# **Social housing**





What social housing is and how to get it



# What is social housing?

Social housing is housing provided by social landlords, which are generally councils and housing associations.

Typically, rents are cheaper and tenancies are more secure in social housing than they are in private rented housing. Homes are usually allocated based on your level of need.

## **Good to know**



Social housing provided by councils is also known as 'council housing'.

This guide explains how to apply for social housing and explains your rights as a social housing tenant. If you need more detailed information, you can also look at our factsheets:

- Council and housing association housing
- Tenancy rights rent
- Preventing evictions
- Home improvements and repairs

"I got the sheltered housing I needed through the housing association."

Trish. 89



# Next steps



It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council phone number is:

## How do I get social housing?

You have to apply for social housing. In most areas, most social housing is allocated by the council.

This means each council can set their own criteria for who can apply and how applications are prioritised. But as a general rule, social housing is allocated based on need – so the higher your level of need, the greater 'priority' you're likely to have.

### What does 'priority' mean?

In most areas, there's a waiting list for social housing. Your priority determines your position on the waiting list – the higher your priority, the higher your position on the list. By law, you should be given priority if you:

- are homeless
- live in poor conditions, such as overcrowded housing
- need to move for medical or welfare reasons
- need to move to give or receive care.

If you're in one of these groups and your case is particularly urgent, you might be given extra priority.

# Good to know



If you don't have a place to stay, or if it's no longer reasonable or safe for you to be there, our **Homelessness** guide has more information.

## **Applying for social housing**

When you apply for social housing, the council will ask for information about you, your property and your household.

The information you give will affect your place on the waiting list, so be sure to include information about your particular needs and any issues you have with your current living situation – such as difficulties getting in or around your home, or distance from your support networks.

Usually, you're placed in a 'band' or given a number of points to reflect your priority level. You should be able to request a review if you're unhappy with the band you've been placed in or the points you've been given.

You can apply to more than one council and be on more than one waiting list at once – as long as you meet the criteria for each. However, people with a connection to the local area tend to be given greater priority. In many areas, only people already living locally are allowed to join the list.

This can cause difficulties if you're looking to move to another area – but it might be possible to argue that you should be treated as an exceptional case. The council should have a policy on this. If you find yourself in this position, you should seek advice from your local Age UK or one of the organisations listed on page 15.

# Good to know



Eligibility to join a waiting list depends on your nationality and immigration status. British citizens are usually eligible.

### **Housing associations**

Many housing associations let most (if not all) of their properties through the council waiting list. But some keep properties back to allocate themselves.

If you're not able to join a council waiting list (or the waiting list is too long), check whether there are any **housing associations** in the area that accept direct applications.



**Housing associations** are organisations that provide low-cost rented housing, mainly for people on low incomes or with particular needs.

If you're looking to rent directly from a housing association, it's important to check what type of tenancy you would get. Some accept direct applications, but these tenancies may come with less security and higher rents.

# Good to know



Whether you're applying for social housing through the council or through a housing association, it's important to provide information and evidence about why you need it. Make sure it's relevant and clearly explains the link between your housing and your needs – for example, a letter from your doctor explaining exactly how your current housing situation affects your health.

## Specialist social housing

Sheltered housing offers more support than standard social housing. It can help you stay more independent for longer.

The support varies between different sheltered housing schemes – but there's likely to be an alarm system giving you a 24-hour link to emergency help, and you could get regular visits from support staff.

Sheltered housing is usually available through the council waiting list in the same way as outlined on pages 4-6. You might also be able to get it directly through a housing association. If you need housing with a higher level of support than sheltered housing offers, you should speak to the council's social services department.



# **Your rights**

It's important to understand what type of tenancy you have or are likely to get in social housing.

Most council tenants have a 'secure' tenancy and most housing association tenants have an 'assured' tenancy.

Both tenancies can be granted for life (unless something goes wrong or you want to leave) or for a fixed period. It's important to understand whether you have a lifetime or fixed-term tenancy, as this can affect how long you can stay.

## Rights to repairs

Whichever tenancy you have, your landlord is responsible for repairs to your property's structure and to installations such as your boiler, sinks, bath, wiring, pipes and radiators.

In most cases, your landlord must also ensure that your property is 'fit for human habitation' throughout your tenancy. It should be safe and free from things that could cause serious harm. If your landlord fails to meet these obligations, you can complain – and potentially take them to court.

