

# How to change your housing

---



This leaflet tells you about looking for a new home. We've split it into seven sections:

1. Transfers – moving to another Raven property or another social landlord
2. Mutual exchange – swapping with another tenant
3. Buying a home at low cost – helping you to buy or part-buy
4. Reigate and Banstead Borough Council's choice-based lettings scheme
5. Raven's bedroom standard and allocation criteria
6. How to apply for housing
7. What happens when a council nominates you for a property

Before we can consider you for a Raven property, in most instances you have to join the housing or transfer register of the council for the area where you live. The council can then refer your name to us.

Some councils now use a 'choice-based letting' scheme. In Reigate and Banstead, where we have most of our homes, this scheme is called Home Choice. It's a partnership between the council and local housing registered providers.

Home Choice may also enable you to move to another area.

Other councils operate similar choice-based letting schemes. You can find more about them in section 6 of this leaflet.

You may also be able to rent a home from a private landlord. Your local council can advise you how to do this. Government leaflets also give tips on private renting. You can download them from the following websites:

- [www.communities.gov.uk/publications/housing/tipstenantsassuredshorthold](http://www.communities.gov.uk/publications/housing/tipstenantsassuredshorthold)
- [www.gov.uk/private-renting](http://www.gov.uk/private-renting)

Your local paper advertises details of properties available for private rent in your local area.

You may also be able to buy a home on the open market, through low-cost home ownership or through Right to Buy or Acquire. You can find out more about this from your local council and in section 3 of this leaflet.



If you are aged 60+ and are thinking of moving to sheltered housing, you can find out about it from our Sheltered Housing Options leaflet. You can get this from our Customer Services team on 01737 272400.

To offer a range of options, we work with local councils and other landlords. Please see section 6 of this leaflet for your local councils' contact details.

The next five sections explain your options.

## **1. Transfers - moving to another Raven property or another social landlord**

---

Most assured tenants can apply to the council's transfer register in their home area.

You may apply for a transfer to a different home for various reasons, including:

- your home is too big for you
- you are overcrowded
- you have a serious medical problem or a disability that means you need a different type of property
- social reasons, for example to be near work or family support.

For the council to consider you for a transfer you must:

- be up to date with your rent
- have kept to the terms of your tenancy
- leave your current home in good order.

If you join the council's transfer register for your home area, this could enable you to transfer to a property owned by Raven or by another local council or housing association.

To keep the process fair, councils use a 'banding' system. This ensures that people with the most urgent needs get reasonable priority. Within each band, councils deal with applications in date order. People who have been waiting longest get the first offer.

Each year, councils get far more applications for transfers than Raven or other registered providers of social housing have homes available. This means people who do not have the highest priority to move may have to wait a long time.

Raven is very short of larger homes and there is a high demand for homes in some areas. To increase your chance of a move, you should widen your options as much as possible.

The area where Raven has most properties is Reigate and Banstead. Details of the council's policy for allocating housing are in section 4.

## **2. Mutual exchange - swapping with another tenant**

---

If you are an assured tenant, you may have the right to exchange your home with another Raven tenant or a tenant of another registered provider of social housing. You will need to get our written permission and satisfy some conditions before making a mutual exchange. You can find out more about this in our leaflet 'Mutual Exchanges'.

Raven is part of a home-exchange system called HomeSwapper. This is a register of all UK tenants who want to move. HomeSwapper is one of the online house-swap providers that make up a national service called HomeSwap Direct. This service allows tenants to look for matches across a large number of mutual-exchange services. To use HomeSwapper, you will need to register online at [www.HomeSwapper.co.uk](http://www.HomeSwapper.co.uk).

As you want other residents to be interested in your home, you may want to attach photos of your property to the forms and describe the advantages of your home – is it near the shops, the station or a good school? You can also advertise your home or check for a swap in local shop windows or papers.

HomeSwapper will send details of homes via emails and text messages that other people want to exchange. After you have registered, you can see these details directly online at the [HomeSwapper.co.uk](http://HomeSwapper.co.uk) website or on the computer kiosk at:

- Raven House, Redhill



- The Belfry Shopping Centre, Redhill, or
- Marbles Way Neighbourhood Office, Tadworth

You can then contact the tenants direct.

### **3. Buying a home at low cost - helping you to buy or part-buy**

---

This is called 'shared ownership' or 'assisted home ownership'.

