

## BELGRAVE NEIGHBOURHOOD CO-OPERATIVE HOUSING ASSOCIATION TRANSFER & EXCHANGES POLICY

---

### *Aims of the transfer and exchanges policy*

The following are aims of the transfer and exchanges policy:

- To ensure that a sustainable number of existing residents of the co-op can put themselves forward to transfer into homes that better meet their needs
- To enable members to exchange with tenants of other social housing landlords
- To enable management transfers where the co-op wishes to transfer a member to another property

### Delegated Authority

- 1 The co-op delegates its service provider to operate its transfers and exchanges policy and authorises them to:
  - manage the co-op's transfer list
  - make decisions regarding management transfers in conjunction with the Chair
  - manage mutual exchange requests and an internet-based facility for members to consider mutual exchanges.

### Transfer list

- 2 A member may request to be put on the co-op's transfer list. In order to be placed on the transfer list as a result of a member request, the member must:
  - have lived in a BNCHA home for at least 24 months prior to their request
  - not have a current Notice to Quit against their tenancy
  - have no rent arrears or any other debt to the co-op
  - have no past history of perpetrating anti-social behaviour where evidence exists.
- 3 Normally, a member will only be permitted one transfer to a different home, and normally, if the household size has not

changed, a member will only be permitted a transfer to a home with the same number of bedrooms. The member can be made two potential transfer offers and if they refuse both, they will be removed from the transfer list (but may still be eligible for a management transfer).

- 4 If a member's family size has increased, and they need more bedrooms as a result of that, they would normally be expected to apply to the co-op's waiting list and be considered in accordance with the Allocations Policy, unless the co-op has reasons to carry out a Management Transfer.
- 5 If a member's family size has decreased, the co-op will use its best efforts to offer a smaller property suitable for the member's needs, but the co-op cannot usually transfer a member to a property with more bedrooms than the member is entitled to.
- 6 A member can only be offered a transfer if the above conditions are still complied with at the point of being offered a different home and the transfer taking place.
- 7 A transfer can also not usually be offered unless the member's current home is at the co-op's "lettable standard" at the point of transfer in respect of works that may need doing that are the responsibility of the member. The co-op will inspect the standard of the member's property prior to transfer and inform the member what works may need doing. A member may either get those works carried out or pay for them in advance of a transfer. The co-op will ensure that any works that need doing for health and safety reasons are carried out either before the transfer takes place, or subsequently if they do not come to light until after the transfer.

## Management transfers

- 8 When a property becomes vacant, the Chair, following discussions with the service provider, may exercise discretion to authorise a management transfer for reasons that could include:

- needing to decant a member whose home is in need of major repair;
  - a member who has been subject to racial harassment;
  - a member who is the victim of domestic abuse or whose children have been subjected to abuse;
  - for some other reason related to safeguarding adults and children
  - to enable an existing tenant member to downsize to a smaller home.
- 9 With the exception of a downsizing management transfer, those offered a management transfer will usually be offered up to a maximum of two reasonable potential alternative homes.
- 10 The service provider, in consultation with the Chair, may exercise discretion with regards transfer conditions (arrears and lettable condition of the existing home) in relation to management transfers dependent on the severity of need. Where it is considered necessary to move a member despite conditions not being fulfilled, the service provider will seek to make alternative arrangements to ensure that the conditions are met.

## Priorities

- 11 The service provider will offer one in every four properties that becomes vacant to any member or other person on the transfer waiting list whose family is of the size that warrants housing in the vacant property. Where there is more than one member or other person for whom the property size is appropriate, priority will be given as follows:
- to any management transfer applicants with priority amongst management transfer applicants determined through the Chair's discretion in consultation with the service provider
  - to a non-management transfer applicant who would have the most points in the co-ops allocations points system.

## Mutual exchanges

- 12 As a Registered Provider landlord, the co-op will support mutual exchanges between members of the co-op and between members of the co-op and tenants of other Registered Provider landlords.
- 13 A Registered Provider landlord is required to approve or decline a request for a mutual exchange within 42 calendar days.
- 14 The co-op will approve a mutual exchange request from two or more existing members subject to:
  - neither or none of the exchange properties subsequently being overcrowded or under occupied
  - whether the existing properties are at the co-op's lettable standard
  - both members being prepared to accept that, in respect of repairs that are the tenant's responsibility, their new homes in the condition they are in and sign that they accept any damage as their responsibility. Where damage only comes to light after the exchange has taken place, the service provider, in conjunction with the Chair, will exercise discretion regarding whether the co-op will pay for any works necessary.
  - there being no rent arrears for either member
  - there being no Notices extant on either member.
- 15 Where a member and a tenant of another Registered Provider landlord requests an exchange, the service provider will ask the incoming tenant to complete an application form and request a landlord reference. Two members of the Allocations Team (or a member of the Allocations Team and a service provider member of staff; or a member of service provider staff if a member of the Allocations Team is not available) will carry out an interview with the incoming tenant. The landlord of the other tenant is also likely to ask the co-op for a reference which will be completed by the service provider.
- 16 The co-op may reject the request if:
  - satisfactory references are not received

- the co-op property will be overcrowded or under occupied
- the incoming tenant refuses to become a member of the co-op and/or refuses to accept the responsibilities of co-op membership
- the property of the outgoing member is not at the co-op's lettable standard
- the incoming tenant or a member of their family has severe support needs that cannot be met by the co-op
- the incoming tenant has arrears owing to the co-op from a previous tenancy
- the incoming tenant has arrears owing to their existing or another landlord (unless the landlord, at the request of the incoming tenant, provides written proof that such arrears have been reducing for the previous three months through an agreed payment plan, in which case the co-op will exercise discretion as to whether the incoming tenant can be housed)
- there is reasonable proof that the incoming tenant has been responsible for racial harassment, anti-social behaviour or nuisance or caused intimidation or harassment to other residents, members of the public, agents, contractors or committee members of the co-op.

17 The incoming tenant will be advised that:

- they will be required to sign that, in respect of repairs that are the tenant's responsibility, their new homes are in the condition they are in and that they accept that they will become responsible for the member responsibilities as the previous tenant has left it. Where damage only comes to light after the exchange has taken place, the service provider, in conjunction with the Chair, will exercise discretion regarding whether the co-op will pay for any works necessary.
- they will not be eligible to the Right to Buy.

18 The co-op will ensure that members have access to Homeswapper to enable them to view potential exchange properties on the internet. This service will be publicised to members.

***Risks to be avoided:***

- Existing members are permitted to transfer or exchange with rent arrears making them much harder to recover
- The co-op becomes liable for repairs caused by tenant damage from either a transfer or an exchange
- The co-op does not comply with Tenancy Standard in respect of mutual exchanges