



INNISFREE HOUSING ASSOCIATION

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Transfer Policy

TRANSFER POLICY

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TRANSFER POLICY

1. INTRODUCTION

- 1.1. Innisfree Housing Association (Innisfree) was established in May 1985 to provide housing for homeless and inadequately housed Irish people in London.
- 1.2. The Association has over 600 homes and operates predominantly in North and North West London, with the majority of stock in the boroughs of Brent, Camden, Hammersmith and Fulham and Haringey. The other boroughs where Innisfree has homes are; Lewisham, Lambeth, Hertsmere, Islington, Harrow, Enfield, Ealing, Barnet, and Hillingdon.
- 1.3. Our ability to let homes is limited by the number of empty properties we have, and the size, type and locations of these properties. Many people are in need of appropriately sized homes, more than there are properties available, therefore some applicants will remain on the list longer than others.
- 1.4. Innisfree provides housing to three main client groups; general needs, supported and sheltered housing.
- 1.5. This policy does not apply to market rent, rent-to-buy schemes, shared ownership properties, or shared housing properties.
- 1.6. This policy does not apply to schemes where we are demolishing and rebuilding, or where we are selling blocks and relocating residents.

2. OUR APPROACH

- 2.1. We use this policy to ensure a consistent approach to allocating properties to tenants looking to transfer within our housing stock, and any decision making around this.

- 2.2. We intend to let our homes in a fair and transparent way which most effectively suits the housing needs of our local communities, while minimising the time that properties remain empty between each letting.

3. POLICY AIMS

- 3.1. Innisfree seek to:
- Treat residents fairly and equally
 - Support residents to access stable and sustainable tenancies
 - Support existing residents to live in appropriately sized homes, suitable to their needs
 - Support residents to move via a Management Transfer in cases where risk is established through antisocial behaviour, domestic violence, or other threatening circumstances.
- 3.2. This policy does not cover the following tenancy changes:
- Residents moving into an Innisfree property for the first time, this is outlined in our Allocations Policy
 - The changing of a Starter tenancy to an Assured Tenancy
 - The renewal of a fixed term tenancy to a current tenant in the same property
 - The decanting of existing residents
 - Residents mutually exchanging their tenancies
 - Changing a sole tenancy to a joint tenancy, or a joint tenancy to a sole tenancy
 - Assigning a tenancy to a household member
 - Succeeding a tenancy if the tenant has passed away

4. TYPES OF HOUSING

- 4.1 Innisfree run several schemes with varying types of accommodation:

4.2 General Needs Housing:

4.2.1 Innisfree own bedsits, 1, 2, 3 and 4-bedroom properties across several boroughs. When these homes become empty, they are predominantly offered to Local Authorities to move an individual or family from their Housing Register. We do not accept direct applications for our general needs homes but do consider internal transfers for our existing tenants in line with this Policy.

4.3 Sheltered Housing – Clochar Court:

4.3.1 This is independent living accommodation provided for individuals over the age of 60.

4.4 Shared Housing:

4.4.1 Innisfree have several large houses that have been converted to shared accommodation.

We currently have shared houses for the following groups:

- Young Irish professionals, aged 18-30
- Older Irish men, aged 45+

4.4.2 Innisfree residents living in our shared houses are unable to request an internal transfer to another Innisfree property, unless required to move by Innisfree.

4.5 Supported Housing:

4.5.1 Innisfree works with The Clearing House to provide homes for street homeless applicants.

We will provide the housing management service for up to two years on Assured Shorthold tenancies and support will be provided by an external agency. Any move-on commitments to tenants will be provided by The Clearing House.

4.5.2 Residents living in our supported housing are unable to request an internal transfer to another Innisfree property.

5. HOW TO REQUEST A TRANSFER

5.1 Tenants considering a transfer to another Innisfree property should make contact with the Housing team. Their Housing Officer will discuss their housing concerns with them and assess whether an internal transfer is appropriate – this will depend on the below eligibility criteria.

5.2 Due to the size of our housing stock, any resident considering a transfer should be encouraged to register with HomeSwapper.co.uk for a mutual exchange, please see the Mutual Exchange Policy.

