

# Tenancy Transfer, Succession and Mutual Exchange Policy

<b>Originator:</b>	Policy and Strategy Team
<b>Date of Executive Management Team Approval:</b>	02 August 2016
<b>Review Date:</b>	August 2017
<b>1</b>	<b>Introduction</b>
1.1	One Vision Housing (OVH) aims to provide the highest standards of tenancy management. To achieve this, OVH ensures all tenants within its properties are aware of their rights and circumstances of when they will be permitted to ‘transfer’ their tenancies.
1.2	<p>This Policy sets out the provisions OVH has in place for managing the following forms of tenancy transfer:</p> <ul style="list-style-type: none"> <li>• Tenant initiated transfers</li> <li>• Management transfers</li> <li>• Mutual exchanges</li> <li>• Succession</li> <li>• Assignment</li> </ul>
1.3	<p>This Policy sets out the legal framework that OVH must comply with when dealing with requests for tenancy transfer including:</p> <ul style="list-style-type: none"> <li>• The Tenant and Landlord Act 1975</li> <li>• Housing Act 1985</li> <li>• Housing Act 1988</li> <li>• Housing Act 1996</li> <li>• Human Rights Act 1998</li> <li>• Data Protection Act 1998</li> <li>• The Equality Act 2010</li> <li>• The Localism Act 2011</li> <li>• The Housing (Protection of Right To Buy) Regulations 1993</li> </ul>

1.4	<p>The Policy meets the following OVH corporate aims:</p> <ul style="list-style-type: none"> <li>• To provide homes that people want to live in, in safe, secure and sustainable neighbourhoods</li> <li>• To deliver value for money, and excellent services that exceed the aspirations of our customers</li> <li>• To deliver value for money, and excellent services that exceed the aspirations of our customers</li> <li>• To make a positive impact in our communities and the wider society.</li> </ul>
1.5	<p>The application of this Policy ensures compliance with the outcomes of the Regulatory Framework for Social Housing in England, responsibility of the Homes and Communities Agency Regulation Committee as outlined below:</p> <ul style="list-style-type: none"> <li>• Registered providers shall let their homes in a fair, transparent and efficient way. They shall take into account the housing needs and aspirations of tenants and potential tenants. They shall demonstrate how their lettings: <ul style="list-style-type: none"> <li>(a) make the best use of available housing</li> <li>(b) are compatible with the purpose of the housing</li> <li>(c) contribute to local authorities' strategic housing function and sustainable communities</li> </ul> </li> </ul> <p>There should be clear application, decision-making and appeals processes</p> <p>Registered providers shall enable their tenants to gain access to opportunities to exchange their tenancy with that of another tenant, by way of internet-based mutual exchange services.</p>
1.6	<p><b>Access and Communication</b></p>
1.6.1	<p>OVH is committed to ensuring that our services are accessible to everyone. We will seek alternative methods of access and service delivery where barriers, perceived or real may exist, that may make it difficult for people to work for us or use our services.</p>
1.7	<p><b>Equality, Diversity and Human Rights</b></p>
1.7.1	<p>OVH is committed to ensuring that no person or group of persons will be treated less favourably than another person or group of persons and will carry out its duty with positive regard for the following core strands of equality; Age, Disability, Gender, Race, Gender Re-assignment, Sexual Orientation and Religion and/or Belief, marriage and civil partnership, Pregnancy and Maternity.</p>
1.7.2	<p>OVH also recognise that some people experience disadvantage due to their socio economic circumstances, employment status, class, appearance, responsibility for dependants, unrelated criminal activities, being HIV positive or with AIDS, or any other matter which causes a person to be treated with injustice.</p>

