

Registered Providers,  
or Housing Associations are  
offering a range of housing  
opportunities to our  
**NHS KEY  
WORKERS**

Details of those  
opportunities are shown  
in this leaflet, along  
with useful contacts.



Housing associations are social landlords - independent, non-profit organisations driven by social purpose – reinvesting all their profit back into building new homes and investing in communities. Their focus is on providing homes that people can afford.

## Homes to rent

All housing associations offer homes to rent, many of them at below market rent levels.

There are two options available if you are looking to rent a housing association home:

### Directly from the housing association

A small number of associations allow you to apply to them direct for housing. Here are the links to their websites to find out more:

- Places for People:  
[rent.placesforpeople.co.uk/CreateAccount.aspx](https://rent.placesforpeople.co.uk/CreateAccount.aspx)
- Sanctuary Housing: [sanctuary.co.uk/find-home/rent-home](https://sanctuary.co.uk/find-home/rent-home)  
Sanctuary also advertise homes to rent on Rightmove.
- Cornwall Rural Housing Association Limited:  
[crha.org.uk/page/homes-to-rent](https://crha.org.uk/page/homes-to-rent)



## Through the Homechoice housing register

### What is Homechoice?

Homechoice is the choice-based system for letting council and housing association homes for rent in Cornwall.

Partner landlords advertise their vacant properties on the Homechoice website.

#### The partner landlords are:

- Aster
- Coastline
- Cornwall Housing Ltd
- Guinness Hermitage
- Livewest
- Ocean Housing
- Places for People
- Plymouth Community Homes
- Sanctuary Housing
- Willow Tree Housing Partnership
- Westward Housing Group



### Homes for sale

Housing Associations also sell homes. Some of these homes will be sold at market value with a part share being purchased - shared ownership - while others will be sold at market value, just like any other home purchased in the open market.

## What is shared ownership?

Under shared ownership you buy a share of a property – usually between 10% and 75% depending on your affordability and the terms of the lease – from a housing association. This is calculated on the full open market value. You will be required to purchase the maximum share size you can afford.

You then pay the housing association an 'affordable rent', which is significantly less than a market rent, on the portion of the property you do not own. The annual rent is calculated as a maximum of 2.75% of the value of the share that you do not own. Rents are then reviewed annually, with any increase being a maximum of RPI + 0.5%.

There are a set of eligibility criteria for shared ownership schemes. First time buyers qualify but if your household is earning more than £80,000 a year, you are not eligible.

You will need to put down a deposit ranging between 5% and 25% – on the share of the property you have decided to buy. You will also be liable for stamp duty, conveyancing fees and other usual costs associated with home ownership.

You should be able to take out a mortgage, subject to your eligibility, on your shared ownership property, just as you would on a property you had bought outright.

### Example of shared ownership

Property purchase price	Your share	Cost of your share	Housing Association share	Cost of HA share
<b>£100,000</b>	<b>50 %</b>	<b>£50,000</b>	<b>50 %</b>	<b>£50,000</b>

### Example of shared ownership costs

	Monthly cost
<b>Mortgage payments at 6% interest over 25 years</b>	<b>£322</b>
<b>Rent at 2.75 per cent of £50,000 (£1,375 over 12 months)</b>	<b>£155</b>
<b>Total monthly payment</b>	<b>£436</b>



## How to apply for a shared ownership home

Previously you had to register through a Government “Help to Buy agent” but this came to an end in March 2023. No replacement has been planned so you should visit individual provider websites.

### These are listed below.

- Aster [aster.co.uk/sales](https://aster.co.uk/sales)
- Coastline Housing [coastlinehomeownership.co.uk](https://coastlinehomeownership.co.uk)
- Cornwall Housing Ltd  
[cornwallhousing.org.uk/residents-area/shared-ownership](https://cornwallhousing.org.uk/residents-area/shared-ownership)
- Guinness Hermitage  
[guinnesspartnership.com/find-a-home/buy-a-home](https://guinnesspartnership.com/find-a-home/buy-a-home)
- Hastoe Group [hastoesales.com](https://hastoesales.com)
- Livewest [dch.livewest.co.uk/find-a-home/shared-ownership](https://dch.livewest.co.uk/find-a-home/shared-ownership)
- Ocean Housing [oceanhousing.com/shared-ownership](https://oceanhousing.com/shared-ownership)
- Plymouth Community Homes [so-living.co.uk](https://so-living.co.uk)
- Sanctuary Housing [www.sanctuary.co.uk/find-home/buy-a-home](https://www.sanctuary.co.uk/find-home/buy-a-home)
- Southwestern Housing Society  
[swhs.org.uk/services/shared-ownership](https://swhs.org.uk/services/shared-ownership)
- Tamar Housing [tamarhs.org/shared-ownership](https://tamarhs.org/shared-ownership)
- Westward Housing Group  
[westwardhousing.org.uk/apply-for-shared-ownership](https://westwardhousing.org.uk/apply-for-shared-ownership)

## Open Market Homes for Sale

Many housing associations also sell open market, or outright ownership, homes. Most of these are newly built.

Most list available properties on their website. You can use the links below to find out more about new build, open market homes:

- Gilbert and Goode (part of the Ocean Housing Group)  
[Find your new home - Gilbert and Goode](#)
- Livewest - [Homes to buy | LiveWest](#)

Some housing associations sell a small number of their existing homes every year. There will be a number of reasons they choose to do that but often they will need work doing to them. They will be sold on the open market, offered at a price that reflects the condition of the property and the association will usually accept the best offer made.

The proceeds from these sales are reinvested back in to building new homes and improving existing ones.

If Ocean Housing has any homes to sell, they use Millerson to market them. You can find their website here [www.millerson.com](http://www.millerson.com)

