



TRANSFER POLICY

1. Introduction

1.1 CHISEL recognises that our tenants sometimes want or need to move home for a variety of reasons and we try our best to satisfy that need.

1.2 Unfortunately, as a small housing association with less than 230 homes and no more currently being developed we only occasionally have property - especially self-contained property - available to let.

1.3 For this reason, we have to set clear priorities for allocating those few homes which do become available and full details of how we do this are set out in our Allocations & Lettings Policy, which is available on request or can be found on the CHISEL website at www.chisel.org.uk.

1.4 The Association has given the responsibility for letting around a third of its homes to some of the partner co-ops and agencies with which it works and these co-ops and agencies let these properties under the terms of management agreements or allocation agreements agreed with CHISEL. Vacancies in the remaining two-thirds of CHISEL's homes are let directly by CHISEL.

1.5 The association has legally binding nominations agreements with the local authorities in whose areas we operate and must make a minimum of 50% of our true void lettings (lettings not resulting from transfer moves or mutual exchanges) available to nominations from local authorities; lettings offered through local authority choice based lettings schemes are counted as local authority nominations. CHISEL offers virtually all of its homes that it does not offer to local authorities to tenants on its transfer list although we also sometimes offer homes through approved mobility schemes which CHISEL has joined. In return, we are sometimes able to secure transfers for an equal number of our own tenants wishing to move. For further information on these schemes see Section 13 below.

1.6 CHISEL has found that most local authorities do not wish to nominate to shared housing. Because of this, it is usually much easier for CHISEL to offer a transfer to a tenant in shared housing to another shared housing room than to transfer tenants from shared housing to self-contained housing or from one self-contained property to another.

2 Eligibility for Transfer

2.1 Any tenant who has occupied their home for at least 6 months can ask to be put on the transfer list.

2.2 CHISEL tenants who are housed in CHISEL homes managed by managing agents are entitled to be accepted onto CHISEL's transfer list in the same way as other CHISEL tenants. In return, CHISEL expects managing agents to consider the needs of other CHISEL tenants on its transfer list when allocating to vacancies in CHISEL homes that they manage on CHISEL's behalf.

3 Restrictions

3.1 You must have lived in your home for 6 months to apply for a transfer. Only in exceptional circumstances, will CHISEL consider a shorter qualifying period.

3.2 Other than in exceptional circumstances, no tenant with rent arrears will be offered a transfer. Tenants in arrears can be placed at the bottom of their priority band on the transfer list, but will not be moved up the list nor offered a transfer until the arrears are paid off in full.

3.3 A transfer offer will not be made to anyone who, in CHISEL's opinion, is in breach of their current tenancy agreement. In particular, tenants who have harassed, abused or committed acts of violence against staff, other tenants or their neighbours will not be offered a transfer. Tenants guilty of this behaviour will normally be taken to court and be evicted from their homes. Where this is not the case, they can be placed on the transfer list at the bottom of their priority band but will not be moved up the list nor offered a transfer until at least two years after the offensive behaviour ceases.

3.4 Exceptional circumstances

The director has discretion to waive the restrictions in 3.1 to 3.3 above in exceptional cases provided that any transfer offer made under the terms of this clause is reported to the next available Board meeting.

4. Condition of existing home

4.1 If we offer you a transfer to another home you will be expected to leave your existing home in a satisfactory condition and reasonable decorative order.

4.2 We will want to inspect your existing home before you move and we may make the offer of an alternative home subject to you reinstating alterations that you have made or carrying out decorations or paying for this work to be done.

5 Priority Banding

Because of the shortage of available homes, our transfer waiting list is divided into 4 priority bands as follows:

Priority A

- People in urgent medical need of re-housing (as defined in 8.3 below)
- People who are the victims of authenticated domestic violence where CHISEL agrees that a move to another property is likely to secure an end to the violence
- People who are the victims of serious harassment, including racial and sexual harassment (Category A Nuisance as defined by CHISEL's Neighbour Nuisance & Anti-Social Behaviour Policy)
- People whom CHISEL needs to move in order to carry out necessary major repairs to their home.

Priority B

- People whose accommodation is unsuitable on medical grounds (as defined in 8.4 below).
- People who are severely overcrowded (as defined in 7.3 below).
- People wanting to move from a larger to a smaller home with two or more fewer bedrooms

Priority C

- People who are overcrowded (as defined in 7.1 below)
- People wanting to move from a larger to a smaller home with one bedroom less

Priority D

- People falling outside the above categories
- Tenants or their partners requiring re-housing following the breakdown of their relationship

6 Unusual Circumstances

CHISEL will consider other urgent reasons for transfer and the housing manager in consultation with the director has the discretion to allocate them to Priorities A, B or C as appropriate.

