



Cardiff Community Housing Association
www.ccha.org.uk

TRANSFERS A TENANT'S GUIDE



CUSTOMER SERVICE EXCELLENCE





Please read this information with our booklet “The Points System Explained – A Tenant’s Guide”. If you want a copy, please ask our reception staff.

We hope this guide will tell you everything you need to know about how the Accommodation Register works. However, if you need help please call at one of our offices and ask to speak to a customer adviser.

Our offices are at:

**Callaghan House
50 Meteor Street
Adamsdown
Cardiff
CF24 0HE**

**20 Splott Road
Splott
Cardiff
CF24 2BZ**

Alternatively, you can contact us by e-mail: **housing@ccha.org.uk** or by telephone: **029 2046 8482**.

You can get more details about CCHA from our website: **www.ccha.org.uk**.

You can also ask for written information in other languages.

INTRODUCTION

The booklet tells you about:

- how transfer applicants are dealt with
- how we let our accommodation
- what will happen when you apply for a transfer.

Our transfer policy aims to house tenants whose housing needs are not being met in their present accommodation, and to ensure that our properties are allocated fairly. We use a system of points and priority banding based on housing need, to set the order in which we let our homes.

Our lettings policy seeks to contribute to community development. We want our tenants to be part of, not set apart from, the communities in which they live. We aim to develop and support communities by encouraging people from all groups and backgrounds to apply. Communities should be places where people want to live and where people should live together peacefully. “Community living” includes recognising the contribution individual members of the community can make. Accordingly, we can award “community living” points to reflect this contribution.



Who can apply?

The Accommodation Register is open to all our tenants.

Are there any conditions?

Yes. Our transfer conditions are as follows:

- 1 Your rent account must be clear of arrears – or, if you are in arrears, you must have made an agreement with us to clear the arrears and have kept to this agreement for a satisfactory period. We may suspend (put off) your transfer application until you have cleared your arrears or are consistently reducing them.
- 2 You must not owe us any other debts – such as chargeable repairs – again unless you have made an agreement to clear the debt and you have kept to it for a satisfactory period. Again, we can suspend your application.
- 3 Your property must be in reasonable decorative condition. As before, we can suspend your application until we are satisfied that this is the case.

4 During your tenancy you must have acted in a satisfactory manner; e.g. not caused any nuisance to your neighbours.

5 No member of your household must be made homeless as a result of any transfer.

If you are disqualified for rent arrears or failing a transfer inspection, you will not qualify for time points for the period you have been suspended.

How do I apply?

Contact us and ask for an application form. We will use this form to assess your circumstances, so please answer all the questions and include all the necessary information. Please return your completed form to us. Give as many details as possible about your housing circumstances; remember the person assessing your form has not seen where you are living now.

Next:

- 1 We will return your application if it is incomplete and ask you to provide the missing information.
- 2 We will assess your application and award provisional points.

3 At the same time, we will enter your application in our exchange book. This may help you get an exchange (or swap) with the tenants of other public sector landlords; e.g., council tenants, housing association tenants and, of course, other CCHA tenants.

What are points?

Because we don't have enough homes to meet the demand, we use a points scheme based on housing need to prioritise applicants. Points are awarded for a wide range of factors, such as overcrowding, working in Cardiff, voluntary work, time on the Register. The number of points you have will decide which band you go into.

If you score too few points to qualify, we will inform you that your application has been unsuccessful and tell you what your options are.

If you have enough provisional points, we will register your application on the Accommodation Register. We will then write to you to confirm your points total.

What if I have a low points score?

We will put you on the Accommodation Register only if you have points above a certain level and we have a reasonable prospect of housing you. This is because we do not want to build up your hopes unreasonably. If you would like details of the scores we can accept, please contact us.

What is banding?

Banding ensures fairness and choice in the way our homes are let.

There are four bands:

- **Immediate band – This band applies to CCHA tenants only.** It helps us respond to things like severe domestic violence or racial harassment. We also use this band where we need to move our tenants out while we do major repairs. You may need to move either temporarily or permanently to allow these repairs to take place.

If you have children and have been living in a one-bed flat for more than twelve months, you will qualify for consideration on the Immediate Band. Unlike others on the Immediate Band



list you will be allowed two reasonable offers. Also if we have assessed your living conditions in a one-bedroom house as unsuitable for young children, we can award the same level of points as for children living in one-bedroom floor flats.

- **Gold band** – for people in great housing need.
- **Silver band** – for people in moderate housing need.
- **Bronze band** – for people with less housing need.

For details of how many the points you need for each of these bands, please see below, but also contact our housing assistant for up-to-date figures.

Once a person has been visited and placed into their band the points are no longer as significant. What is more important is the date you were visited, as this will decide your position in the band.

When you have your position in the band, it is a matter of waiting. You will move up the Register as properties become available and are allocated.

If I'm in a lower band, how do I move up?

You can move between bands depending on your total number of points. Each band has a range of points, though this can change:

- **Gold band** – applications with 70-100 points
- **Silver band** – applications with 40-69 points
- **Bronze band** – applications with 20-39 points.

For example, your application scores 65 points and is placed in the silver band. Later you fall ill and get a further 10 points on medical grounds. You now have 75 points and will automatically move up to the bottom of the gold band.

Can I also move down bands?