1.7.3	OVH will also ensure that all services and actions are delivered within the context of current Human Rights legislation. Staff and others with whom we work, will adhere to the central principles of the Human Rights Act (1998).
<b>2</b>	<b>Statement of Intent</b>
2.1	OVH will comply with all legal requirements in regard to the transfer, assignment, mutual exchange and succession of tenancies and the contractual obligations contained within the tenancy agreements.
2.2	In meeting its legal requirements OVH will co-operate fully with other housing providers, in the provision of information and documentation associated with mutual exchanges, whilst maintaining Data Protection requirements.
2.3	OVH will inform all new tenants of their rights in regard to, transfer, mutual exchange, succession and assignment when they sign-up for properties. OVH will also provide information on its website and through its publication scheme on transfers, mutual exchange, succession and assignment and will provide individual guidance on request.
2.4	In the case of transfer, mutual exchange and assignments OVH will work closely with applicants to make best use of its housing stock by, wherever possible, matching property type / size to the applicants' family size / needs and may refuse consent if it will lead to overcrowding, under occupation or adaptations being unused.
2.5	OVH will maximise rental and service charge income through the careful management of mutual exchanges and assignments including withholding permission for mutual exchanges or assignments to go ahead until arrears or other debts are cleared.
2.6	OVH will deal with all requests / applications for transfer, mutual exchange, succession and assignment fairly, efficiently and transparently keeping all parties involved informed of decisions taken and the reasons behind them.
2.7	OVH reserves the right to use management transfers as a means of dealing effectively and expediently with housing management issues and may move people who would not normally qualify for a move (with their consent) e.g. in domestic abuse cases.
2.8	OVH will comply with and act expediently to facilitate any orders of the courts in relation to transfer, mutual exchange, succession or assignment.
<b>3</b>	<b>Policy</b>
3.1	<b>Transfers</b>
3.1.1	Transfer of tenancy is when an OVH tenant(s) moves from one OVH property to another or to a social rented property from another housing provider. These types of transfer can only take place with OVH's express permission.

3.1.2 Tenants wanting to initiate their own transfers should apply through the sub-regional Choice Based Lettings Scheme (Property Pool Plus). OVH will assess a tenant(s) eligibility for transfer prior to a conditional offer being made. If a tenant(s) appears eligible for transfer OVH will conduct a prior to leaving inspection and may refuse the transfer if any breaches of tenancy agreement are discovered. If the tenant is not eligible, OVH will inform them verbally, by phone or home visit and will also send a letter confirming the decision and the reasons behind it.

3.1.3 OVH will consider each request for transfer on its merits and will endeavour to meet tenant's needs and preferences where possible. OVH does, however, reserve the right to make the best use of its housing stock and allocate properties in a fair and equitable manner and may refuse 'tenant initiated' requests for transfer if any or a combination of the following circumstances apply:

- The tenant has rent arrears or owes other debts to OVH pertaining to the existing property they are requesting to transfer from
- There has been a breach of tenancy conditions or a tenancy obligation has not been met
- A possession order has been granted
- A notice seeking possession has been served
- Possession proceedings have commenced
- An injunction or Anti-Social Behaviour Order has been served or is pending for any household member that is residing at the property
- The property the tenant is proposing to move to is substantially larger than is reasonably required
- The property the tenant is proposing to move to is inadequate to meet their needs and this will lead to overcrowding
- The property is tied accommodation (let as a condition of the tenants employment)
- The proposed letting would conflict in any way with OVH's objectives as a housing provider with charitable status
- The property has been adapted and the incoming tenant(s) or household members would not require the adaptations
- The proposed transfer property is of a specialist nature and is designed for those with additional housing needs (and the transferring tenant does not have these needs)
- The tenant is intentionally under-occupying their property

3.1.4 OVH will also not permit any tenant initiated transfers to take place where a tenant has:

- an assured shorthold tenancy (also known as starter or probationary tenancies)
- an assured short-hold tenancy for a fixed period of less than two years
- A periodic assured shorthold tenancy
- An assured shorthold tenancy where the rent payable is;
  - Intermediate Rent
  - Mortgage Rescue rent: or
  - Shared ownership rent

