



**PEAKS & PLAINS**  
Housing Trust

---

# The Trust

---

## TRANSFER POLICY

---

Version number: v3

---

Effective Date:  
1<sup>st</sup> June 2026

---



## TABLE OF CONTENTS

|                                         |   |
|-----------------------------------------|---|
| 1. INTRODUCTION.....                    | 1 |
| 2. SCOPE .....                          | 1 |
| 3. LEGAL & REGULATORY REQUIREMENTS..... | 1 |
| 4. DEFINITIONS .....                    | 2 |
| 5. OUR POLICY .....                     | 3 |
| 6. EQUALITY, DIVERSITY & INCLUSION..... | 5 |
| 7. RESPONSIBILITIES.....                | 5 |
| 8. MONITORING AND REPORTING .....       | 5 |
| 9. CONSULTATION.....                    | 5 |
| 10. REVIEW .....                        | 6 |
| 11. ASSOCIATED DOCUMENTS.....           | 6 |
| 12. POLICY INFORMATION .....            | 6 |



---

## 1. INTRODUCTION

- 1.1 The Trust allocates its homes through its membership and participation in three local authority area based common allocation policies. These are;
- Cheshire Homechoice
  - West Cheshire Homes
  - High Peak Home Options
- 1.2 This policy sets out the additional principles, eligibility conditions and discretionary decisions the Trust applies when dealing with transfer requests from existing tenants, alongside the relevant common allocations scheme.
- 1.3 In conjunction with the Common Allocation Policies, the Trust will use this Transfer Policy to effectively manage our housing stock to ensure our homes are let to people based upon their housing needs. In doing so, this policy supports the Trust to meet its obligations under the Regulator's Consumer Standards. We have a customer centred approach to transfers that enables customers requiring rehousing to make informed choices about their housing options. We will also use this policy to create sustainable communities.
- 1.4 Discretionary decisions under this policy will be based on the individual circumstances of the case, relevant risk information, the efficient use of stock, and the need to act fairly and consistently. Decisions and the reasons for them will be recorded.

## 2. SCOPE

- 2.1 This policy outlines how Peaks & Plains Housing Trust (the Trust) will support tenants who want to move from one Trust property to another. Tenants seeking a transfer will be subject to this policy as well as the rules of the relevant local allocations policy referred to in section 1.1. This policy does not apply to market rent, Rent to Buy or shared ownership properties.
- 2.2 This policy explains the conditions the Trust expects to be met before supporting a transfer. It also gives colleagues clear guidance on eligibility and on the advice and support available to help improve tenant mobility.
- 2.3 The Trust also has a separate allocations policy which sets out how the Trust allocates empty homes, including the operation of choice-based lettings schemes. The Mutual Exchange, Succession and Assignment Policy covers requests to move through mutual exchange or changes to tenancy rights such as succession applications.

## 3. LEGAL & REGULATORY REQUIREMENTS

- 3.1 Relevant legislation and regulation include:
- Equality Act 2010
  - Localism Act 2011
  - UK General Data Protection Regulation and Data Protection Act 2018
  - Housing Act 1985

- Housing Act 1988
- Housing Act 1996
- Homelessness Act 2002
- Housing and Planning Act 2016
- Welfare Reform and Work Act 2016
- Homelessness Reduction Act 2017
- Regulator of Social Housing - Consumer Standards

3.2 This policy supports compliance with the Regulator of Social Housing's Consumer Standards, in particular the Tenancy Standard. The Trust will allocate and let homes in a fair and transparent way, take account of the needs of current and prospective tenants, make best use of its housing stock, and support local authorities in meeting identified housing need.

3.2.1 The Tenancy Standard sets out the required outcomes and specific expectations relating to allocations, lettings, tenancy management, tenure and mutual exchange. Under the Tenancy Standard, the Trust must *"allocate and let their homes in a fair and transparent way that takes the needs of tenants and prospective tenants into account"*.

3.2.2 The Tenancy Standard requires providers to *"co-operate with local authorities strategic housing functions and assist local authorities to fulfil their duties to meet identified local housing need"*.

