

## Transfer Policy

### 1, Introduction

Impact is a member of the Cumbria Choice, Choice Based lettings scheme and works to the partnerships allocations policy. This transfer policy explains Impact's approach to the transfer of existing tenants which may be different to the approach of other social landlords within the partnership. It details Impact's specific approach within the wider context of the Cumbria Allocations Policy.

### 2, Policy Objectives

The aim of the policy is to enable existing tenants with a housing need to move to a more appropriate property but at the same time be mindful of the Association's void and other costs linked to transfers. To this end the Association will seek to promote the use of the mutual exchange scheme and restrict transfers to those tenants with a housing need.

### 3, Policy details/process

3.1 Most people can join the Cumbria Choice register, unless they are excluded because of previous serious anti-social behaviour or a breach of tenancy conditions with any landlord. Any Impact Housing tenant wishing to move to another Impact property must also join the Cumbria Choice register, unless a management transfer is agreed. This will normally be due to a tenant experiencing serious anti-social behaviour or other exceptional circumstances, as described in the Cumbria Allocations Policy.

3.2 Impact will normally only consider existing tenants for a transfer to another Impact property where there is a housing need. These applications will be in Band C and above. Tenants in bands D+, D & E will still be registered onto the Cumbria Choice Register as they can apply to transfer to another housing associations property.

3.3, In taking a decision about an applicant's housing need account will be taken of any vulnerability issues. Such issues may relate to:

- Age (e.g. elderly and infirm)
- Physical disability
- Mental Health problems
- Learning difficulties

3.4, On receipt of an application the housing needs of each applicant will be assessed and the application registered subject to exclusion criteria not applying. Applications will be awarded a priority Band after assessing the applicants Housing need.

Housing priority is awarded in accordance with the following categories:

Band	Banding Reasons
<b>Band A</b> Urgent Need	<ul style="list-style-type: none"><li>• Exceptional need</li><li>• Statutory overcrowded</li><li>• Statutory Homeless – priority need</li><li>• Unfit housing</li><li>• Abuse/violence/harassment</li></ul>
<b>Band B</b> High Need	<ul style="list-style-type: none"><li>• Two or more* from Band C</li><li>• Move on from Supported Housing</li><li>• Care leavers via Social Services</li></ul>

	<ul style="list-style-type: none"> <li>• 16-17 year old via Social Services</li> <li>• Homeless prevention option</li> <li>• Under occupancy of 2 or more bedrooms – social landlord tenant only</li> </ul>
<b>Band C</b> Medium Need	<ul style="list-style-type: none"> <li>• Non-priority homeless</li> <li>• Homeless prevention option</li> <li>• Medical Need*</li> <li>• Employment purposes/give or receive support*</li> <li>• Assessed as overcrowded by Cumbria Choice Policy*</li> <li>• Under occupation by 1 bedroom – social landlord tenant only*</li> <li>• Existing social housing tenants suffering financial hardship as a result of housing benefit changes under welfare reform*</li> <li>• Non-social housing tenants suffering financial hardship where rehousing through Cumbria Choice will alleviate their situation</li> <li>• Unsatisfactory housing – where at least one Category 1 hazard has been identified by the Local Authority*</li> </ul>
<b>Band D+</b> Low Need	<ul style="list-style-type: none"> <li>• Assessed as low housing need but have met Partnership Community Contribution criteria e.g. voluntary work, members of tenants group, transfer applicants with positive tenant history, pre-tenancy qualification or in employment</li> </ul>
<b>Band D</b> Low Need	<ul style="list-style-type: none"> <li>• Assessed as having low housing need</li> </ul>
<b>Band E</b> Reduced Priority	<p>Households will have a reduced priority when:</p> <ul style="list-style-type: none"> <li>- Rent arrears or other housing related debt</li> <li>- Breach of tenancy conditions</li> <li>- Transfer applicant – property not to standard</li> <li>- No local connection</li> <li>- Sufficient financial resources</li> <li>- Refusal of 2 reasonable offers in last 12 months</li> <li>- Starter/probationary tenant</li> <li>- Under 18 unless meet criteria for offer of accommodation</li> </ul>

3.5, Transfer applicants have the right to request their application is reviewed if they have information which they believe has not been considered when their priority banding has been decided. Reviews should be made directly to the Housing Options Team with an explanation as to why the review is being sought.

3.6, Transfer applicants are encouraged to seek a mutual exchange to increase their chances of moving. The Cumbria Choice scheme offers a mutual exchange facility linked to the Homeswapper scheme. Impact will pay any costs due from tenants to use the scheme.

All potential exchanges of property must be approved before they can take place. Further guidance is provided in Impacts Mutual Exchange Statement, attached to the Cumbria Allocations Policy.

Any existing tenants wishing to transfer or mutually exchange will be visited by a member of the Neighbourhood Team who will carry out a property inspection to check the condition of the property.

Transfers and mutual exchanges will not normally be considered where:-

- The tenant holds a 12 Month Starter Tenancy
- There are outstanding rent arrears or rechargeable repairs owing
- The property is in poor condition as a result of tenant neglect or damage.

- There have been other serious breaches of the tenancy and the applicant would be deemed a non-qualifying person as per the criteria detailed in appendix 3 of the Cumbria Allocations Policy.
- A court order is in place for breaches of tenancy conditions, or legal actions have been started.

3.7. In some circumstances e.g. void repair budgetary pressures, higher than anticipated void rent loss, this policy may be varied. For example a temporary embargo may be placed on transfers, with transfers only being allowed in exceptional circumstances, where void costs need to be curtailed.

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