

Schemes To Help You Move

If you have any enquiries about moving or you want more details about the schemes listed here please contact us.

Transfers

Any residents of the Association can apply to move to another property – this is known as a transfer. Your transfer application will be considered in accordance with our lettings policy.

How Do I Get A Transfer?

1. You should contact the Customer Care Team to ask for a transfer form (see the Contacting Us section of this Handbook). Should you need help filling this in, please tell us and we will arrange for someone to help you.
2. Once we have received your completed form we will write to let you know if your application has been accepted.

Why Would A Transfer Application Be Rejected?

Reasons for rejecting an application are listed below:

- You have not been a resident with the Association for at least six months
- Your rent account is in arrears
- Your home is in a poor condition (including decoration and garden)
- You have breached your tenancy agreement, including anti-social behaviour.
- It could lead to overcrowding or under-occupation

We will look at each case individually before we reach a decision to reject the application. We will write to you to tell you why your application has been rejected if this happens, and you will be given the opportunity to appeal against the decision.

Exchanges

An exchange is a straight swap of home between residents. **(You must get our permission before you can exchange).**

Residents can apply to exchange with:

- Another resident of the Association
- A resident of another Housing Association or Registered Social Provider
- A resident of a Local Authority

If the resident you are swapping with is not our resident, their landlord must also agree to the exchange. This will be considered in accordance with our lettings policy.

We will only refuse permission for a limited number of reasons:

- There are rent arrears
- It could lead to overcrowding or under-occupation
- Property is designed for people for specific needs
- Other landlord has not given their consent
- Other legally justified reasons
- A local connection may be required
- Your home is in a poor condition (including decoration and gardening)

When you have found an exchange partner you must apply to us for permission to exchange. You must not exchange your home without getting permission first. We will then take you through the process of completing your exchange.

IMPORTANT: if you swap your home with another resident you take on responsibility for any defects or repairs which are the resident's responsibility. A list of these items can be found in the Repairs section of this handbook. You should never give your tenancy to someone else except by following the 'right to exchange' procedure. If you leave your property, the tenancy will end. We will treat any other resident as an illegal occupier unless they have a legal right to tenancy. You must not pay out or receive money to exchange your home. We would take action to repossess the property if you did this.

HomeSwapper

HomeSwapper is a mutual exchange service. You can use this service to help you find a new home. Once you have found the property you wish to swap to, you must always obtain the written permission from the Association. The Association will complete all the paperwork with you to make your move happen. If you have any restrictions on your tenancy agreement and are in rent arrears the Association has the right to refuse your swap. The Association has signed up to this service and you can benefit from this free service by visiting www.homeswapper.co.uk. If you have any queries, contact your housing officer.

Moving To Another Area

Other housing providers may also be able to help you to move. Your Local Authority should have a list of other housing providers operating in your area or your housing officer should be able to advise you.

Schemes To Help You Buy Your Own Home

We have several schemes available to help you purchase your own home.

Open Market HomeBuy

If you would like to buy a home of your own choice and cannot afford to buy a home on the open market, you may be able to get help with some of your costs through a loan from a participating lender and Homebuy Agent.

How it works

The Open Market Homebuy scheme works by providing an “equity loan” for 25 percent of the value of your home. An equity loan is a loan where the lender shares in any rise (and sometimes any fall) in the value of the property over the course of the loan.

If you are eligible, you do not have to pay the money provided by the Homebuy Agent until you sell your home. You will have to pay back the money lent by the lender once you have paid off your mortgage, although you will not pay any interest for the first five years.

For more details contact your housing officer.

New Build Homebuy (formerly Shared Ownership)

New Build Homebuy is a fantastic opportunity if you want to get a foot on the property ladder but can't afford to buy a home on the open market. It allows you to buy a share in a brand new leasehold property (either a house or an apartment) on a part buy/part rent basis and pay a subsidised rent on the part that you do not own.

You can buy an initial share of between 25% and 75% of the property and pay your Registered Social Landlord on the remaining share. For more details contact your housing officer.

Resales

From time to time, properties originally sold under New Build Homebuy become available for resale. If you have expressed an interest we will send you details of resale properties that match your housing needs.

Moving Out Of Your Home

If you wish to end your tenancy you must give four weeks' notice in writing. All tenancies end on a Sunday and the keys must be returned by 12.00noon on the next day, Monday.

Your tenancy will not end until you return your keys to us and leave the property. Even if you have given four weeks' notice in writing, we will continue to charge you rent until we receive the keys.

You must leave your home in a good, clean and tidy condition. All rubbish and unwanted furniture must be taken away by you. We may charge you for removing any items you leave behind. If any repair or redecoration work is needed, we will charge you for any work that is your responsibility.

If you leave your home without giving us the four weeks' written notice – this is called abandoning your home – we have to go through a legal process before we can relet the property, and you are still responsible for the rent and the security of the property during this time.

You must tell the Council Tax department of your Local Authority that you are moving. You should read your water, gas and electricity meters and tell your suppliers that you are moving. Don't forget to have the telephone disconnected and if you receive Housing Benefit to tell them the date your tenancy will end. Please remember to give us your new address.

We have a form you can use to tell us that you wish to end your tenancy. Please contact the Customer Care Team (see the Contacting Us section of this handbook) if you would like us to send you one.