<p>3.1.5</p> <p>3.1.6</p>	<p>OVH does, however, reserve the right to allow ‘management transfers’ as a means of dealing effectively and expediently with housing management issues and may on occasion facilitate transfers without a tenant needing to complete an application form and outside of the reasonable preference categories outlined in the choice based lettings allocation scheme.</p> <p>Examples of where OVH may permit this type of transfer include but are not exclusive of:</p> <ul style="list-style-type: none"> <li>• To alleviate overcrowding / under-occupation</li> <li>• Where tenants are fleeing domestic abuse, serious anti-social behaviour, harassment or hate crime situations and there is a threat to life (substantiated by a supporting Police or multiagency risk assessment)</li> <li>• To make the best use of adapted properties</li> <li>• Where a tenant has an identified medical condition that requires them to move</li> <li>• As outlined in the sub-regional choice based lettings Policy or OVH Allocations Policy of the area</li> </ul>
<p>3.2</p> <p>3.2.1</p> <p>3.2.2</p> <p>3.2.3</p> <p>3.2.4</p> <p>3.2.5</p>	<p><b>Mutual Exchanges</b></p> <p>For the purposes of this Policy ‘mutual exchange’ is defined as an exchange of accommodation between two or more tenants. Mutual exchanges can take place where at least one of the exchanging tenants has an assured tenancy agreement with a Registered Provider (Housing Association) or a secure tenancy with a Local Authority (Council).</p> <p>A mutual exchange can happen between tenants of the same organisation (for example, an OVH tenant exchanging with another OVH tenant) or between an OVH tenant and one from a different Registered Provider or Local Authority, anywhere in the United Kingdom.</p> <p>The type of tenancy issued by OVH in mutual exchanges will depend on the existing tenancy agreements of the exchanging tenants. Most mutual exchanges will be achieved by a ‘deed of assignment’ whereby no new tenancy agreement is created. This will be the case in the following types of transfer:</p> <ul style="list-style-type: none"> <li>• OVH protected assured tenant (a previous tenant of Sefton MBC at the point of transfer with a preserved Right to Buy) exchanges with another OVH protected assured tenant (both retain the Right to Buy)</li> <li>• OVH assured tenant exchanges with another OVH assured tenant (both tenants will have the Right to Acquire their properties)</li> <li>• OVH protected assured tenant exchanges with an OVH assured tenant (the protected assured tenant will retain the Right to Buy, with the assured tenant having the Right to Acquire)</li> </ul> <p>In any mutual exchange between different landlords where a preserved Right to Buy existed this will right will be lost in the mutual exchange, although they may still have the Right to Acquire (where OVH issues assured tenancies).</p> <p>Where at least one of the tenants in a mutual exchange has a Secure or Assured tenancy which began before the 1<sup>st</sup> April 2012 and is exchanging with a flexible or fixed term Assured</p>

	<p>Shorthold tenancy of at least 2 years, this exchange will be completed by a Surrender of the existing tenancies and the creation of new tenancy agreements. The existing tenant will retain similar security of tenure to their original tenancies.</p>
3.2.6	<p>A tenant with a pre 1<sup>st</sup> April 2012 secure or assured tenancy agreement can exchange with any other social tenant and be sure of keeping their existing level of security except where at least one of the parties in the exchange is on a fixed term tenancy of less than 2 years, or a tenancy at an affordable rent, an intermediate rent, a mortgage rescue properties or shared ownership leases. In these circumstances, it will be at OVH's discretion which type of tenancy to issue.</p>
3.2.7	<p>OVH supports tenants' rights to mutual exchange and promotes opportunities for exchange via a subscription to the 'HomeSwapper' service. This service allows OVH tenants to access, free of charge, a national register of tenants looking to mutually exchange and will find potential matches in tenants' area of choice.</p>
3.2.8	<p>Mutual exchanges can only happen if all tenants involved in the exchange have the written permission of their existing landlord and providing no grounds for refusal apply. The grounds for refusal are the same as those as set out in (sections 3.1.3) above.</p>
3.2.9	<p>If OVH intend to refuse an application for mutual exchange on any of the above grounds, all parties involved in the proposed exchange must be informed within 42 days of the application being received. OVH would not be able to refuse a mutual exchange on the above grounds if notification is given outside the 42 day period.</p>
3.2.10	<p>In addition to the above grounds for refusal outlined in (section 3.1.3), OVH reserves the right to make a mutual exchange request conditional if there is a breach of the tenancy agreement (where conditional acceptance of a mutual exchange is granted the 42 day rule will not apply). This includes:</p> <ul style="list-style-type: none"> <li>• Making good of any damage caused by the tenant/occupants or visitors to the property during the period of the tenancy</li> </ul>
3.2.11	<p>Where remedial works are required to the property OVH will offer the tenant(s) the opportunity for the works to be completed by Sovini Property Services at competitive commercial rates.</p>
3.2.12	<p>If tenant(s) choose to carry out the works themselves or employ their own reputable contractors, OVH will need to carry out inspections to ensure the work is completed to the required standards (see OVH Repairs and Maintenance Policy for details).</p>
3.2.13	<p>If OVH refuse permission for a mutual exchange the transferring tenant(s) from the OVH property may appeal the decision via the OVH appeals process. They may also apply to the court for a declaration that they are entitled to go ahead with the mutual exchange. The option to approach the courts for a judgement can only be made by tenant(s) of the organisation refusing the permission and cannot be made by either the tenant(s) of another landlord or the landlord itself. The tenant must obtain independent legal advice in relation to this, if required.</p>