#### **What is shared ownership?**

Shared ownership helps people who cannot afford to buy a home on the open market. You buy a share in the property and pay us rent on the rest.

To find out more and to see whether you may be eligible to apply, please contact your local council.

#### **Right to Buy or Acquire**

You may be eligible to buy a home (perhaps a new home or your existing one) under the 'Right to Buy' or the 'Right to Acquire', with or without a Government grant. For more about this, contact our Homeownership team on 01737 272566.

### **4. Reigate and Banstead Borough Council's choice-based lettings scheme**

---

How housing registers work often depends on the council area where you live or wish to move to. The council area where Raven has most of its properties is Reigate and Banstead.

The council in Reigate and Banstead uses a choice-based lettings system called Home Choice to manage its housing and transfer registers. Home Choice allows you to choose and express an interest in a property you may want to move to. You do this by 'bidding' for it. To bid for a property you must be registered with Home Choice.

## The banding system

The Home Choice register has different bands that depend on each applicant's level of housing need. Each band lists applicants by the size of property they need, based on the council's 'bedroom standard' (see below) at the time of assessment. The council will regularly review its bedroom standard to ensure it is still relevant.

Homes become available for letting every week. At midnight on a Thursday (this means the first moment of Thursday), the council advertises them on its website [www.rbbc-homechoice.org.uk](http://www.rbbc-homechoice.org.uk) and at the following sites:

- Help Shops
- The Town Hall
- Citizens Advice Bureaux
- Raven Housing Trust Reception
- Raven's Marbles Way Neighbourhood Office.

Applicants then have until 11.59pm on the following Wednesday to apply for the home of their choice.

Once the deadline has passed the council will have a list of interested applicants for each home advertised. It will check that the applicant is from the preferred band and is eligible for the size and type of home on offer. If there are no applicants from the preferred band, the council will look at the list from the other bands. It will then nominate the applicant who has been waiting longest on the housing register, for the home they chose.

## The bands

The different bands in Home Choice are broken down as follows, but these may change from time to time to ensure the banding system works efficiently.

Band A – Emergency and high priority

For applicants:

- who have an urgent and overriding medical priority, or
- whose life is in danger unless they move, or



- who have exceptional circumstances or have an emergency, but who don't fit into the above groups, or
- who are social-landlord tenants and have been notified their home is to be demolished or redeveloped, or
- who are social-landlord tenants willing to move to a home with two or more bedrooms less than their current property has, or
- who are succeeding to a social tenancy that is a smaller property than they have now, on the tenant's death.

## Band B – Urgent need to move

For applicants:

- who have been accepted as homeless and the council has a legal duty to provide accommodation, or
- who have been accepted to a short-term tenancy to prevent homelessness, or
- who have been sleeping rough, or
- who are vulnerable and are retiring or leaving HM Forces within 12 months, or
- who have to leave their jobs because of very serious illness and will lose their tied accommodation, or
- who are vulnerable adults and there is an issue of community safety, or
- who are young people leaving care within 12 months who are referred by Social Services, or
- who are social housing tenants who need to move on welfare grounds, or
- who are social housing tenants with too few bedrooms for their needs, or
- who are social housing tenants wishing and qualifying for sheltered accommodation, or
- who are social housing tenants supported by social services for fostering or adopting children, or
- who are social housing tenants wishing to move from an adapted property they no longer need, or
- who are social housing tenants with a medical condition that would be improved by a change of accommodation as recommended by the council's medical advisor.

## Band C – Identified housing need

For applicants:

- whose home lacks basic facilities – kitchen, bathroom or toilet – or suffers from disrepair etc, or
- who share their home with others who are not part of their household, or
- who have too few bedrooms for the size of their family, or lack a living room, or
- who have a tenancy with limited security, or
- who are homeless but not in priority need, and need to move so they can give or receive support, take up an employment, education or training opportunity, or to recover from violence or abuse, or
- who are care leavers or vulnerable people who may have to leave their foster placement or tied accommodation in the future, but not within 12 months, or
- who have health problems that may be improved by moving.

## Band D – Low housing need

This band is for applicants with a housing need as mentioned in bands A, B or C but who have no local connection with Reigate and Banstead.

## Band E – All other applicants or no local connection

This band is for applicants with no housing need:

- who have no local connection and no housing need as detailed in bands A-D, or
- who have enough income or assets to get their own accommodation, or
- who within five years of their application date have disposed of an asset they could reasonably have been expected to use to resolve their housing difficulties.