# Good to know



A home is unfit for human habitation if it's in such a bad state that it's no longer suitable to live in. This could be because of damp, inadequate heating, or some other health or safety hazard. Your landlord must carry out works within a reasonable timeframe after they become aware of these issues.

See our factsheet **Home improvements and repairs** for more information.



## Rights against eviction

If you have a lifetime secure or assured tenancy, your landlord needs a good reason to evict you.

For both tenancy types, you can be evicted if you're 'in arrears' (owe money), for anti-social behaviour, or if you breach your tenancy agreement in some other way.

If your landlord wants to evict you, they have to take you to court. If this happens, you might be able to convince the court to allow you to stay. Legal aid – free legal advice and representation – may be available, so you should seek advice as soon as possible if your landlord wants you to leave. Access to legal aid is means-tested, which means it depends on your financial situation.

# Next steps

See our factsheet **Preventing evictions** for more information on your rights.



### Passing your tenancy on

Your tenancy type also determines your right to pass on your tenancy after you die. This is known as 'succession'.

The law says a tenancy can usually only be passed on once – including when a joint tenancy becomes a sole tenancy after one tenant dies. There are also rules about which family members can inherit, depending on the type of tenancy.

However, individual tenancy agreements can be more generous. Check yours to see what rights it gives you, or check your landlord's policies to see whether they have made arrangements for special cases, such as the adult children of joint tenants.

## Moving and tenancy transfer

If you want to move to a different council or housing association property, you have a range of options.

The first thing to do is speak to your housing officer, as different landlords have different arrangements for transferring tenants. You may be asked to join the council's general waiting list or there may be a specific list for transfers. It may also be possible to carry out a mutual exchange or 'home swap' with another social tenant, with the permission of your landlord.

Whatever the situation, it's important to check what tenancy you're going to end up with after a transfer or exchange, as you may end up with fewer rights than you currently have – including against eviction.



# Good to know



It might be possible for you to adapt a property that no longer meets your needs rather than having to move. For more information, see our factsheets **Disability equipment and home adaptations** and **Home improvements and repairs**.

## **Myth-busting**

There are some things people commonly misunderstand or misinterpret about social housing. We've put together a few myth-busters to help you separate fact from fiction.

Myth:
'Social tenancies
are always granted
for life.'

Reality: Social tenancies can be open-ended, meaning you can stay as long as you want unless something goes wrong. However, social landlords can also offer fixed-term tenancies, which gives them the option of ending the tenancy at the end of the fixed period. They should consider giving lifetime tenancies to certain groups, including older people. You can make a complaint about the type of tenancy you're offered.

### Myth:

'Social housing is much cheaper than renting privately.' Reality: Social rents are usually cheaper than private rents – although in some situations, landlords might charge 'affordable' or 'high income' rents instead of the cheaper 'social' rents. If you're interested in sheltered housing, you need to consider the costs of any services provided too.

### Myth:

'If my child moves in with me to provide care, they'll inherit the property.'

Reality: Not necessarily – particularly if your tenancy has been passed on before. Check the rules of your tenancy type with an adviser, and check your tenancy agreement to see if it gives you any additional rights. If not, you can always ask your landlord to make an exception for your relative – they should have a policy about when they will do this.

### Myth:

'I've received a notice from my landlord – this means I'll definitely have to leave.' Reality: Social tenants usually have strong rights against eviction, so getting a notice doesn't necessarily mean you'll end up losing your home. But you should never ignore letters or notices from your landlord – the earlier you take action, the better your chances. Seek advice from a local advice agency. They may be able to help you avoid a court hearing – for example, by helping you to claim all available benefits and pay off rent arrears.

## **Useful organisations**

### **Age UK**

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm. www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98** www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575** www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222** www.agescotland.org.uk

#### **Citizens Advice**

National network of centres offering free, confidential and independent advice. Their website has online information and you can use it to find details of your nearest Citizens Advice.

In England, call Adviceline: **0800 144 8848** In Wales, call Advicelink: **0800 702 2020** 

www.citizensadvice.org.uk

#### **Shelter**

Charity providing advice, information and advocacy to people in housing need.

Tel: 0808 800 4444 www.shelter.org.uk

In Wales, contact Shelter Cymru

Tel: 08000 495 495

www.sheltercymru.org.uk

### What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

### Housing options

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/housing** to get started.



0800 169 65 65 www.ageuk.org.uk If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65.** 









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