

Things you need to know ... about getting a housing transfer

If you want to move from your council or housing association home, how can we help you?

A lot of people who live in a home owned by Croydon council or by one of the housing associations in the borough would like to move. However, there are not enough council and housing association property to allow us to move everyone who wants to. So we have to have a waiting list. The waiting list is called the transfer register. The register is divided into bands and people are put into bands depending on how urgent their need to move is.

You could have a very long wait on the transfer register for a move but there are other options you could consider. Details of other options are explained on the next page of this information sheet.

The transfer register – what is it?

The transfer register is a list of Croydon council or housing association tenants who have applied to change their home for another council or housing association home.

There are currently over 2,000 families waiting on the transfer register and only around 300 homes are allocated to the transfer register each year.

We need to make sure that the limited numbers of homes that become available for people on the transfer register go to those people whose need to move is most urgent. So we have split the transfer register into three bands according to how urgently people need to be rehoused. We give more properties to the most urgent bands so that people on those bands are housed more quickly.

To free up larger properties for young families, we are offering a windfall payment to council tenants who move from a family home to a smaller property. More details of this scheme are on our website at www.croydon.gov.uk or contact our Mobility team – contact details are at the end of this information sheet.

If you are already adequately housed you will not be registered on the transfer list. We will give you information and advice about schemes to swap your home, low cost home ownership and how to rent a home in the private sector.

Before you make an application, complete a self assessment form to see if your application would be registered.

Self assessments can be done online at www.croydon.gov.uk/transferselfassessment, by phoning the housing team on 020 8726 6100 or asking at Access Croydon for a self assessment form.

But if I need to move urgently, how long will I have to wait on the transfer register?

How long you have to wait will depend on what band you are in and also the size property you need and the area you want to live in. The waiting list for family sized homes is very long. The tables below give you an average waiting time for each band depending on how many bedrooms you need. Most of our properties are where the big council estates are – New Addington, Shrublands and north of the borough. If you choose areas where we don't have many properties, then the wait will be even longer. You can find details of where our properties are on our website at www.croydon.gov.uk

Band 1	Urgent priority
This band is for people with an urgent priority to be rehoused – such as severe medical problems which make it difficult for them to manage in their homes. This band is also for people who are giving up a family size home to move to a smaller one. We will try and house people from this band as quickly as possible.	
No of bedrooms	Average waiting time (years)
Sheltered	1.4
1	4
2	2.2
3	0.9
4+	0.4

Band 2	High priority
This band is for people with a high priority but their housing need is not as urgent as people in Band 1. They may be overcrowded, needing at least two more bedrooms than they currently have, or they may have several different needs which means they have serious problems in their current home.	
No of bedrooms	Average waiting time (years)
Sheltered	3.7
1	2.4
2	2.6
3	2
4+	2.8

Band 3	Medium priority
This band is for people whose need is not as great as those in Band 2. They may be overcrowded, needing an extra bedroom or they may have several different types of need meaning they have moderate problems coping in their current home.	
No of bedrooms	Average waiting time (years)
Sheltered	2.5
1	3
2	More than 10 years
3	More than 10 years
4+	More than 10 years

What are my other options?

The HomeSwapper scheme

HomeSwapper is a register of people all over the UK who want to swap their home with another council or housing association tenant. It is a free service to council tenants and most housing association tenants. You can register with HomeSwapper on their website at www.homeswapper.co.uk Just tell them about where you live now and the sort of home you would like to swap for and the areas you would like to live in. They will tell you about any homes they think would suit you - they will even send you texts or emails when new properties come in.

There's more information on our website or if you'd like help to register with HomeSwapper just contact our Mobility team – our contact details are below.

Seaside & Country Homes scheme

If you are over 60 years old and a single person or a couple you could swap your home for a place in the countryside or on the coast. More information is on our website and you can get an application form from our Mobility team. We could even give you financial help towards your moving costs.

Assisted private purchase scheme

If you are a secure council tenant and you'd like to buy your own property but think you can't afford to, we may be able to help you. There are grants available to help you buy - how much you would receive would depend on a number of things including how long you have had your council tenancy and how many bedrooms you have – but it could be up to £40,000. Look on our website for more information or contact the Home ownership team.

Low cost home ownership

There are several schemes run by London & Quadrant our HomeBuy agent to help you get your foot on the housing ladder. You need to be able to secure a mortgage to enable you to buy a share in a brand new or refurbished flat or house. You will pay a subsidised rent on the other part of the property and you can buy further shares as your income increases until you own 100% of the property.

There are also schemes to rent brand new properties at roughly 20-30% lower rents than the open market. Log onto L&Q's website for more information: www.housingoptions.co.uk

Private renting

Good opportunities exist in Croydon to rent a house or flat in the private sector. Websites like www.gumtree.com and local accommodation agents advertise private rented accommodation. Free internet access is available in Access Croydon and public libraries.

Check notice boards in local supermarkets, shop windows and newsagents.

Look in newspapers and magazines

Time Out	Evening Standard
Pink Paper & Gay Times - accommodation for lesbians and gay men	Croydon Loot
Croydon Post	Croydon Guardian
Croydon Advertiser Loot (daily edition)	

If you are not able to buy these publications, most of them will be available in Croydon Library, Katharine Street, Croydon.

Housing Benefit is available to help people on low incomes. There is a benefit calculator on our website at www.croydon.gov.uk/advice

Still want to make a transfer application?

Apply online at www.croydon.gov.uk Free internet access is available at all Croydon public libraries.

You will need to tell us what areas you would like to live in and what sort of property you would like. Information about where we have properties and area guides for all the housing areas in Croydon are on our website. Area guides will give you information about local schools, amenities, transport links and more.

If you are unable to apply online paper forms are available from Access Croydon and district housing offices. If you need help completing the form, ask at the Adult services and housing reception at Taberner House.

What happens once you've applied to go onto the transfer register?

Once your application is registered we will write to tell you what band you are in. We will also write to you each year to review your application. If you wish to remain on the transfer register you will need to let us know otherwise your application will be cancelled. You will also need to tell us about any changes in your circumstances – for example you have had another baby, or a member of your family has left home – you are unlikely to change bands but we need to make sure you are waiting for the right size and type of property.

You may not receive an offer of accommodation if you have not kept your property (including your garden) in good condition. Keeping your property in good condition includes carrying out all the repairs and decoration in accordance with the conditions of your tenancy, obtaining consent to carry out alterations or improvements and carrying them out to an acceptable standard. If you have not kept your property in good condition, your application may be deferred until you have rectified the situation. This may involve paying a recharge for the cost of putting the property back into a good and clean condition. Your transfer application may also be affected if you have not kept your rent account up to date.

Telephone: 020 8726 6100

Email: housing@croydon.gov.uk

www.croydon.gov.uk/housing