5.2 The Housing Officer will send the resident a Transfer Application form, and request that they return the completed form with supporting documents. These documents may include:

- Photo ID for all household members
- If the transfer has been made for health reasons a medical form will be sent to the applicant and should be completed by their GP or another practitioner.

- Supporting evidence from agencies such as the Police, Social Services, or the Safer Neighbourhoods Team, for example where there is a safety issue, or antisocial behaviour in the immediate area.

6. ELIGIBILITY CRITERIA

6.1 Innisfree seek to ensure that applicants meet the qualifying criteria for the property they are being considered for, we take into consideration:

- Does the property meet the resident or families' physical needs? I.e., is it an appropriate property size, are there enough bedrooms, and are there any mobility requirements?
- Will the resident be able to manage the property and their tenancy? I.e., is there any reason to believe that they are likely to cause, or be the victim of, a serious housing management problem at the address?
- Can the resident afford the rent charge and cost of living at the property? I.e., Will their wage cover the cost of living there, are they in receipt of benefits, and will they be affected by any benefit caps or the bedroom tax?
- Innisfree tenants are required to have lived at their current home for a minimum of 12 months before they can apply for a transfer. They must also have successfully completed any starter or introductory period of their tenancy.
- Residents must have maintained their current home to an acceptable standard, the Housing Officer will arrange a pre-void inspection of the property. Any debt for rechargeable works must be cleared before moving.
- Tenants wishing to transfer who have rent arrears may only be considered at Innisfree's discretion on a case-by-case basis. Rent accounts should be cleared, or a repayment plan may be considered where the debt is fully recoverable within 12 months.
- Any residents wishing to transfer must not be under possession proceedings or enforcement for breach of their tenancy terms and conditions.

7. SIZING OF HOUSEHOLDS

- 7.1 Innisfree have adopted the Department for Work and Pension's (DWP) guidelines for bedroom entitlement and Housing Benefit / Universal Credit eligibility:

No of bedrooms	Max. no of occupants	Household makeup
0	1	Single adult
1	1 to 2	Single adult or couple
2	2 to 4	Single adult or couple, with 2 same-sex children under 16
		Single adult or couple, with 2 different-sex children up to the age of 10
		Single adult or couple, with a non-residential carer providing overnight care
		A couple with an evidenced medical need for a separate bedroom
3	3 to 6	As above, with additional children or adults over the age of 18
4	4 to 8	
5	6+	

- 7.2 At the time of transfer, a person aged over 18 years will be entitled to their own bedroom provided that they have not left to live elsewhere and returned to the household or joined the household for the first time. An exception will be considered if the person left home temporarily to attend higher education.
- 7.3 A single person can be allocated a bedsit or one bed.
- 7.4 Children of different sexes should not be expected to share a room once the eldest is 10 years old.
- 7.5 Adult head of households will be entitled to a double room when allocating a home or for mutual exchange purposes.
- 7.6 A tenant with formalised caring or fostering responsibilities for a child or children will be entitled to additional bedroom/s in the same way as a tenant with their own children. Legal documentation must be provided to prove this arrangement.

- 7.7 Properties that have been specifically adapted for use by those with disabilities are required to be recycled to applicants with disabilities or support needs, wherever possible, to ensure the best use of stock.

8. BANDING

- 8.1 Innisfree operates a banding system for awarding priority for a transfer.

- 8.2 The following banding applies;

8.2.1 **Priority A – 300 Points**

- Victims of racial, sexual, or other harassment or of domestic violence with supporting evidence
- Decants –Residents required to move for major works to the property
- Urgent medical problems where an urgent transfer is needed (supported by medical evidence from a qualified medical practitioner)
- Extreme overcrowding (at least two additional bedrooms needed)
- Residents who urgently require 24-hour care and need an additional bedroom
- Where the Spare Bedroom Subsidy is adversely affecting the ability to pay/rent debt is increasing.

