



Downsizing with the council

Beneficial transfer – a guide

Why downsize?



People choose to downsize to a smaller home for lots of different reasons. Downsizing isn't right for everyone but many people decide to move to:

- save on household bills
- do less cleaning and household maintenance
- pay less rent
- avoid the bedroom tax
- move to a different area
- free up their home for an overcrowded family who badly needs more space
- have a fresh start.

We understand that it can be daunting to leave a home that you've lived in for a long time and that choosing to downsize to a new home is a big decision. If you decide to downsize, we will support you every step of the way and try to make the whole process as easy for you as we can.

If you decide you want to downsize, you will have a dedicated housing occupancy officer to help you through the process. We will:

- give you a £2,000 incentive payment for each bedroom you give up
- carpet and decorate your new property before you move in using all or part of your incentive money (this is optional)
- arrange and pay for removals once you have accepted a new property
- disconnect and reconnect your oven and washing machine
- reimburse you for having your post redirected to your new address for 3 months.

We will also give you an extra one off bonus payment of £1,000 if you downsize from a two-bedroom property or if you move into sheltered housing. You will only receive one bonus payment if you move out of a two-bedroom home into sheltered housing.

This guide contains useful information about how the council's downsizing scheme works.

To qualify, you just need to have a full tenancy with us and have one or more spare bedrooms. Unfortunately we can't help people to downsize from temporary accommodation or if they have an introductory tenancy.



We've helped hundreds of residents to downsize to a new home. We know it is a life-changing decision, so if you're not sure whether or not you want to take the plunge, why not call us for a chat?

You can contact the occupancy team

By phone: 020 8753 4390

By email: housing.solutions@lbhf.gov.uk

In person: North Area
Housing Office
New Zealand Way,
White City Estate,
London, W12 7DE

Open: 9am – 5pm



About the scheme:



1. What does 'beneficial transfer' mean?

A beneficial transfer is where a council tenant downsizes to a property with fewer bedrooms within the borough. It is called 'beneficial' because it benefits both the resident who downsizes and the council who get back a larger property that can be rented out to a family in the borough.

2. What is the benefit of downsizing to me as a council tenant?

When you downsize through beneficial transfer, you will receive £2,000 per bedroom you give up, a free removals service, the disconnection and reconnection of your oven and washing machine, free redirection of post for three months, and a dedicated occupancy officer to help you manage the process. You will also receive an additional £1,000 if you are giving up a two-bedroom property or you are moving into sheltered housing.

You can also choose to use part, or all, of your incentive payment to have your new property decorated and carpeted before you move in. There are more details about this in the section about incentive payments below.

As well as the incentives we offer, moving to a property with fewer bedrooms is less expensive to heat and maintain. The rent is often cheaper in smaller properties and it can be a good opportunity for a fresh start in a new home suitable for your needs.

3. What does 'giving up a bedroom' actually mean?

The property you move into must have fewer bedrooms than the one you move out of. For instance, if you move from a four-bedroom to a two-bedroom property you will be entitled to a total payment of £4,000 (£2,000 per bedroom you have given up).

It is worth noting that the council considers studio and bedsit properties to have zero bedrooms so downsizing tenants who move from a two-bedroom property to a studio property, for example, have given up two bedrooms.





4. I want to downsize but still want a spare room – will the council let me?

Usually no. If you want to downsize but would like a spare room, then your case will be referred to the director of housing options who makes a decision on a case-by-case basis.

The factors considered will be whether you can afford a property with a spare room, whether you are affected by the bedroom tax, what you propose to use the spare room for, and what sort of property you are giving up. The council has complete discretion over the decision.

5. How long will it take me to be offered somewhere?

This depends on what your preferences are for a new home. If you are only interested in moving to a specific type of property in a specific area, it may take longer for a suitable property to become available. If you are flexible in terms of the areas and types of property you will consider, then it is likely that we will be able to offer you somewhere more quickly.

6. Can I move to other areas outside Hammersmith & Fulham through beneficial transfer?

No. We can only move you to another property in Hammersmith & Fulham.

However, we can help you with the other options that are available. Please contact us to find out more.

7. Can I move to a housing association property in Hammersmith & Fulham?

Yes, we are able to offer you housing association properties as well as council properties within Hammersmith & Fulham.

If you are interested in housing association properties, your occupancy officer will contact you when a suitable property becomes available. Housing associations often have different types of tenancies compared with councils. Your occupancy officer will explain what type of tenancy a housing association is offering if you are interested in a particular property. You can choose to be offered both housing association and council properties.

If you do accept a housing association property, please be aware that we are not able to reconnect your oven and washing machine. This is because council workers are not allowed to carry out work in non-council properties.

8. Can I downsize to sheltered housing through beneficial transfer?

Yes. If you are aged 60 or over, you can downsize to sheltered accommodation across Hammersmith & Fulham. You are entitled to the same beneficial transfer package plus an extra £1,000 bonus payment and will often be offered a new home more quickly.

