

TRANSFER POLICY

1. INTRODUCTION

This policy applies to any general needs Assured or Secure tenants who wish to transfer from an ISHA tenancy to another property within ISHA's stock. It sets out the criteria for qualifying for a transfer and the process for application.

We want our tenants to flourish in their homes and enjoy the neighbourhoods where they live. However, we recognise that this is not always possible, and our tenants may express a desire to move to alternative accommodation.

ISHA operates in North and East London, which is in the midst of an affordable housing crisis where demand outnumbers supply. We are therefore unable to move everyone who expresses a desire to move.

Because of the limited number of vacancies in ISHA's stock, only tenants in priority need can register for an internal transfer. All other tenants who want to move will be referred to Homeswapper, or their local authority. Support and advice with registering and identifying suitable properties will be provided to all applicants.

2. AIMS

The aim of this policy is to increase opportunities for ISHA tenants in priority need for rehousing, to move to alternative accommodation which meets their needs, whilst ensuring that we allocate our homes in a transparent way and that applications for an internal transfer are dealt with efficiently and fairly.

3. DETAILS

Overcrowding

ISHA will provide advice and assistance for any tenants who are experiencing overcrowding. This may include signposting to the LA for registration on the Housing register, advice on how tenants can make the best use of space in their homes and assistance in registering for a mutual exchange. Tenants who are overcrowded will not be registered on ISHA's housing transfer list, unless they meet the threshold of statutory overcrowding.

Priority groups

When a tenant applies for a transfer, they will be assessed to determine whether they qualify within one of the following priority groups.

Priority group 1 – Decants (temporary and permanent decant)

Tenants who must move from their existing ISHA home so that major works, repair or improvement can be carried out. This group includes families who are required to move due to damp and mould. There is a separate decant policy and procedure which provides more detail about our approach. Priority will be given to tenants who are required to move on both a temporary and permanent basis.

Approval of management transfers for this priority group must be supported by a property condition report prepared by a building surveyor and approved by the Head of Assets and Repairs. All other options, such as temporary or hotel accommodation, should be explored before approving a decant.

Priority group 2 – Management transfers

Cases of domestic abuse where additional home security (Sanctuary) or legal action against the perpetrator is not appropriate and/or has been unsuccessful, and:

Serious harassment where a member of the household has been targeted and harassed and is unable to live in the property due to the risk of violence.

Hate crime – Where someone needs to move because of a crime, harassment, assault, intimidation or vandalism based on their race, religion, sexual orientation, disability or transgender identity.

Cases in this priority group must be supported by a management transfer request report, which includes supporting evidence, completed by the Tenancy Officer and approved by the Head of Housing Management or Director of Housing and Neighbourhoods.

Priority group 3 – Under-occupation transfers

This group includes applicants who are **under-occupying**, excluding under-occupying successors.

Under-occupiers will be entitled to a payment of an under-occupation incentive. This will be £750 for the first bedroom relinquished and £500 for each additional bedroom. We will also pay up to £1,200 towards moving costs and cover any reasonable costs of the reconnection or disconnection of appliances and white goods.

If the tenant is aged 65 or over or has a long-term disability, we will arrange and cover the costs of a packing and removal service.

Where a tenant qualifies for under-occupation incentive but has rent arrears in their current home any entitlement to under-occupation incentive will be used to clear the arrears and the balance paid to the tenant

Applications in this category must be approved by the Housing Manager.

Priority Group 4 – Under-occupying successors and Affordable Rent applicants

Tenants who have succeeded to a property which is larger than their housing needs and are required to downsize.

ISHA are required to rehouse occupiers who have succeeded to a tenancy where the property they have succeeded to is larger than their needs. Applications for this category must be approved by the Housing Manager.

Tenants who are unable to pay their rent due to a change in their financial circumstances who are living in a general needs property with an **Affordable Rent** may register on the transfer list for a property with a social rent. Applicants in this category must be supported by a report from the Income and Sustainability Manager. The report must evidence that the tenant cannot afford to pay their Affordable Rent because of a change in their financial circumstances since moving into their home, and that to remain in their current home would cause serious financial hardship. Applicants in this category will be approved by the Head of Housing Management.