<p>3.2.14</p> <p>3.2.15</p> <p>3.2.16</p> <p>3.2.17</p> <p>3.2.18</p> <p>3.2.19</p>	<p>Where a mutual exchange is found to have taken place without OVH’s consent, OVH may give consent to an exchange if there are no issues of tenancy breach, under or over occupation and if the landlord involved agrees. Alternatively, OVH reserves the right to serve a Notice to Quit on the original tenancy or request the tenants return to their original homes. Each case will be reviewed on its merits and a final decision will be taken by the Neighbourhood Housing Manager.</p> <p>Where an application for a mutual exchange is made, OVH will ensure that all the parties involved are aware of the impacts the exchange will have on their tenancy rights in regard to preserved Right to Buy, Right to Acquire, succession and the type of tenancy agreement that OVH will issue.</p> <p>OVH tenants with a preserved Right to Buy that exchange with other OVH tenants will retain the Right to Buy in their new property (unless restrictions apply). If they exchange into another landlords property this right will be lost and an exchanging assured tenant will not gain a Right to Buy if they were not previously entitled to it.</p> <p>The right to succession is, however, personal to the individual tenant(s) and this right transfers with the tenant(s) when they move in a mutual exchange. No new succession rights are created as a result of a mutual exchange and if the incoming tenant has previously succeeded to a tenancy no further successions would be permitted under the tenancy accepted with OVH. For further information on succession please see section 3.3.</p> <p>Where an application for mutual exchange is received that involves another landlord, OVH will co-operate fully in any information exchanges required to facilitate the moves. In all cases OVH will ensure the requirements of the Data Protection Act 1998 are met and necessary consents are obtained from the exchanging parties.</p> <p>OVH will gather profile information on all new incoming tenants to ensure the continued delivery of excellent, tailored services. An assessment will also be made to provide direct or signposting services for any household members that may be classed as vulnerable and have additional needs.</p>
<p>3.3</p> <p>3.3.1</p> <p>3.3.2</p>	<p><b>Succession</b></p> <p>For the purpose of this Policy ‘succession’ is defined as the process where a tenancy can be taken over by another person on the death of the tenant. When a succession occurs, a new tenancy is not created it is simply the transfer of existing tenancy terms and conditions to another person.</p> <p>Where there is a joint tenancy and one of the tenants’ dies the remaining tenant will succeed to the tenancy by the rights of survivorship as outlined in the Housing Act 1988 (this applies to assured shorthold tenancies for the remainder of the probationary period and assured tenancies).</p>

3.3.3	In these circumstances there is no need for the remaining tenant to make an application to take on the tenancy or prove residence at the property for any length of time, it is an automatic statutory right. OVH will, however, write to the remaining tenant advising them that they are now the sole tenant within 10 working days of the notification of death being received.
3.3.4	Where a sole tenant dies, if there is a person living with them as that persons spouse or civil partner (including different sex unmarried partners or same sex partners) they would also have an automatic statutory right to succeed to the tenancy, without having to prove residence.
3.3.5	Where there has been one statutory right of succession as outlined above in sections 3.3.2. or 3.3.4, no further successions can take place.
3.3.6	If on the death of a sole tenant, a family member other than the tenants spouse applies to succeed to the property this may be permitted as a 'Contractual' succession provided there had been no previous successions on the tenancy. In these circumstances family members could be a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew, niece or step child. Decisions on contractual succession will be made by the Neighbourhood Housing Manager or the Independent Living Manager as appropriate.
3.3.7	<p>Contractual succession is, however, conditional and the person applying would need to prove to OVH that:</p> <ul style="list-style-type: none"> <li>• They are a member of the deceased's household</li> <li>• They have lived with them for the 12 months preceding death</li> <li>• They have used the deceased tenant's home as their only and principal dwelling, and</li> <li>• Agree in writing to abide by the terms of the tenancy</li> </ul>
3.3.8	In these circumstances OVH may still seek possession of the tenancy if the person applying to succeed has not, within 6 months, applied for and can produce 'Grant of Probate' (an official document issued by the courts given to executors of a will to administer the estate).
3.3.9	Even where a person has been named in a will as the inheritor of the tenancy, OVH will take a view on their 'suitability' in line with its allocations Policies and procedures. This may involve serving a Notice Seeking Possession if for any reason they are deemed to be unsuitable for any tenancy with OVH or offering alternative accommodation if the property type and size is unsuitable for their needs.
3.3.10	If the tenant died without a will (intestate) the person applying to succeed would need to make an application to the courts and be able to produce, within 6 months, 'Letters of Administration' (a letter to prove that they have the legal right to deal with the affairs of the person who has died).
3.3.11	In the above circumstances, OVH will still assess the suitability of the person for the tenancy and or the property and may either allow the succession to go ahead, or serve a Notice Seeking Possession or offer alternative accommodation.

