



As a secure Croydon Council tenant, you could qualify for the STP scheme by:

- moving to a smaller council or housing association home in Croydon through a transfer arranged by the Council
- moving to a smaller home through a mutual exchange of accommodation (a “swap”) with another secure Croydon Council tenant, as long as your exchange partner does not overcrowd or under-occupy the home you leave
- being rehoused by another council, as long as Croydon had put your name forward to the other council
- moving through the Seaside & Country Homes scheme. Croydon will need to have put your name forward for this scheme, which could help you move to Kent, Sussex, Hampshire or other areas outside London.

As an assured tenant of a participating housing association, you could also qualify for the scheme by moving to a smaller council or housing association home in Croydon through a transfer arranged by the council.

So does everyone qualify for the scheme if they downsize?

No. There are a few exceptions. You cannot qualify for the scheme if you:

- transfer to a smaller property because of medical priority, or move into special sheltered accommodation
- are required to move as an “under-occupying successor” following the death of the tenant
- fail to give vacant possession of the property you move from
- ask someone to leave your home before applying to join the scheme
- transfer on “management” grounds
- arrange a move yourself without the help of Croydon Council
- complete a mutual exchange with someone who is not a tenant of Croydon Council.

Please contact the Under Occupation officer for further details:

Email: downsizing@croydon.gov.uk

Phone number: **020 8726 6100 extension: 10006**

Website: www.croydon.gov.uk

Letter: **To the Under Occupation Officer
Bernard Weatherill House, 3rd Floor Zone A,
8 Mint Walk, Croydon, CR0 1EA**

Special Transfer Payment Scheme

helps you move to a smaller, more manageable home and pays you up to **£3,000** to downsize!





Are you a secure tenant of Croydon Council, or an assured tenant of one of the housing associations* with homes in Croydon?

Does your present home have more bedrooms than you need?

Would you like to downsize, be paid for doing so and (if you are a Croydon Council tenant) have your removals arranged at no cost to yourself?

If your answer to these questions is “yes”, then read on!

The special transfer payment scheme (STP) gives generous financial assistance to tenants willing to move from large homes to smaller accommodation.

As well as Croydon Council tenants who downsize, some housing association tenants* may also qualify to receive the STP grant. Council tenants will also have their removal expenses paid.

** Please note: Not all Croydon's housing associations take part in the special transfer payment scheme.*



Why is the Council running the scheme?

The Council, together with those housing associations taking part in the scheme, wants to free up properties which could accommodate large families, but which only have one or two people living in them. This is known as “under-occupation”.

Under-occupying residents often struggle to cope with heating costs in large properties, or may have difficulty managing stairs. Frequently they need help with the costs of moving. The STP scheme is considered to offer very good value for money, because it helps people to downsize who otherwise might think they could not afford to do so.

What does the STP scheme offer?

Through the STP scheme you can receive:

- priority for a transfer to a smaller home
- a cash grant of up to £8,000
- if you are a Croydon Council tenant, assistance with your removal arrangements and expenses.

How much grant does the STP scheme pay?

The scheme pays £2,000 for each bedroom given up, less any rent arrears and rechargers for the cost of cleaning, clearance, repairs or redecoration, when your tenancy ends. Here are examples of how it works:

Old home	New home	Grant paid
5 bedrooms	1 bedroom	£8,000
4 bedrooms	2 bedrooms	£4,000
3 bedrooms	1 bedroom	£4,000
2 bedrooms	1 bedroom	£2,000

And, if you are a council tenant, your removal expenses will be paid if you use Croydon's approved removals contractor. The cost of removals usually amounts to £400 - £500.

Who is eligible for the STP scheme?

A large number of Croydon Council and housing association tenants who are living in homes that are too large for them qualify for the scheme.

However, some housing associations with homes in Croydon do not take part. If you are a housing association tenant, you should check with your landlord to find out if it is participating in the scheme.

Special Transfer Payment Scheme helps you move to a smaller, more manageable home and pays you up to **£8,000 to downsize!**