9. How is my move prioritised?

There are four bands with band one being the highest priority. Your band will depend on your circumstances. You will also have a priority date which is the date on which you applied to downsize.

Properties are offered to people in band one first. If there is more than one person from band one, the person with the highest priority date (i.e. the person who has been waiting the longest) will be offered the property first. If they refuse it, the property is offered to the person with the next highest priority.

10. Will I keep the same type of tenancy?

Usually, yes. If you move to another council tenancy, you will keep the same type of tenancy you have now (e.g. lifetime secure). You can usually keep a lifetime tenancy when you move to a housing association property but this is not always the case. Your occupancy officer will always be very clear about what type of tenancy is being offered.

Viewings

1. How will I be offered a property?

If your occupancy officer finds an empty property that they think you will like, they will contact you and ask whether you want to view it.

The way your officer contacts you will be up to you. We can text or email a link to a property advert which will contain details about the property. If you prefer, we can call you instead.

If you do want to view a property we've told you about, we will ask the allocations team to shortlist you. They will then put together a list of people to view the property. If five people have been put forward for a property with higher priority than you, you may not be invited to a viewing.

2. How do viewings work?

If the allocations team put you on the list to see a property, they will write to you with a viewing date. If the viewing is within the next 72 hours, they will also phone you to let you know about the viewing date and time. Your occupancy officer will try to meet you at the property for the viewing. The allocations team will also confirm the viewing in writing.

When possible, your occupancy officer will arrange a 'preview viewing'. This will usually be the day before the official viewing and will be a chance for you to see the property earlier than everyone else to give you more time to



decide whether you want it or not. If you decide you do want the property, you will still need to go to the official viewing and accept it formally if you are offered it. If you don't want the property, please let your occupancy officer know and you won't need to go to the official viewing. Whether it will be counted as a formal refusal or not will depend on the reasons you don't want the property.

Up to five other applicants may also be at the official viewing of the property with you. The order in which you are offered the property depends on what band you are in and when your priority date is.

3. How many offers will I get?

If you refuse two suitable offers of rehousing, your banding will be reduced for one year. This means that if you are in band one and you refuse two suitable offers, you will be placed in band two for a year. This may mean that you view a property but someone else is offered it before you because their banding is higher. After a year you will return to your original banding.

However, your occupancy officer will work with you to identify what you are looking for in a new home to try to make sure that you only view properties you are genuinely interested in. This should mean that you are less likely to refuse offers of properties.

4. Will I be forced to accept a property?

No. If you have a secure or fixed term tenancy, then that is protected in law and you can only lose your home if you are in breach of your tenancy. Any transfer applications you make will not affect your tenancy. We will never put pressure on you to take a property you don't want.

Moving

1. Once I have accepted a property what happens?

The housing officer for the property you have accepted will arrange an appointment for you to sign up to the tenancy. You will also need to go to your local housing office to complete a 'notice to vacate' form to let your current housing officer know that you will be moving.

Your housing officer will also arrange a 'pre-void inspection' before you move. This is to check the condition of your property and to let you know if there's anything you need to do before you move.

Once a tenancy start date is confirmed (tenancies always start on Mondays), your occupancy officer will book removals and arrange for your oven and washing machine to be disconnected in your current home.

The officer will try to organise for your oven to be disconnected the day before you move so that you are not left without an oven for a long time.

The officer will also arrange for your appliances to be reconnected in your new property (if

you are moving to a Hammersmith & Fulham Council property) usually within 24 hours of you moving in, often on the same day.

2. After I have accepted a property how long before I move?

People can be asked to move at short notice. This is because the council loses money for each week a property is left empty. Your occupancy officer will usually arrange for flat-pack boxes and packing materials to be delivered before you have accepted a property.

If you feel that the move is happening too quickly, you may decide to keep your tenancy at your old address for a week after your new tenancy has begun. Beware that during this time you will be charged rent on both properties and you may not be able to claim housing benefit for both addresses.

3. Can someone help me to pack?

We don't offer a packing service. If you struggle with packing, we recommend you ask friends and family to help you. In rare circumstances where no other help is available, we can arrange for someone to assist you with packing.

If you think you might need help, please let your occupancy officer know in advance.





4. What about things I don't want to bring with me?

If you have furniture, electricals, clothes etc. that you don't want to take with you to your new address, you can't leave them in your old property. There are lots of charities and local organisations that can help by taking away unwanted items. For more advice on what to do with your unwanted items, please speak to your occupancy officer. There are also some useful links on the back of this leaflet

If you do leave items in your old address, you may be charged for their removal.



5. What if I want to have the property decorated and carpeted before I move in?

Please see the section on page 10 for more details about how this works.

Before and after you've moved



1. How does the incentive payment work?

There are lots of ways that you can choose to receive your incentive. The most basic way is to receive the entire payment directly into your bank account. Once you have moved you will be asked to give your bank account number, sort code and payee name to your occupancy officer in writing. If you want the money paid into someone else's account, we'll also need this request in writing. We can also pay you by cheque if you prefer, although this will take more time.