Yes. If your points total is reduced after a change to your circumstances, you may find that you drop to a different band. For example, your application scores 70 points and is placed in the gold band. Someone in your household moves out and you are no longer eligible for overcrowding points, so 15 points are taken off your total. Your new points total is 55. This means you will automatically drop to the silver band.

How do I make sure my points are correct?

When your application has been assessed and accepted, the next step is a home visit. We will write to offer an appointment.

At the visit we will:

- check that the information you have provided is correct
- explain the system in greater detail
- give you some idea of how long you may have to wait
- discuss the type of accommodation you want and what we can provide
- inspect your home. Under our Transfer Policy your present property must be left in reasonable decorative condition, with no unpaid “tenant chargeable repairs” (repairs we do that you have to pay us back for), although we accept fair wear and tear.



Therefore, as part of the visit, we will inspect your home and tell you which of the decorations or repairs we think are your responsibility as a tenant. We will inspect your property again, shortly before you move, to ensure that you have completed the work noted at the previous inspection and that no more work is needed.

If your home fails this maintenance inspection, we will put off your transfer application until we are satisfied with its condition.

What happens after I have been visited?

When we have visited you, we will write to you again to confirm how many points you have and therefore which band you are in. Remember once a person has been visited and placed in their band the points are no longer as significant. What is more important is the date you were visited, as this will decide your position in the band.

Please check our assessment to make sure you are happy with it. If you have any queries, contact us straight away.

Can I choose where I want to live?

You can choose to live in any area where we have properties. If you wish, you can specify a particular street or road, or even a particular house, but this may mean you have to wait longer to be housed.

Please state clearly the areas where you want to live. The more specific you are, the more time you will have to wait, regardless of your position on the Accommodation Register. The more options you choose, the sooner you will be housed.

Now I'm on the Accommodation Register, when will I get a home?

We cannot be sure how long it will take for you to be housed. This is because in most cases we don't know when properties are likely to become available. Your band and position on the Accommodation Register will give you some indication of your chances of being housed.

What if my circumstances change before I'm housed?

Please tell us about any change in circumstances. The changes may alter your points and therefore the band you are in, either up or down depending on the changes. If your points score goes down, it probably means your housing needs are less urgent.

How are decisions made when a property becomes vacant?

When we know that a property is available for letting, the person at the top of the Accommodation Register will be offered the home. If they reject it, we will offer it to the next person on the Register.

What type of property will I be offered?

The types of property we can offer are listed below, with the eligibility requirements:

- 1 **One-bedroomed properties**
Single person or a couple (under pensionable age)
Elderly person or couple
- 2 **One-bedroomed elderly person properties**
Elderly single person or couple (aged 50 or over)
- 3 **One-bedroomed sheltered accommodation**
Elderly single person or couple (aged 60 or over)
- 4 **Two-bedroomed properties**
Couple with one child
- 5 **Three-bedroomed properties**
Couple with two or three children
- 6 **Four-bedroomed properties**
Couple with four or five children
- 7 **Five-bedroomed properties**
Couple with six or more children
- 8 **Disabled people's properties**
Disabled people only



What happens if I am offered a property?

You will receive an offer letter inviting you to view the property and telling you the arrangements for viewing. If you fail a final transfer inspection at the time the offer is made you will not be offered another property for three months to make sure you have time to put right the outstanding work.

If I accept an offer, what is my next step?

If, after viewing the property, you decide to accept the offer, you should call at our office on the date shown in the offer letter. We will ask you to sign the tenancy agreement and give you the keys to the property.

When do I hand in the keys for my present home?

You should return your old keys to us on the Monday morning that your new tenancy begins. Make sure that you do not leave any belongings in your old home, and that you have cleared it throughout. You must leave all the decorations in reasonable condition, and all fixtures and fittings should be intact. Remember that, although we make an allowance for “fair wear and tear”, we will send you a bill if we need to do any decorating or replace damaged fittings.

If I decide to refuse an offer, will my application be affected?

If you decide to refuse an offer of accommodation, you should tell us as soon as possible and explain your reasons. If this was your first offer, your application will not be affected and will remain on the Accommodation Register in its original position. We will make you another offer when a property becomes available. If you refuse this second offer, you will again have to tell us why. When we have considered your reasons, we may decide to remove your application from the Accommodation Register, unless:

- the property was not the type you had asked for
- the property was not in an area you had asked for
- the property was in a poor state of decoration
- you thought the rent was too high, or
- you had other good personal reasons for your refusal.

What if I'm not satisfied with your decisions about my application for housing?

If you are dissatisfied with the way we have applied our lettings policy, you can take certain actions:

- You can ask us to explain in writing how your points total was assessed.
- You can ask to inspect the information recorded on your file.
- You could seek advice of an independent solicitor or Citizens Advice Bureau.
- You can use our Complaints Procedure.
- You can complain directly to the Public Services Ombudsman for Wales, 1 Ffordd yr Hen Gae, Pencoed CF35 5LJ.

You can ask for a copy of our Complaints Procedure from any of our offices. A summary of this information is also available on our web-site.



www.ccha.org.uk

2 Ocean Way, Ocean Park, Cardiff CF24 5TG
Tel: 029 2046 2142 Fax: 029 2046 8438

Also at
Callaghan House, 50 Meteor Street, Adamsdown, Cardiff CF24 0HE
20 Splott Road, Splott, Cardiff CF24 2BZ

CCHA IS A CHARITABLE HOUSING ASSOCIATION

Designed & printed by Carrick Business Services Ltd
Tel: 029 2074 1150