# Transfers and Exchanges



**Tenants Handbook** 





Last updated 4<sup>th</sup> March 2019 Version 2.2

### Finding a New Home - Service Standard

We want to offer local people a fair opportunity to find a suitable home, and to build strong communities that meet people's housing needs. Part of that means we help you to find alternative accommodation if your circumstance change and you need to move.

To help you find a new home that meets your needs, we will:

- explain how the Housing Needs Register gives priority to different needs, and help you apply
- run a mutual exchange service to help you swap your home with another resident
- give you advice on other ways to find a new home and how to get further help with housing
- offer you a financial payment to move to a smaller property if your current home is bigger than you need
- give you special consideration if you need to move because of harassment or domestic abuse or urgent medical issues.

Whilst the home you are in was right for you when your tenancy started, different events may mean that your housing needs may change (for example, if you need to move to a larger or smaller home) we may help you through:

- a transfer through Castle Point Home Choice
- a mutual exchange with another tenant found by yourself or through Homeswapper.

#### **Castle Point Home Choice**

Home Choice is the way of looking for social housing in Castle Point. Rather than us deciding which housing to offer you, you can choose which properties interest you. All available properties are advertised on the internet at <a href="https://www.castlepointhomechoice.org.uk">www.castlepointhomechoice.org.uk</a> and on posters displayed at the Council Offices, Kiln Road, Benfleet.

You can look at the posters or websites to find properties that interest you. You can bid for properties if you are on the housing register requesting a transfer. Housing Association properties in our area can also be advertised on the Castle Point Home Choice website

You can bid for properties in a number of ways:

- on the website at www.castlepointhomechoice.org.uk
- by telephone: Call our 24 hour automated bidding line on 0333 9000 910
- by text message: send a text message to 07537 402601.

#### **Transfers**

It is possible for you to transfer to another Castle Point Borough Council property but you must apply for admission to our transfer list. Please contact Housing Options team by applying online or telephoning **01268 882200** for an application form.

All Castle Point Borough Council tenants can apply for admission to the transfer list providing they meet <u>all</u> the following criteria:

- Have held the tenancy of their current Castle Point Borough Council property for a minimum of 12 months
- Be the tenant named on the tenancy agreement and in full time residence in the property
- To have a clear rent account, except where it has been determined that the family is at risk of harm from domestic abuse and/or harassment
- No breaches of tenancy where proceedings have been initiated or there is a current notice of seeking possession having been served
- Looked after their present property (and garden if applicable) to a standard which will not incur costs to the Council to achieve a standard for re-letting.

We only have a small number of properties becoming vacant each year and in addition to transfer list applicants we also have to house other registered applicants (including homeless families) who are applying to us for the first time.

Since the demand for housing is far greater than the number of vacancies that occur, we have to prioritise. We do this by operating a banding system, this process allows us to assess your housing need.

When you make an application for transfer, we will aim to give you a written decision as soon as possible. Assess your application against the criteria set out on page 5. This will include a home inspection to ensure that the property is in good condition. If found not to be in a good condition then you will be advised of what needs to be done before further consideration of a transfer can be given.

If your application is approved, you will be given an application reference number which will allow you to bid on suitable properties.

Bands are allocated in accordance with the Allocations' Policy. A copy is available on request or on our website.

#### Offers of Accommodation

Offers of accommodation will be made in accordance with the Allocations Policy, following a successful bid on the choice based lettings system.

Offers are subject to you continuing to fulfil the eligibility criteria (page 5). Further checks will be carried out and will include a pre-transfer visit. If it is found that there is significant rent arrears, proceedings have been initiated and/or the property is in poor condition then the offer will be withdrawn and offered to the next highest bidder.

Where an offer of accommodation is made to relieve a risk of harm, and there are arrears, the tenant will be required to sign an agreement that they are still liable for the arrears, when transferring to a new tenancy.

## **Suspension or Removal from Transfer List**

During the lifetime of a tenancy, investigations and visits will be conducted by the Council. In the event that it is found that there are breaches of tenancy for any of the following, the transfer application can be suspended or removed.

Tenants will be suspended or removed from the housing register if:

- Rent and any other charges, including Council Tax, Former Tenant Arrears and rechargeable repairs are not paid regularly as they become due and/or arrears have accrued to unacceptable levels
- Any visitor/household member is causing nuisance, harassment or anti-social behaviour
- Any member of the household is found guilty of a criminal offence
- If a tenant has unsuitable pets, as defined in the Pet Policy, for which they have not been granted permission from the Housing Department
- A Notice of Seeking Possession and/or a Notice to Quit is served
- Proceedings initiated for anti-social behaviour
- The Council initiates proceedings for, or obtains a valid Court Order for Possessions and/or a Money Judgement for an unpaid debt or any breach of tenancy
- If 2 reasonable offers have been made and refused, will result in a 12 month suspension.

Once you have been approved as a transfer list applicant, it is essential that you notify us of any change in your personal circumstances which may affect your banding.

If you want further information on the process for transferring or our Transfers Policy, please check our website or contact Housing Services on **01268 882200**.

If you currently have more bedrooms than you need, (this is known as under occupying), you may qualify for our "Transfer Incentive Scheme" (T.I.S). Under this scheme you may be eligible for a financial payment if you move to a property with a smaller number of bedrooms.

If you want further information on our "Transfer Incentive Scheme", please contact your Housing Management Officer who will be happy to discuss with you.

### **Mutual Exchange**

An exchange is when you and another resident want to swap homes. It is normally the quickest way to find another home. You can swap with another Castle Point Borough Council resident or a resident of a housing association or another local authority. To carry out a swap you need to have permission from us and any other landlord involved in the exchange.

# How do I qualify?

We would not normally refuse permission but there are certain circumstances where this may happen:

- rent arrears
- homes being too small/large for applicant
- breaches of tenancy agreement.

Some properties are also not suitable as they may be subject to strict planning rules or have adaptations, or are classed as supported housing and their allocation is restricted to specific residents.

### How do I exchange?

There are two ways in which you can identify an exchange partner;

- you can put an advert in a paper or a shop window to identify a potential partner
- you can use a national exchange register such as Homeswapper.

Once you have found a suitable partner you need to contact Housing Options. They will send you and the other party an application form.

Upon receipt of your completed forms we will arrange to visit your home to carry out a property inspection along with gas and electric checks where appropriate. Once we are happy with the condition of your home, we will contact the other landlord to approve the exchange and confirm dates with you. You cannot exchange until all landlords involved have given their approval.

#### Homeswapper

Castle Point Borough Council tenants who are interested in swapping their home can access online information about possible exchange options through the Homeswapper service. This service is free to our tenants who register on <a href="https://www.homeswapper.co.uk">www.homeswapper.co.uk</a> As part of the registration process Castle Point Borough Council will be contacted to confirm that you are eligible to use the service.

Homeswapper is easy to use, gives residents local and national options, has powerful searching options, generates thousands of potential swaps and can be tailored to your needs with alerts by text and e-mail.

For more information on Mutual Exchanges, please refer to the Allocations Policy on www.castlepoint.gov.uk or contact Housing Services by telephoning 01268 882200.

# How to contact us

Housing Options	. 01268 882200
Housing Repairs	. 01268 882326
Housing Repairs (out of hours).	. 01268 758357
Housing Rents	. 01268 882481