<p>3.3.12</p> <p>3.3.13</p> <p>3.3.14</p>	<p>There is no minimum age for someone to succeed to a tenancy, however, those under the age of 18 are not permitted to hold a legal interest in land and therefore cannot take control of an assured shorthold or assured tenancy agreement. In these circumstances OVH would grant an 'Equitable Tenancy' until they turn 18 which is held in trust (by a nominated trustee – who has no liability for rent or service charges).</p> <p>Where a succession takes place and the property is not suitable for those taking on the tenancy, for example it is larger than their family needs or there are adaptations that are no longer required, OVH will make reasonable offers of alternative accommodation more suited to their needs and on the same terms and conditions.</p> <p>If a tenant dies owing rent arrears, these will not become the responsibility of the person succeeding to the tenancy unless:</p> <ul style="list-style-type: none"> <li>• They are also the beneficiary of an estate (arrears will then be payable from the estate)</li> <li>• A suspended or postponed possession order was in place at the time of the tenants death and a condition of the order is arrears are paid by instalments (the successor will then be responsible for paying these instalments and clearing of the arrears)</li> </ul>
<p>3.4</p> <p>3.4.1</p> <p>3.4.2</p> <p>3.4.3</p> <p>3.4.4</p> <p>3.4.5</p> <p>3.4.6</p>	<p><b>Assignment</b></p> <p>For the purposes of this Policy 'assignment' is the transfer of a tenancy from an existing tenant(s) to a new tenant(s). Under assignment, no new tenancy is created and the terms and conditions of the tenancy remain the same.</p> <p>The previous sections on 'mutual exchange' and 'succession' are all forms of 'assignment of tenancy', however, there are other circumstances where a tenancy can be transferred as outlined below:</p> <p>OVH would accept the assignment of a tenancy if it is the result of a court order. This could occur as a result of a property adjustment order from matrimonial proceedings (where a tenancy is granted to one of the partners in a marriage following a divorce or separation), where a court orders the transfer of a tenancy for the benefit of a child or children or where a joint tenant has been barred from residing at the property due to threatening or inappropriate behaviour.</p> <p>In the circumstances outlined above if an assignment is proposed to a potential successor (see Section 3.2 for details) this would be counted as a succession and no further successions would be allowed on this tenancy.</p> <p>OVH reserves the right to refuse a request for assignment if there is a breach of tenancy or there is good reason to believe the proposed assignee(s) would not be suitable for the property or the tenancy according to its housing management Policies and allocation criteria.</p> <p>OVH may also make the assignment conditional if there has been a breach of tenancy in any way, this could include remedying the breach, for example clearing any rent arrears owed before the assignment can go ahead or assigning the rent arrears to the incoming tenant.</p>