3.2.3 The Tenancy Standard requires providers to offer tenancies that support *"the efficient use of their housing stock"*. Transfers help to achieve this by enabling moves that reduce overcrowding, moves that address under-occupation and moves to appropriate designed or adapted homes.

## 4. DEFINITIONS

4.1 Allocations Policy - policy sets out how the Trust will let our empty homes to customers whilst making the best use of our homes in places customers want to live and be proud of.

4.1.1 Common Allocations Policy - the policy or scheme operated with a local authority or partner landlords which sets out how social housing is prioritised and allocated in a fair and transparent way based on housing need and any qualifying criteria.

4.2 Exceptional Let - This will generally be in exceptional circumstances where the immediate welfare, health and safety of our tenant could be at serious risk if they remain in their own home, or where other exceptional circumstances need to be addressed.

4.2.1 Like for like transfer - a move where there is no change to the size, type or level of property and where there is no identified housing need. Where there is no identified housing need and the customer is adequately housed, the Trust will normally not support a like-for-like transfer through its transfer arrangements and will instead advise on alternative options, including mutual exchange.

- 4.3 Lettable Standard - the minimum standard a property must meet before it is let
- 4.3.1 Hardship Fund - discretionary financial assistance available to eligible Trust tenants to help address financial hardship and support tenancy sustainment.
- 4.4 Positive tenancy history - a tenancy record demonstrating appropriate tenancy conduct, including no significant rent arrears, no serious antisocial behaviour, no current legal action for breach of tenancy, and the property being kept to an acceptable standard.

## 5. OUR POLICY

- 5.1 Our aim is to provide a flexible and effective transfer process that will:
- ensure homes are let in a fair, transparent and efficient way;
  - support local authorities in meeting identified housing need;
  - give people choice through participation in choice-based lettings schemes where applicable;
  - make best use of available stock;
  - minimise the time that properties are left unoccupied; and
  - make appropriate use of adapted properties
- 5.2 Tenants who wish to be rehoused, will be directed to apply through the common allocation policy operating within their Local Authority area. Tenants will receive a priority or “banding” reflective of their housing circumstances. Tenants may also apply for a Mutual Exchange.
- 5.2.1 Generally, existing Peaks and Plains tenants may apply to transfer to alternative accommodation once they have lived in their home for 12 months. Exceptions to this approach in cases of an exceptional need to move will be considered on a case by case basis, but entirely at the discretion of the Trust.
- 5.3 To manage turnover and demand for our homes, the Trust reserves the right to refuse non-essential “like for like” transfers where there is no demonstrable housing need, where customers are adequately housed. In these instances, we will direct the customer to pursue a mutual exchange. For example, a tenant deemed to be in Band D “do not meet any of the reasonable preference criteria and/or are otherwise adequately housed”) may be precluded from obtaining a transfer.
- 5.4 Generally, transfers will be supported where:
- there are no rent arrears or other housing-related debts, unless an exception has been agreed by the Trust;
  - there is no serious or unresolved breach of tenancy conditions;
  - the property and garden meet the Trust’s Lettable Standard, or appropriate arrangements have been agreed to address any issues;
  - a property inspection confirms that there are no outstanding rechargeable repairs, or that satisfactory arrangements are in place to resolve them; and
  - the current home has not been specifically adapted to meet the household’s needs, unless there is an overriding reason why a move should still be supported.