8.2.2 **Priority B – 200 Points:**

- Overcrowding (1 additional bedroom needed)
- Underoccupation
- Residents who require a live-in carer and need an additional bedroom
- Residents required to move for non-urgent management reasons
- Couples who occupy a studio or 1 bedroom, 1 person flat

8.2.3 **Priority C – 100 Points:**

- Need to be near relatives or friends to give or receive support
- Non urgent medical reasons (supported by medical evidence from a qualified medical practitioner)

8.2.4 Priority D – 50 Points:

- Residents joining the Transfer List with no particular housing need
- A son or daughter of a tenant in an overcrowded household. This is limited to one applicant per household who must have been resident continuously from childhood without having moved away (with the exception of leaving home to attend higher education)

8.3 Any tenant can apply for a transfer, but Innisfree will only place tenants on the appropriate transfer list if they have a need which falls within the policy. Priority over other applicants will depend on the type of transfer required and the banding allocated.

9. MAKING AN OFFER OF ACCOMMODATION

- 9.1 If you are approved for a transfer Innisfree will assess your needs, such as the number of bedrooms you need and any other requirements, including any medical needs. As a result of the assessment, you will be prioritised and placed in a 'band' based on your circumstances. You will be placed on our transfer waiting list, and we will contact you if a suitable home becomes available.
- 9.2 If your application is approved and a suitable home becomes available, a Housing Officer will contact you to discuss the property. They will confirm your housing and medical needs again to ensure that the home is suitable for you. They will also review your rent account and any history of antisocial behaviour.
- 9.3 The Housing Officer will offer you an appointment to view the property in person – after the viewing an offer of accommodation may be made to you in writing. If you receive an offer of accommodation, you must respond to the offer within 2 working days.
- 9.4 If you feel the property does not meet your needs or the needs of your household, you should inform the Housing Officer as soon as possible, so that they may consider whether your reason for refusal is reasonable.

10. REFUSING TO OFFER

10.1 There are several reasons why an offer will not be made:

- **Arrears:** Any tenant in rent arrears will not be allowed to transfer. This applies to tenants living in supported, sheltered or general needs housing. In exceptional circumstances, we may approve a transfer with arrears, for example cases of domestic violence or harassment where a tenant or their family members' safety is at risk. In the case of Spare Room Subsidy/Bedroom Tax cases, we have the discretion to approve on a case-by-case basis, provided a suitable repayment plan has been entered into.
- **Court order or breach of tenancy:** All applications for a transfer will be suspended and no offer will be made where a court order has been obtained or breached or where legal action is being taken because of a serious breach of tenancy.
- **Tenant damage:** When a tenant applies for a transfer and a home visit is arranged by the Housing Officer, it is important that they inspect the property at that time to ensure there have not been any alterations or damage caused. If damage is discovered we will stop an application being processed or offer made until the damage or alteration have been adequately addressed by the tenant. It is important that all tenants transferring to another Association property leave their property in good condition before vacating. Officers should make every effort to inspect the property before they are signed up at the new one to ensure no damage has been caused. We may withdraw any offer if damage has been caused, or the property is neglected. However, Officers and the Operations Director should take into account any issues of vulnerability which impact on the tenant or family.
- **Under-occupation:** Due to the shortage of family sized accommodation becoming available, housing staff will discuss with tenants who are under-occupying to move to smaller accommodation more suited to their household size. This might mean discussing any housing benefit implications on having extra bedroom/s or if there is additional cost of heating their home.