<p>3.4.7</p> <p>3.3.8</p> <p>3.4.9</p> <p>3.4.10</p> <p>3.4.11</p>	<p>Each case will be reviewed on its merits and a decision will be taken by the Neighbourhood Housing Manager to grant or refuse consent for the assignment. In exceptional circumstances the Neighbourhood Housing Manager may waive the above conditions, for example in the case of domestic violence.</p> <p>Where an assignment is requested on an assured shorthold tenancy, the incoming tenant would take on the tenancy for the remainder of the starter tenancy. As with all tenants on starter tenancies OVH would reserve the right to extend the starter period if there are any issues in regard the conduct of the tenancy.</p> <p>Where an assignment of a tenancy is granted, OVH will request all new tenants to complete a 'deed of assignment'. A copy of the deed of assignment and a copy of the amended tenancy agreement will be supplied to the new tenant(s) within 10 working days of the assignment taking place.</p> <p>If an assignment is found to have taken place without OVH's consent, OVH reserve the right to seek possession of the property as a breach of tenancy.</p> <p>If a tenant is not content with OVH's decision to refuse an assignment, they may appeal the decision via the OVH appeals process.</p>
<p>3.5</p> <p>3.5.1</p> <p>3.5.2</p>	<p><b>Appeals</b></p> <p>Any OVH tenants not satisfied with decisions OVH makes in regard to transfers, mutual exchanges, successions or assignments may appeal via the OVH Appeals Policy and Procedure.</p> <p>Tenants of other landlords appealing decisions on mutual exchanges will need to contact their existing landlord in regard to any right of appeal.</p>
<p><b>4</b></p>	<p><b>Implementation</b></p>
<p>4.1</p> <p>4.2</p> <p>4.3</p> <p>4.4</p>	<p>All OVH staff have a responsibility for implementing the Tenancy Transfer and Mutual Exchange Policy in regard to the information and signposting they provide to OVH customers.</p> <p>OVH Neighbourhood Housing Services and Independent Living Service (as appropriate) will have specific responsibility for processing applications for transfer, mutual exchange, succession and assignment, in conjunction with the OVH Legal Team.</p> <p>Any discretionary decisions in the area of, transfer mutual exchange, succession and assignment will be made by the OVH Neighbourhood Housing Manager or Independent Living Manager (as appropriate).</p> <p>It is the responsibility of the Operational Director for Neighbourhoods and the Neighbourhood Housing Manager to ensure this Policy and the supporting procedures are effectively implemented.</p>

<b>5</b>	<b>Performance</b>	
5.1	There are no additional performance requirements as a result of the implementation of this Policy	
<b>6</b>	<b>Consultation</b>	
6.1	The OVH Tenant Policy Review Group have been consulted in the review of this Policy. All OVH staff have been consulted.	
<b>7</b>	<b>Review</b>	
7.1	This Policy will be reviewed every 12 months (from the date it is approved) by the OVH Registered Providers' Executive Management Team to ensure its continuing suitability, adequacy and effectiveness. The Policy may also be reviewed as required by the introduction of new legislation or regulation that impacts on the obligations of OVH in regard to transfer, mutual exchange, succession or assignment, or changes to OVH business practices or in the light of management system audits.	
<b>8</b>	<b>Equality Impact Assessment</b>	
8.1	<b>Was a full Equality Impact Assessment (EIA) required?</b> No	
8.2	<b>When was EIA conducted and by who?</b> – An EIA Relevance Test was conducted by the Neighbourhood Housing Manager and the Policy and Strategy Manager on 09-05-14.	
8.3	<b>Results of EIA</b> The EIA Relevance Test did not identify any adverse impacts for any group with protected characteristics as a result of this Policy. It was noted that there are potential differential impacts for tenants receiving Independent Living services as they are precluded from certain forms of tenancy transfer. OVH mitigates any potential negative effects for these groups using the flexibility of 'management transfers' as and when required based on assessment of individual circumstances.	
<b>9</b>	<b>Scheme of Delegation</b>	
9.1	Responsible committee for approving and monitoring implementation of the Policy and any amendments to it	RP EMT
9.2	Responsible officer for formulating Policy and reporting to committee on its effective implementation	Operations Director- Housing Services
9.3	Responsible officer for formulating, reviewing and monitoring implementation of procedures	Operations Director-Housing Services

Date of revision:	Reason for revision:	Consultation record:	Record of amendments:
8 <sup>th</sup> July 2014	The Policy was reviewed to include the management of tenant - initiated or management tenancy transfers	See Section 6	Inclusion of how OVH will manage tenant-initiated and management tenancy transfers.
28/07/2016	Policy amended to include revised procedures for Mutual Exchanges	See Section 6	Policy includes provision for mutual exchanges involving fixed term tenancies, affordable rent, intermediate rent, mortgage rescue and ownership tenants
02 Aug. 2016	In line with the review schedule	See section 6	<ul style="list-style-type: none"> <li>• Tenancy transfers will not be permitted for those who are intentionally under-occupying their property</li> </ul>