adviser immediately. Even if the bailiffs are on the way, it may be possible to stop or delay the eviction. The court may be able to delay the eviction or even order the housing association not to evict you.

### **7. Can I pass on my tenancy if I die?**

Assured housing association tenancies can be passed on to your partner, civil partner or cohabiting partner when you die – this is known as succession. If you have a joint tenancy, the other joint tenant will automatically take over the tenancy if you die. Only one succession is normally allowed.

Family members cannot succeed to most housing association tenancies, unless the tenancy agreement allows for this.

## **8. Can I transfer to another property?**

If you want to move, it may be possible to get a transfer to another property owned by your housing association or the council depending on your circumstance or housing need. If you are overcrowded, you could apply for a transfer. The housing association cannot refuse your application without a good reason. Speak to your housing association for more information.

## **9. Can I have pets?**

Each landlord has slightly different rules about having pets. Permission may be given for you to have one pet. You will have to speak with your housing association about what their rules are.

## **10. What will happen if my circumstances change (e.g. my child has move out) can I still keep the extra bedroom?**

From April 2013 for working age households, if you have at least one spare room, Housing Benefit will be reduced to only allow payments for only the bedrooms being used. You will be regarded as “under occupying” the property and Housing Benefit will no longer pay for additional room(s). You will be responsible for paying the shortfall from your own income.

The Government has said that there will be a 14% reduction on your housing benefit for one bedroom and 25% for two or more bedrooms. You will not be affected if you are a pensioner.