11. MANAGEMENT TRANSFERS

- 11.1 We will consider a management transfer for tenants that need to move due to violence, domestic violence, sexual abuse, harassment, or hate crime.
- 11.2 We require the tenant to complete a transfer application form and will support them to gather evidence from external support agencies to evidence their need for a transfer. Once the application has been completed and evidence has been gathered, the evidence will be reviewed and a decision made on the action to be taken. We will consider the full implications of the transfer, ensuring that the tenant's needs are taken into account.
- 11.3 Approved management transfer applications will be banded at 350 points, placing them in the highest banding group.
- 11.4 The tenant will be notified whether or not a management transfer has been agreed, and whether a suitable property has been located.
- 11.5 Innisfree will make only one direct offer of accommodation, this is to ensure that the household's urgent needs are met as quickly as possible. If you decline one offer of suitable accommodation, your application will be cancelled and you will be advised to continue seeking alternative accommodation options via the Local Authority.
- 11.6 Innisfree will offer a management transfer on a 'like-for-like' basis, i.e., if a mother and her three children are fleeing domestic abuse from their two-bedroom home, they will be offered a management transfer to another two-bedroom home..
- 11.7 Due to the limited number of properties that Innisfree have in their housing stock; we may not be able to offer an urgent move to a suitable property. In these cases, the tenant will be supported to approach a Local Authority for support with emergency accommodation.

12. REVIEWING THE TRANSFER WAITING LIST

- 12.1 The Housing Team will review the transfer waiting list yearly and will request that you update your transfer application with any change of household or circumstances.
- 12.2 Your banding may change; you may be placed in a higher or lower band if your housing needs or household size changes.

- 12.3 Your transfer application may be removed from the waiting list if you do not respond to our requests for an update.

13. DECISION-MAKING AND APPEAL PROCESS

- 13.1 Decisions on all lettings of Innisfree properties are made at a weekly Voids and Allocations meeting. Innisfree have a requirement to let the majority of our vacant homes to applicants on Local Authority housing registers, to alleviate homelessness. Please see Innisfree's Allocations Policy for details.
- 13.2 The Housing team will shortlist transfers for a void property. In the event of more than one tenant being in the highest priority band, the date of registration will then be used to decide priority order.
- 13.3 With the exception of Management Transfers, Innisfree operate a two suitable offers policy; this means that we will offer you a maximum of two homes to transfer to. A suitable offer will be one which:
- Is in a borough that you have requested to move to
 - Suits your physical needs and the needs of your household
 - Reduces the risk of further violence to those who have been rehoused because of domestic abuse
- 13.4 If you decline two offers of suitable accommodation, your transfer application will be suspended from the waiting list for 12 months. You will then be asked to update your details to reinstate the application. You will be informed of this in writing.
- 13.5 In the case of a management transfer, if you decline one offer of suitable accommodation, your application will be cancelled, and you will be advised to continue seeking alternative accommodation options via the Local Authority.

14. DATA SHARING

- 14.1 All information will be stored in our Housing Management systems. All case notes, case files, and personal information will be kept confidential in line with the Data Protection Act 2018. We will adhere to the Data Protection Act and comply with the General Data Protection Regulation for Sharing Personal Information to ensure that we maintain the confidentiality of all parties.
- 14.2 We will share information with third parties where we have an information sharing protocol in place, if there are safeguarding concerns, or we have a duty to do so for the purpose of crime prevention under the provisions of the Crime and Disorder Act 1998, and the provisions of the Data Protection Act 2018 (and any other relevant legislation) justify it.

15. EQUALITY, DIVERSITY, AND INCLUSION

- 15.1 We are committed to embedding the 2010 Equality Act into our Policies and Procedures. As part of this commitment, staff should facilitate reasonable adjustments and adapt our standard policies and procedures wherever possible, in order to ensure every individual can report antisocial behaviour.
- 15.2 To make an adjustment means to change work practices to avoid or correct the disadvantage to a person with a disability. This may include:
- Allowing more time than we would usually for someone to provide information that we needed.
 - Providing specialist equipment or additional support such as a sign language interpreter.
- 15.3 Social housing is a valuable resource, and allocations must be made in a fair and transparent way. Innisfree will do this using the following methods:
- Complete CORE records as required
 - Equality and Diversity Action Plan
- 15.4 The Transfer policy and procedure will ensure that all residents and applicants are treated in a fair and non-discriminatory way. We are aware that our main client group, the Irish community, has traditionally not had access to services and housing to which it is entitled.

16. CONSULTATION AND REVIEWING THIS POLICY

- 16.1 Innisfree will measure the success of this policy in a number of ways, including consulting with residents on this policy via our website and surveys sent.
- 16.2 We will publish our policy on our website and through our newsletter.



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