

HOUSING OPTIONS POLICY

Policy Owner:

Chief Customer Officer

Accountable Lead

Director of Empty Homes and Lettings



Policy Control	
Policy Level	Operational
Policy Reference	CS/HM(L&S)/007/2013
Link to Strategy	Neighbourhood Services Strategy
Version Control V1 – March 2013: New Curo policy V2 – Nov 15 policy review V3 – Nov 19 review and update V4- Feb 25 incorporation of reasonable adjustments	Effective from: July 2024 Effective till: July 2027
Approved by	Chief Customer Officer
Consultation	Customer Experience Leadership Team
Equality analysis	See Lettings Policy
Next review date	July 2027

Policy Statement

Enabling tenants to move home contributes to our renowned customer service and to the efficient management of our housing stock. We maximise opportunities by offering a range of options and by pro-actively managing those options.

1. Scope

1.1 Tenants can move home in a number of different ways, by

- transfer – moving into an empty home, or
- exchange – swapping homes with another tenant, of Curo or another landlord.

Our Lettings Management Transfer and Consent policies determine the circumstances and arrangements for these moves: this policy is about how we will support tenants to achieve their desired outcomes.

- 1.2 The policy applies to all rented homes. However, it recognises that the opportunity and the rationale for supporting moves amongst market and intermediate rent tenants and Independent Lives Services, is very limited. The policy will apply only to social and affordable rent tenants other than in exceptional circumstances.

2 Responsibilities

- 2.1 The Board and Executive, through the Policy Owner, ensure that the policy delivers Curo's strategic objectives and reflects corporate values.
- 2.2 The Accountable Lead is accountable to the Chief Customer Officer for the effective use of the policy in Curo, so that
- the principles are achieved through appropriate team plans and objectives, and
 - procedures – with appropriate RACIs – translate the policy objectives into practice."
- 2.3 Tenancy Compliance and Support Team managers, and Lettings managers, are responsible for delivering the day-to-day operation of the procedures through the effective management of colleagues in their teams.
- 2.4 Customer facing colleagues in relevant teams will support the objectives of the policy by making appropriate referrals under the policy and by providing opportunities for moves.

3. Definitions

- 3.1 Transfer means that an existing tenant moves into another Curo vacant home.
- 3.2 Exchange means swapping homes with another tenant – of Curo or another landlord
- 3.3 Internal priority moves: many tenants transfer by bidding for homes that are advertised on Choice Based Lettings schemes in the usual way. However, where tenants meet specific priority criteria identified in our lettings policy, we may give internal priority for those needs in the way we advertise the vacancy.

4. Principles

- 4.1 We recognise that tenants have legitimate needs to move home and these are identified in our lettings policy. Assisting them in fulfilling these needs reflects excellent customer service.

- 4.2 Moves also enable us to make best use of our housing stock, and where this is a factor then we will prioritise the support that we give to achieve the required outcome.
- 4.3 Where we believe it is appropriate, we will suggest a move as a solution to resolve a wide range of problems, including serious incidents and threat to life and benefit capping under our Management Transfer Policy.
- 4.4 We recognise that transfers through choice based lettings can be slow and unpredictable solutions and we will promote and support exchanges as a quicker alternative.
- 4.5 In the circumstances set out in 4.1 to 4.4 above we will seek to maximise the opportunities that tenants have to move.
- 4.6 We also expect that tenants will take responsibility and initiative in seeking a transfer or exchange, but recognise the complexities that are involved, and will provide advice and support where it is needed. We recognise the pro-active role that we can offer in brokering more complex exchanges, or prioritising existing tenants for a move in line with our lettings policy.
- 4.7 We expect home choice schemes in which we participate will facilitate our internal priorities by allowing a reasonable % of lettings to internal priorities, through either management transfers or targeted advertising.

5. Application

- 5.1 Our lettings policy supports the objectives of this policy by establishing the priorities of the business for moving existing tenants
- 5.2 The Compliance & Support team identify – either directly or through referrals from colleagues – the priority needs above, and case manage individual customers to achieve a solution.
- 5.3 Colleagues across the business can identify and refer concerns to the Compliance & Support team, in person or by using concern cards.
- 5.4 Colleagues in the Lettings team provide pro-active support to identify and secure appropriate offers where a transfer is the right solution.
- 5.5 The Home Choice schemes in which we participate all deliver the objectives of this policy by allowing internal priorities to determine the letting of up to 25% of lettings. Our internal procedures ensure that we make best use of this to make management transfers to (or to advertise with priority for) Curo tenants.
- 5.6 Training and updates at team meetings ensures that all Tenancy Management, Lettings and Customer Contact team colleagues have an

understanding of the principles under which we support and agree transfers and exchanges and can advise customers.

- 5.7 Contact Team and Tenancy Management colleagues are able to identify needs, give advice and make referrals to the Compliance and Support Team where a priority need exists.
- 5.8 We will maintain at least one membership giving our customers access to a national mobility scheme: we pay for customers' use of the scheme, and promote its availability.
- 5.9 Internal priorities will include moves required for us to redevelop individual properties and neighbourhoods. Where necessary, additional resources (both colleagues and financial) will support significant redevelopment schemes.
- 5.10 Making best use of our housing stock includes the effective management of adaptations and needs for adaptations. We will consider as a priority, tenants needing an adapted home, where a move is identified as the appropriate solution.
- 5.11 Where a priority need is identified our objective is to provide a solution within 6 months: where this is not achieved, we will review and maintain regular contact with the customer to consider other options.

6. Reasonable adjustments

- 6.1 Colleagues are empowered to make reasonable adjustments based on individual customer needs ensuring equal access to services.
- 6.2 Colleagues are encouraged to assess each situation thoughtfully and make adjustments where appropriate, considering factors such as accessibility, medical or specific requirements. These adjustments should be made in a way that meets statutory and regulatory requirements, maintains a high standard of service, and supports customers in a fair and respectful manner.

7 Procedures

- 7.1 The following procedures support the delivery of this policy:
 - Lettings policy and procedures
 - Tenancy Consents policy and procedures

8 Consultation and monitoring

- 8.1 We will engage with customers to ensure the effectiveness of this policy, using our engagement strategy and, in particular, satisfaction feedback and Voicebox.