## 5. Raven's bedroom standard and allocations criteria

---

When Raven receives a referral or application for a property, we will assess it against certain criteria.

We assess the number of bedrooms you need according to our 'bedroom standard'. This assumes that a separate bedroom is needed for:

- you and your partner (if any)
- each child, except that:
  - (a) 2 children of the same sex under the age of 18, or
  - (b) 2 children of the opposite sex under the age of 7 are expected to share a bedroom
- any person who should sleep in a separate bedroom, in a medical adviser's opinion.

To decide whether your existing home is big enough overall, we will use the space standards set out in section 326 of the Housing Act 1985.

### Reasons for refusal

Raven may refuse your application or nomination (or both) for a property. Our refusal reasons are as follows. You can find out more about them in our Allocations Policy, a copy of which is available on request.

1. There is proof that in the previous two years you or the nominated person or a household member has:

- breached the tenancy terms (in private or social-rented housing) in a way that means there are statutory reasons to take back the property\*, or
- breached their mortgage terms, or
- committed acts of physical violence against staff or other residents, or
- used conduct which was capable of causing nuisance or annoyance to any person and which directly or indirectly affected the landlord's housing management functions.

*\*Note: It may be that you or the nominated person or a household member has rent or service-charge arrears or other debts for a previous tenancy in a Raven*

*property or in private or social-rented housing and those arrears still exist. If so, we will encourage you to make an agreement to pay those arrears or to reduce the debt to an acceptable level if an agreement is not already in place. We may consider the nomination or application again in future but only if you keep to the agreement.*

2. You or the nominated person will be unable to meet the occupancy agreement's conditions without extra support, and:

- the support needed is of a type or level that Raven cannot give, and
- Raven has not been able to find another responsible body to give support.

3. The housing on offer includes specifically adapted facilities or support services targeted at people with particular needs, and your household:

- does not have those needs, or
- needs support at such a level that Raven could not give it without seriously reducing its ability to provide for the current residents of a scheme, or
- does not have the resources itself, or using social services or health authority sponsorship, to meet any personal charges for these special features or services.

4. There is other reasonable evidence to show that a sustainable tenancy could not be created, or that severe neighbourhood or management problems would be created, or that stable communities could not be maintained.

5. The household has declared income or assets equal to or exceeding one-third of the cost of suitable accommodation. For example, we would regard total household income of £40,000 and savings and assets of £25,000 as enough to buy accommodation up to the value of £195,000.

6. We refuse applicants or nominated people and households who have declared that, within the five years before their application, they have disposed of an asset – or who currently have an asset – that we could reasonably expect they could use to resolve their housing situation.



7. You or the nominated person are a minor and there is no available and suitable guarantor. We will use reasonable judgement on a case-by-case basis.

8. The application or nomination would conflict with the aims of an approved 'local lettings' policy.

9. You or the nominated person are subject to immigration control within the meaning of the Asylum and Immigration Act 1996 and would not be eligible to join any part of a housing register unless you or they are:

- in a category of people specified by the Secretary of State as being eligible for an allocation of housing under Part 6 of the Housing Act 1996, or
- an existing secure or introductory tenant of a council or other housing authority, or
- an existing assured tenant of housing allocated to you or them by a council or other housing authority.

If a council regards a person as not being eligible to join a housing register because they are subject to immigration control or are not habitually resident in the UK, it must give them written notification of the decision and state the facts on which it bases the decision. The person also has the right to a review of this decision and to be informed of the review decision and the reasons for it.

10. You or the nominated person cannot provide suitable forms of identification to support their application or nomination.

11. The nomination conflicts with Raven's 'bedroom standard' as set out in section 7 of our Allocation Policy.

12. The nomination creates a problem with an existing joint tenancy and it remains unresolved. Any joint-tenancy problems must be resolved before the nomination can go ahead.

## 6. How to apply for housing

---

You can ask for a housing register application form for the council area where you wish to live by contacting our Customer Services team on 01737 272400. Or you can call into Raven House, one of our Helpshops, or visit the council's website.