7 Overcrowding

7.1 CHISEL sets out certain space requirements when allocating homes. You will be considered overcrowded - normally placing you in priority band C - if your home does not meet these minimum standards:

Household type	Bed-space Need
Single person	Room in shared dwelling, Bedsit or 1 Bed 1 Person
Couple, no children	1 Bed 2 Person
2 adults (not a couple)	2 Bed 3 Person
Single adult or couple	
- with 1 child	2 Bed 3 Person
- with 2 children expected to share	2 Bed 4 Person
- with 2 children not expected to share	3 Bed 4 Person
- with 3 children, 2 expected to share	3 Bed 5 Person
- with 3 children, none expected to share	4 Bed 5 Person
- with 4 children, all expected to share	3 Bed 6 Person
- with 4 children, 2 expected to share	4 Bed 6 Person
- with 4 children, none expected to share	5 Bed 6 Person
- with 5 children, all expected to share	4 Bed 7 Person
etc.	

Notes

- No more than 2 children expected to share a bedroom
- An adult (anyone over 18 years) is entitled to his/her own bedroom unless part of a couple
- Children of the opposite sex are expected to share a bedroom until the oldest child reaches 5 years of age
- Children of the same sex are expected to share a bedroom unless there is an age difference of 7 years or more
- A pregnant woman will be awarded a bed-space need of two bedrooms
- A couple can be awarded two bedrooms if there is clear medical evidence that two bedrooms are required
- Households can be allocated dwellings with a greater number of bedspaces than their size guideline need but not dwellings with a greater number of bedrooms than their size guideline need e.g. a couple with one child with a 2B3P guideline need can be allocated a 2B4P dwelling but not a 3B4P dwelling.
- A single bedroom is a room with a floor area greater than 6.5 square metres but less than 10 square metres
- A double bedroom is a room with a floor area of 10 square metres or more
- Rooms smaller than 6.5 square metres are not counted as bedrooms
- Allowance is to be made for loft rooms with sloping ceilings so that any floor area beneath a sloping ceiling is discounted by half.

7.2 In addition to CHISEL's space standards, there is a legal definition of statutory overcrowding which uses lower and different standards. The statutory definition of overcrowding is complex and if you suspect that you might be statutorily overcrowded, you should contact the CHISEL office for more information. However, please note that statutory overcrowding allows for a high level of occupancy, with living rooms counting as sleeping rooms as well as bedrooms; for example a family with two children of opposite sex over the age of ten would not normally be statutorily overcrowded in a one bedroom flat where there is a living room and a bedroom.

7.3 You will be considered severely overcrowded – placing you in priority band B - if you are statutorily overcrowded or if you have a two bedroom deficiency or more under CHISEL's bedspace standards; for example a single adult or a couple in a one bedroom property with two children not expected to share or with 3 children, 2 expected to share; or a single adult or a couple in a two bedroom property with 3 children, none expected to share, or 4 children, 2 expected to share etc.

7.4 When assessing overcrowding, only the tenant or tenants, their immediate family and/or partners and any live-in carers will be counted. Lodgers, friends and relatives who are not CHISEL tenants and who were not part of the accepted household at the time of letting and who have not subsequently been accepted by CHISEL in writing as part of the household cannot be taken into consideration.

8 Medical Grounds

8.1 In order to be considered for a transfer on medical grounds, you must obtain written proof of your condition from a doctor or consultant. The association reserves the right to request further information or a second medical opinion if we feel that the evidence provided by you and your doctor is insufficient for us to decide how to prioritise your need. If your doctor makes a charge for providing medical evidence, CHISEL will reimburse you for this cost on production of a receipt.

8.2 A transfer on medical grounds will only be agreed if: *either*

- your housing is the cause of your medical condition or makes it worse
- or*
- your medical condition means that your housing is physically unsuitable for you; for example, you would be eligible if you require a wheelchair and your home cannot accommodate one.

8.3 Your medical need will be considered urgent -placing you in transfer priority band A - if it means, in the opinion of CHISEL, that it is completely impossible for you or another household member to remain in your present accommodation.

8.4 Your accommodation will be considered unsuitable on medical grounds - placing you in priority band B - if, in CHISEL's opinion, your medical condition means that you or another household member would benefit significantly from a move to another property but it is not completely impossible for you or the household member to remain in your present accommodation.

8.5 No additional priority will be given on medical grounds if, in the opinion of CHISEL, the benefits of a move to another property for you or another household member are not significant.

10 Other

10.1 Following the breakdown of a relationship where there are children in the household, CHISEL expects the family home to remain occupied by the partner who has primary responsibility for looking after the children. If the other partner has regular access to the children, CHISEL will consider offering them a home with more than one bedroom, depending on the circumstances.

Each case will be considered on its individual merits. However, re-housing after a relationship breakdown falls into Priority D and is therefore not a suitable option where immediate re-housing is required.

10.2 Once accepted onto the transfer list, transfers are offered according first to priority band and then to length of time on the list. For example, if a two bedroom home becomes available, the first offer will be to someone needing two bedrooms, who is in Priority A, and who has been longest on the list.

10.3 Once you have been placed into a priority band you will remain in that band unless your circumstances change, in which case you can ask for your case to be reconsidered. You will not be moved into a higher priority band simply because you have been waiting for a long time.

10.4 Unfortunately, CHISEL cannot give any guarantees about how long you might have to wait for a transfer in any priority band. The length of time will depend on whether a suitable property is available as well as the urgency of your transfer need. As already stated, CHISEL has very few homes available for letting in any one year.