Priority group 5 – Medical and disability

Disabled tenants requiring wheelchair adapted accommodation and tenants with serious medical needs where a member of the household is unable to use a part of their home due to their medical condition e.g. someone with a physical disability who can no longer climb the stairs, and the home is split on more than one floor.

Applications in this category must be approved by ISHA's independent medical assessor (currently Now Medical). The Tenancy Officer will be required to obtain a medical report from the applicant's GP, hospital consultant /doctor or other medically qualified practitioner. This will be submitted along with an internal transfer application form to the Lettings Officer for submission to ISHA's independent medical assessor.

Priority group 6 – Statutory overcrowding

Families living in homes that meet the threshold of statutory overcrowding.

Priority group 7 – Bedsit and hostel move-on

Tenants who have lived in a bedsit for more than two years may apply for a transfer to a one-bedroom property only. ISHA will allocate up to a maximum of two properties per year for this purpose.

Once approved, we will assess all applicants to determine which of the six priority groups they fall under, as shown in the following table.

	Criteria	Priority group	Number of offer	Size
Highest priority	Decants (temporary) tenants who must move from their existing ISHA home so that major works, repairs or improvement can be carried out (work duration is more than eight weeks) and who want to return to their home after the work is completed.	1	1	Like for like
	Decants (permanent) tenants who must move from their existing ISHA home so that the property can be sold or demolished or where major works, repair or improvement is required, and work duration is more than eight weeks, and the tenant is willing to move out permanently.	1	2	Housing need
	Management transfers – Domestic abuse, serious harassment or hate crime.	2	1	Like for like
	Under-occupation (tenant).	3	Unlimited	Housing need +1
	Under-occupation successor and Affordable Rent statutory overcrowded.	4	1	Housing need
Lowest priority	Medical needs disabled tenants requiring wheelchair adapted accommodation). A member of the household is unable to use a part of their home due to their medical condition e.g. someone with a physical disability who can no longer climb the stairs and the home is split on more than one floor.	5	1	Housing need
	Statutory overcrowding.	6	1	Housing need
	Bedsit policy and hostel move-on.	7	1	Bedsit or one bed

Where there is more than one applicant with the same priority that meets the matching criteria for a property, then we will allocate it to the applicant with the earliest registration date on the transfer list.

Where an applicant meets the criteria for more than one priority group, then they will be placed in the highest priority group for which they are eligible.

Reasonable offers – Definition

- A reasonable offer should meet the essential needs of the household, for example bedroom size or floor level, unless they have been assessed as a like-for-like category.
- Like-for-like is a property of the same size and property type.
- ISHA will note applicants' preferences, e.g. for a particular type of property and area and will attempt to satisfy them. However, an offer would not be considered unreasonable if it failed to satisfy those preferences.
- Transfer applicants will be able to specify postcode areas that they prefer. However, a further geographic preference within that area will only be treated as a preference unless there is some overwhelming social or medical need.

Property size and type to be allocated

Applicants who qualify for a transfer based on their housing need will be allocated a property size using the criteria in the following table.

Household size	Standard property size
Single person	Bedsit or one bed one person
Couple (no children)	One bed two person
Two adults not living as a couple	Two bed two person
One or two adults + one child	Two bed three person
One or two adults + two children	Two bed four person & three bed four person
One or two adults + three children	Three bed five person
One or two adults + four children	Three bed six person
One or two adults + five children or more	Four-bedroom seven person or above

We will also aim to apply the following principles in allocating property:

- i. An unborn child will not be counted as a member of the household.
- ii. A bedroom of less than 10 sq. metres is a one-person room.
- iii. Children of different sex, where the eldest is over 10 years, should not have to share a room.
- iv. Children of the same sex are expected to share a room. Where there is an age gap of more than 10 years or where the eldest is over 18 years, ISHA will consider the family for the next size of accommodation, if available.