Contact details for each of the councils where Raven has properties are:

Reigate and Banstead Borough Council  
Housing Options team – 01737 276000  
Email – [housing.advice@Reigate-banstead.gov.uk](mailto:housing.advice@Reigate-banstead.gov.uk)  
[www.reigate-banstead.gov.uk](http://www.reigate-banstead.gov.uk)

Tandridge District Council  
Homelessness team – 01883 732824 or 01883 732826  
Email – [homelessness@tandridge.gov.uk](mailto:homelessness@tandridge.gov.uk)  
[www.tandridge.gov.uk](http://www.tandridge.gov.uk)

Crawley Borough Council  
Housing Triage service – 01293 438608  
[www.crawley-homechoice.org.uk](http://www.crawley-homechoice.org.uk)

Mid Sussex District Council  
Housing Needs team – 01444 477574  
Email – [HousingAdvice@midsussex.gov.uk](mailto:HousingAdvice@midsussex.gov.uk)  
[www.midsussex.gov.uk](http://www.midsussex.gov.uk)

Mole Valley District Council  
Housing Advice team – 01306 885001  
[www.molevalley.gov.uk](http://www.molevalley.gov.uk)

Epsom and Ewell Borough Council  
Housing Options service – 01372 732000  
Email – [contactus@epsom-ewell.gov.uk](mailto:contactus@epsom-ewell.gov.uk)  
[www.epsom-ewell.gov.uk](http://www.epsom-ewell.gov.uk)



London Borough of Sutton  
Housing Options team – 020 8770 6080  
[www.sutton.gov.uk](http://www.sutton.gov.uk) and [www.sutton.ehodirect.org.uk](http://www.sutton.ehodirect.org.uk)

London Borough of Merton  
Registration and Nominations team – 020 8545 3305  
Email: [Registration@merton.gov.uk](mailto:Registration@merton.gov.uk)  
[www.merton.gov.uk](http://www.merton.gov.uk)

Please return your completed form directly to the local council in the area you wish to move to, so that it can assess your application.

The council will say whether or not it has accepted you on to its housing register. If it has, it will give you more details and explain how its choice-based lettings scheme works.

You can also apply for housing directly to a registered provider of social housing.



## **7. What happens when a council nominates you for a property**

---

Once you have bid for a property successfully, your council will send your application to us as a 'nomination'.

When we receive your nomination, we will assess whether or not we can accept it. Our decision must meet written guidelines to ensure it is just and fair to everyone. It is based on set criteria.

For sheltered housing vacancies and other supported housing schemes, local scheme staff will also be involved in the assessment.

We must justify our decisions on suitability against clearly defined and written referral/nomination criteria. You can find these criteria in our Allocations Policy, authorised local lettings policies or individual scheme criteria.

We must state any refusal in writing, giving reasons to you and the relevant council.

If you are unsuccessful, you may appeal against our decision.

Once we have accepted a nomination, we'll send you a preliminary offer letter giving details of the rent and service charges for the property. The letter will say roughly when the property is likely to be available for letting. We'll also include a copy of Raven's lettable standards.

We'll then arrange an accompanied visit so that you can view the property. If you accept our preliminary offer, we'll give you a copy of the tenancy conditions that would apply.

Once you have accepted the property, we expect you to move in as soon as possible after it is ready to be lived in. During the viewing, we'll explain when this will be.



When your new home is ready for you to move in, we'll arrange a date for you to sign up to your new tenancy. Sign-up will be with the Community Housing Manager for the area or another member of the housing management or supported housing team if appropriate. As moving into a new home is an important step, the sign-up meeting may take up to an hour to complete.

### **Changes to housing benefit**

If you claim housing benefit now or are likely to do so and you are of working age, the housing benefit changes coming in 2013 may affect you. These changes could mean you lose benefit. You can find out more from your local council's Housing Options team or from our Customer Services team on 01737 272400.

## Customer Charter

Our Customer Charter sets out the standards of service you can expect from us. You can pick up a copy at any of our offices, or download a copy from our website, [www.ravenht.org.uk](http://www.ravenht.org.uk).

*We can provide this leaflet in audio, large print and other languages. Please let us know what you need.*

Raven Housing Trust  
Raven House, 29 Linkfield Lane, Redhill RH1 1SS  
Telephone 01737 272400  
[www.ravenht.org.uk](http://www.ravenht.org.uk)

Raven Housing Trust Limited is a charitable Industrial and Provident Society, registration no. 30070R, and is registered as a social housing provider with the Homes and Communities Agency, registration no. L4334.

Printed by Pureprint Group using their *pureprint*® environmental print technology, a guaranteed, low-carbon, low-waste, independently audited process that reduces the environmental impact of the printing process. Vegetable-oil-based inks are used throughout. 99.36% of any dry waste associated with this production is diverted from landfill.