- 5.5 Before a transfer is approved, the Trust will carry out an inspection of the tenant's current home and garden to assess its condition and confirm whether it meets the Trust's Lettable Standard. The inspection will also identify any damage, alterations, clearance issues or rechargeable repairs that will need to be resolved before the move can proceed. Where concerns are identified, the Trust will advise the tenant of the actions required and may delay approval or refuse a transfer application until appropriate arrangements are in place.
- 5.6 Peaks & Plains will require a clear rent account before approving a transfer. In exceptional circumstances, a move may still be approved where debt remains, provided appropriate arrangements are in place and any conditions of the move are confirmed in writing.
- 5.7 Most transferring tenants will make their own arrangements to move. Where it is clearly in the tenant's interests to move and they are unable to do so because of financial hardship or other significant barriers, the Trust may, at its discretion, consider support, including an assessment for assistance from the Trust's Hardship Fund.
- 5.7.1 Where tenancies overlap, customers remain responsible for paying rent due under both tenancy agreements for the period of overlap.
- 5.8 The Trust will provide and promote advice and support available to prospective transfer applicants.
- 5.9 Exceptional Lets (Management Transfers)
- 5.9.1 In exceptional circumstances, the Trust may approve a management transfer for one of its tenants without requiring the tenant to bid through the relevant common allocations scheme. This will usually only apply where the immediate welfare, health or safety of the tenant or a household member would be placed at serious risk if they remained in their current home, or where there are other exceptional circumstances that justify urgent rehousing.
- 5.9.2 The Trust will normally make one suitable offer of accommodation for a management transfer. The offer may be withdrawn if the tenant does not engage appropriately in the process without reasonable cause, or unreasonably refuses a suitable offer.
- 5.9.3 A Neighbourhood Officer will prepare a supporting report setting out the reasons for the move. Approval must be given by the Head of Neighbourhoods, or an equivalent postholder. All approved management transfers will be recorded and reported in line with internal requirements and any relevant external reporting requirements
- 5.10 Appeals and complaints
- 5.10.1 Where an applicant has applied through a choice-based lettings scheme and wishes to challenge a banding decision or an allocations decision under that scheme, they should follow the appeal or review process of the relevant scheme.

- 5.10.2 Where the concern relates to how the Trust has applied this policy or delivered its service, the matter should be raised through the Trust's Complaints Policy

## **6. EQUALITY, DIVERSITY & INCLUSION**

- 6.1 Our customers, regardless of background, circumstances or ability, are entitled to the same opportunity to benefit from the services we provide. We are committed to ensuring that this Transfer Policy is applied fairly, consistently and without unlawful discrimination.
- 6.2 We will take reasonable steps to ensure that customers with additional needs are able to communicate with us effectively. This may include providing information in alternative formats, offering additional support, and making reasonable adjustments where required.
- 6.3 Staff will treat all customers with dignity and respect and will take individual needs into account when delivering services and making decisions.
- 6.4 The Trust will ensure:
- all customers receive fair access to services irrespective of protected characteristics; and
  - staff are appropriately trained on equality, diversity and inclusion and are equipped to respond to customers' specific needs.
- 6.5 An Equality Impact Assessment for this policy has been completed and has been reviewed by managers and EDI Forum.

## **7. RESPONSIBILITIES**

- 7.1 The Executive Management Team is responsible for approving this policy.
- 7.2 The Head of Neighbourhoods will oversee the operational implementation of the policy, including consideration and approval of exceptional lettings requests from managers.
- 7.3 Day to day operational responsibility for dealing with customers who wish to transfer will fall under the remit of the Neighbourhoods team, led by the Neighbourhood Manager.

## **8. MONITORING AND REPORTING**

- 8.1 The Board will receive at least an annual report on lettings performance, including transfers and any exceptional lettings made outside the Allocations Policy.
- 8.2 Exceptional lets are reported to SLT on a quarterly basis.

## **9. CONSULTATION**

- 9.1 This policy has been developed in consultation with the Trust's Challenge Group, Managers (AMT), the EDI Forum and SMT.

## 10. REVIEW

- 10.1 This policy will be reviewed every 3 years, or sooner if there are major legal, regulatory or other changes which make this necessary.

### ASSOCIATED DOCUMENTS

- Cheshire Homechoice Allocation Policy
- West Cheshire Homes Allocation Policy
- High Peak Home Options Allocation Policy
- Mutual Exchange, Assignment and Succession Policy
- Allocations Policy
- Complaints Policy.
- Empty Homes Policy
- Peaks and Plains Lettable Standard
- Hardship Fund Policy
- Safeguarding Policy & procedure
- Local Lettings Policy
- Rent Arrears and Collection Policy
- Rechargeable Repairs Policy

### POLICY INFORMATION

|                   |                           |
|-------------------|---------------------------|
| Policy Name:      | Transfer Policy           |
| Status:           | FINAL/APPROVED            |
| Approved by:      | Executive Management Team |
| Drafted By:       | Neighbourhoods Manager    |
| Date approved:    | 28 <sup>th</sup> May 2026 |
| Next Review Date: | May 2029                  |