

# 13. Options for Moving Home

## Internal Transfers

To qualify for a transfer to another Community property you must hold a permanent tenancy, have no rent arrears and have occupied your property for at least one year unless there are exceptional circumstances. Ask to be registered on our transfer list and you will be issued with an ID number. Then you can look on our website and call our phone line for details of available properties.

## Priority

Only 15 properties on average become available each year, so you could be waiting for a number of years on this scheme. Priority is given to those who have been on the list the longest, those with serious medical conditions affected by their housing or those at serious risk due to harassment.

## Mutual Exchange (Home Swapping)

A quicker option is to find someone to swap homes with you. This could be a Community resident or the resident of another housing association / local authority. You must \_\_\_\_ get your landlord's permission before you swap homes. There are certain rules that apply and not everyone qualifies. You are not allowed to offer or accept money as part of an exchange. This could lead to you being evicted.

### Exchange with a Community Resident

Community's mutual exchange register is kept in the reception area of the Chalk Farm office. You can look through it to see if there are any possible exchange partners. You must contact the other tenant directly and arrange to visit each other's home before applying.

### Exchange outside of Community

There are a range of housing mobility schemes for tenants wishing to mutually exchange:

Community Council House Exchanges: [www.exchangeforum.co.uk/exchanges](http://www.exchangeforum.co.uk/exchanges)

Council House Exchanges: [www.macpic.com/homes](http://www.macpic.com/homes)

Exchange UK: [www.exchangeuk.co.uk](http://www.exchangeuk.co.uk)

Houseswap: [www.houseswapforum.co.uk](http://www.houseswapforum.co.uk)

Government mobility schemes: [www.direct.gov.uk](http://www.direct.gov.uk)

Or call: 0208 726 6103

## Moving To Your Local Authority

If you want to get on the list for council housing let us know and we can send you out an application form. Pass the form back to us so we can fill in the section that we have to then we will send it off to the council for you. If your home is too big for you then you may be able to move to a more suitably sized home and receive a cash incentive for doing so.

## Moving Out Of London

You may be able to apply to the council for help with the cost of travelling to look at a property outside of London, removal expenses, disconnection and reconnection charges for utilities. Ask our allocations office for more information or contact the council directly to see if they do offer this service.

## Buying a Home

### Shared ownership

If you cannot afford to buy a home outright, shared ownership might suit you. With this scheme, you take out a mortgage to buy as much of the property as you can afford, (usually between 25-75%), and pay rent for the remainder. You can increase the share you own over time, often up to 100%. For a brochure and application form for Community's developments, contact **One Housing Group on 0800 2346 242**.

### Homebuy

This is a Government scheme offering qualifying residents an interest free loan of 25% of the cost of the property they wish to buy. You must fund the remaining 75% by taking out a mortgage. To qualify, you must not be able to buy without the Homebuy loan, not have rent arrears and have not have received Housing Benefit in the 12 months before your application.

Community does not operate the Homebuy scheme but you can contact the list of Housing Associations below who do:

Borough where you live now	Housing Association	Telephone number
Camden	St Pancras	020 7209 9292
Enfield / Haringey	Metropolitan	0845 230 4422
Hackney	Landmark	020 7089 1000
Islington	Peabody Trust	020 7021 4496
Tower Hamlets	Southern	020 7251 6091
Barnet / Wandsworth / Westminster	Notting Hill	020 8357 4444

### Right to Acquire / Preserved Right to Buy

If you live in a property bought or built by Community since 1 April 1997 with funds from the Housing Corporation or the local authority, you may have the right to purchase it at a discount. If we took over your property from a Council and you have a secure tenancy then you may have the "Preserved Right to Buy" it. Please ask your Neighbourhood Officer or the Allocations Officer for an information leaflet to see if you and your home qualifies for either of these schemes.

### Moving Out

If you are moving out of your home, remember that you have to end your tenancy on your current home. You must inform Community at least a month before you want to move. If you receive housing benefit you must also tell the Housing Benefit department. The last day of your tenancy must be on a Sunday and we will continue to charge you rent until you have handed in your keys.

For further information on any of the above services, please contact:

**Gary Bennett: Senior Allocations Officer on 020 7428 4338 or  
Jackie Myers: Allocations Assistant on 020 7428 1148**