Under-occupation incentive

Tenants who transfer to a smaller property will be entitled to a payment of an under-occupation incentive. This will be £750 for the first bedroom relinquished and £500 for each additional bedroom. We will also pay up to £1,200 towards moving costs and cover any reasonable costs of the reconnection or disconnection of appliances and white goods.

If a tenant is aged 65 or over, or has a long-term disability, we will arrange and cover the total cost of a packing and removal service.

This payment is payable to mutual exchange applicants (ISHA tenant only) who downsize and exchange within ISHA or to another Registered Provider or Local Authority tenancy.

Where a tenant qualifies for under-occupation incentive but has rent arrears in their current home, any entitlement to under-occupation incentive will be used to clear the arrears and the balance paid to the tenant.

Ineligibility criteria

Tenants who are not eligible for a transfer are:

- Any applicant who has rent arrears and has not been continually reducing them for at least 12 weeks, unless in a decant category or approved for a transfer on the grounds of domestic abuse.
- Any tenant where we are investigating antisocial behaviour reports made against them.
- Any tenant who has a valid Notice served on them due to breach of tenancy.
- Any tenant who has failed to keep their current home clean and in good decorative order.

Any tenant who has been approved for a transfer and subsequently falls into the ineligibility criteria will be removed from the transfer list. Any priority gained for time on the list will be lost if they reapply for a transfer at a later date.

Appeals and complaints

Any tenant who has a complaint about any part of this policy or is dissatisfied with the outcome of their transfer application can raise a complaint through ISHA's formal Complaint Process. Their complaint will be investigated by an officer who has not been involved in the decision-making of their application.

4. HEALTH AND SAFETY

This policy will be carried out in line with ISHA's health and safety policy. Our lone working policy should always be adhered to when using this policy; this is especially important for home visits and interviews.

5. EQUALITY AND DIVERSITY

ISHA will demonstrate its commitment to equality and diversity within the transfer policy. We will ensure that nobody receives less favourable treatment on the grounds of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

We will monitor the diversity of all applicants who apply and are approved for a transfer to ensure that no group is discriminated against or treated less favourably.

6. TRAINING

ISHA will ensure that all staff involved in allocating homes to residents are sufficiently trained and/or have the relevant experience and understanding of the rights of customers and our obligations under this policy.

7. DATA PROTECTION

It is sometimes necessary to share sensitive, private and special category data to facilitate the delivery of this policy. We will ensure that the processing of this data is in accordance with the principles of the Data Protection Act 2018 and our data protection policy.

We will only share a person's data where they have given us permission to do so, but refusal can lead to a request for a transfer being declined.

8. STATUTORY AND REGULATORY FRAMEWORK

This policy is covered by the following legislation:

- Housing Act 1985
- Local Government Act 1985
- Localism Act 2011
- Housing Act 2004
- General Data Protection Act 2018

Assured tenants do not have a statutory right to a mutual exchange but are granted a contractual right through their tenancy agreements.

The Housing Act 1985 gives Secure tenants a statutory right to a mutual exchange.

The Tenancy Standard of the Consumer Standards states registered providers (RPs) must allocate and let their homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account. It also requires RPs to develop and deliver services that seek to address under-occupation and overcrowding in their homes. These services should be focused on the needs of tenants.

9. MONITORING

We will carry out an annual review of the transfer waiting list and monitor properties let to transfer applicants in the annual report.

10. REVIEW

This policy will be reviewed every three years or sooner if there are any changes in legislation or to a local authority allocation policy that impacts the delivery of this policy.

11. ASSOCIATED DOCUMENTS

- Allocation policy
- Health and safety policy
- Privacy policy
- Lone working policy
- Complaints policy
- Decant policy

Reference	Version	Created	Author	Review	Leadership Team approved
Transfer policy	2	February 2026	Deeion Sharpe, Head of Housing Management	February 2029	March 2026