11 How to Apply for a Transfer

11.1 If you wish to apply for a transfer, you should contact the housing manager who will send you an application form.

11.2 We will assess your application and respond within 14 days of receipt of your application. The housing manager will decide which priority band you should be in based on the information you supply. Normally s/he will then advise you of whether your application has been accepted or not and, provided that your application is accepted, tell you the priority banding that your application has been awarded. If, however, the housing manager has any queries on the information you have supplied s/he may request further information from you and may occasionally wish to visit you at home or ask you to attend an interview at the office. In these circumstances we will advise you whether your application has been accepted or not and notify you of your priority banding within 14 days of us obtaining all the information we require.

11.3 As there may be a long time delay between the date of your transfer application and the date when we can make you an offer of rehousing, the housing manager will check the details of your application and your circumstances at the time when h/she thinks that there is a strong possibility that we may be able to make you an offer soon. As part of the checking process we may ask you to attend an interview at the office or we may arrange to visit you at home and you may be asked to provide evidence that all household members live at your home and are permanent members of your household.

11.4 The housing manager has discretion to suspend transfer applications from tenants who fail to provide information requested, fail to attend arranged interviews, fail to make themselves available to be visited at home or fail to respond to offers of accommodation. In such circumstances the housing manager will inform the tenant that his/her application has been suspended and no further efforts will be made to offer the tenant alternative accommodation until the tenant re-contacts the association. If a tenant fails to recontact the association within one year of being suspended from the list his/her application will be removed from the list and s/he will need to make a new transfer application to rejoin the list.

11.5 Once an offer of a property has been made you will be given 7 days to view the property and make a decision. If you turn the offer down, the home will immediately be offered to the next person on the list.

11.6 Only 3 reasonable offers of suitable alternative accommodation will be made. If, in CHISEL's opinion, you reject 3 reasonable offers that meet your minimum requirements, your name will be removed from the transfer list and will not be placed back on the list until at least 12 months have elapsed and you make a new transfer application to rejoin the list.

12 Changes of Circumstances

12.1 Once accepted on to the transfer list, tenants are expected to advise the housing manager of any changes to their circumstances, household makeup or transfer requirements.

12.2 Periodically, CHISEL checks that all tenants on the transfer list still need a transfer and checks that each applicant's circumstances remain unchanged. If, as part of this process, we write to a tenant on the list and s/he does not respond within 28 days, her/his name will be removed from the list and s/he will need to make a new transfer application to rejoin the list.

13 Other Options

If CHISEL is unable to offer you the immediate prospect of a transfer, there are other options you could consider.

13.1 Mutual Exchanges and Homeswapper

It is possible for you to arrange to swap homes with another tenant of either a housing association or a local council. CHISEL participates in the Homeswapper Scheme, which is a nationwide computer based register of thousands of tenants across the country who want to exchange. Further details about mutual exchanges and the Homeswapper Scheme can be found in the CHISEL Tenant Handbook, on the homeswapper website www.homeswapper.co.uk, and in CHISEL's 'Mutual Exchange Policy', which we will happily supply on request.

13.2 Housing Mobility Schemes

These schemes exist to enable social housing tenants to move to other parts of the country. They tend to prioritise applicants who are giving up larger homes for smaller ones. Details of these schemes can be found on the housingmoves website at or www.housingmoves.org.uk you can contact the housing manager for details.

13.2.1 *Seaside and Country Homes*: This is a scheme specifically for social housing tenants over 60 living in Greater London. It offers opportunities to move to the country or near the coast in the Midlands, South and East England.

13.2.2 *Lawn*: This is a scheme which aims to help people move from London to other parts of the country. (As at January 2011 this scheme has been suspended but may be re-instated).

13.3 Inter-Co-op Transfers

If you are a member of a co-op as well as a CHISEL tenant, you could check whether your co-op participates in any inter-co-op mutual exchange or transfer schemes.

13.4 Buying a home

As a social housing tenant you have a right to be considered for one of the government's Homebuy schemes, which enable tenants to buy a property usually on a shared ownership basis. Disabled tenants on benefits may also be eligible for the HOLD home ownership scheme for tenants with long term disabilities who need accessible alternative accommodation. The eligibility details of the schemes and the properties available often change and for further information you are advised to look at the Homebuy Options website at www.housingoptions.co.uk.

14 Appeals

14.1 If you do not agree with the way CHISEL deals with your transfer request, you may appeal

against it. Appeals may be cover the following:

- you feel the priority band into which you have been placed is incorrect
- you feel you have been offered a property which does not meet your requirements
- you feel you have been unfairly removed from the transfer list or you feel that your transfer has been unfairly blocked.

14.2 If you are not happy with the response to your appeal you can complain. Please ask for a copy of our Complaints Policy, which explains how this can be done.

15 Policy Review

CHISEL aims to review all its policies on a regular basis. This policy will be due for review in 2016 or earlier if the environment in which CHISEL operates changes significantly.

Policy agreed by CHISEL Board of Management 19 April 2011