

20/20 HOUSING CO-OPERATIVE TRANSFER & EXCHANGES POLICY

Aims of the transfer and exchanges policy

The following are aims of the transfer and exchanges policy:

- To ensure that 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 allocations officers to:
 - make decisions regarding transfer requests when a property become available for a potential transfer.
- 2 The co-op delegates BCHS (in accordance with this policy) to:
 - manage the co-op's transfer list
 - identify potential management transfers to the co-op's allocations officers
 - manage mutual exchange requests and an internet-based facility for members to consider mutual exchanges.

Transfer list

- 3 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 normally:
 - have lived in their existing home for at least 12 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.

- 4 A request to be placed on the co-op's transfer list will be approved at a Management Committee meeting.
- 5 Normally, a member will only be permitted one transfer to a different home, and unless the member's circumstances have changed, a member will only be permitted a "like for like" transfer to a similar sized home.
- 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 The co-op may exercise discretion to include a member on the transfer list as a potential management transfer for reasons that could include:
 - significant health reasons which have been approved by an Occupational Therapist
 - needing to decant a member whose home is in need of major repair
 - the member being subject to racial harassment
 - the member being a victim of domestic violence or whose children have been subjected to violence
 - some other reason related to safeguarding adults and children

- a member under occupying their current home and wishing to move to a home with fewer bedrooms.
- 9 The co-op may also exercise discretion regarding including on the transfer list a member of other co-ops BCHS provides services to and, where requested to do so by Birmingham City Council or another agency, tenants of the local authority or housing associations, or people in other circumstances.
- 10 The co-op 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 co-op will seek to make alternative arrangements to ensure that the conditions are met.

Priorities

- 11 When a property becomes vacant, allocations officers will choose to offer the property to any member or other person on the transfer waiting list whose family 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
 - to a non-management transfer applicant who would have the most priority under the co-op's allocations policy, particularly taking into account the member's record of active involvement in the co-op.

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 co-op will carry out works necessary in relation to health and safety and will exercise discretion regarding whether the co-op will pay for any other 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, BCHS will ask the incoming tenant to complete an application form and request a landlord reference. Allocations Officers (or a BCHS officer if an allocations officer 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 BCHS on behalf of the co-op.
- 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. Once it has been agreed that the request will not be rejected, BCHS will ensure that the incoming exchanger pays for £1 share in advance of the mutual exchange taking place.

- the property of the outgoing member is not at the co-op's lettable standards. BCHS will ensure that a property inspection is carried out prior to the exchange.
- 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 by BCHS and by allocations officers 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 co-op 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