2. How does the decorating and carpeting work?

You can choose to use some, or all, of your incentive money to have your new property decorated and carpeted before you move in. We have a selection of paints and carpets to choose from. The costs of decoration and carpeting are in the table below. These prices are considerably lower than if you choose to employ a private company to decorate and carpet your home.

If you decide you do want us to carpet and/or decorate your property, we'll try to do it before you move. However, some of the work may take place after your tenancy has begun. If this happens we will cover the cost of the rent on your new property until the work is finished.

You can decide at the viewing if you want to have your new property decorated and/or carpeted before you move in.

Here are the costs of carpeting and decoration:

Incentive Option	Cost	Timescale
Full redecoration of a studio flat	£883.20	1 week
Full redecoration of a one-bed flat	£1,296.00	1 week
Full redecoration of a two-bed flat	£1,545.60	2 weeks
Full redecoration of a three-bed flat	£2,083.20	3 weeks
Redecorate living room only	£247.62	
Redecorate kitchen only	£173.16	
Redecorate double bedroom only	£247.37	
Redecorate single bedroom only	£204.08	
Redecorate bathroom only	£154.61	
Carpeting	£14.48 m ² (basic)	2-3 weeks
1 week's rent	£100-150 approx.	
2 weeks' rent	£200 - 300 approx.	
Installation of shelving or additional works	Price based on work requested	

3. I have rent arrears – will this affect my incentive payment?

Yes. If you have rent arrears, we will deduct them from your incentive payment to clear your rent account and then give you what's left. This means that if you are giving up one bedroom and are £1,000 in arrears you will only receive a payment of £1,000 (plus any bonus payment you may be entitled to received).

4. Once I have moved how long will it take for me to receive my incentive payment?

We try to make payments as soon as we can. However, it can take up to a fortnight to confirm the final balance on your previous rent account. Sometimes housing benefits continue making payments for a short time after you have moved or standing orders have not been cancelled in time. This means that the balance on your rent account can change after you move.

Once we have confirmed the final balance, we will arrange for the payment to be made to you. Everyone should receive their payment within 21 days of moving but we will try our best to send payments much faster than this.

5. Will anyone check on me once I've moved in?

Yes. When you sign up for your new tenancy with your housing officer, they will book an appointment to visit you around four weeks after you move. The purpose of the visit is for the housing officer to see how you're settling in and it gives you an opportunity to raise any issues with your new property.

Your occupancy officer will also still be available if you need them for three months after you have moved in case you are having any issues with your new property.

6. Will I hear from my occupancy officer after I've moved?

Yes. Your occupancy officer will arrange to meet you within six weeks of your move. This is an opportunity for the officer to check that you are settling in to your new home and for them to ask you a few questions for our feedback questionnaire. The purpose of the questionnaire is to review our service to you so that we can learn from your experience and improve things for other residents in the future

OUR PLEDGE

- ✓ We will never pressurise you to move to a property you don't want
- ✓ We will be here to help you throughout the process
- ✓ We will do our best to help you settle in your new home



Useful Links:

About downsizing:

<http://www.saga.co.uk/magazine/money/property/downsizing/top-tips-for-downsizing-your-home#> - tips for downsizing and decluttering

<http://www.which.co.uk/elderly-care/housing-options/property-downsizing/343005-what-are-the-options-for-property-downsizing> - options for downsizing for older residents

About moving:

<http://www.moneysavingexpert.com/mortgages/moving-house-checklist> - contains tips and guidance for moving

<https://www.moveme.com/moving-guide> - moving guide

<http://www.primelocation.com/discover/moving-home/moving-checklist/#7Fzx68PtAbsTsmpT.97> - contains a checklist to use when moving

About local areas:

<https://www.google.co.uk/maps>

<https://www.walkscore.com/> - shows you how far it is to walk to shops, doctors, schools etc.

<https://www.streetcheck.co.uk/> - gives you information about a particular street

<http://www.mouseprice.com/area-guide> - overview of areas across the UK

About Hammersmith & Fulham:

<https://www.lbhf.gov.uk/> - Hammersmith & Fulham council's website

www.lbhf.gov.uk/fisd - information for families living in Hammersmith & Fulham

About disposing of unwanted items:

<https://groups.freecycle.org/group/HammersmithandFulhamUK/posts/all>

<http://www.groundwork.org.uk/Sites/repurpose/Pages/rp-shop-white-city> - White City only

<https://www.gumtree.com>

<https://www.bhf.org.uk/shop/donating-goods/book-a-free-furniture-collection>

<http://www.charitychoice.co.uk/give-your-goods>

<http://www.freetocollect.co.uk/>

<http://www.lbhf.gov.uk/bulkywaste> - Book a bulky waste collection with Cleaner Greener, email cleaner.greener@lbhf.gov.uk or call 0208 753 1100

<http://www.snaffleup.co.uk/>

<http://www.sueryder.org/shop-with-us/donate-to-our-shops/furniture> - free collection

<https://www.sbhg.co.uk/furnish-shops/>