

Under-occupation Policy

APPENDIX A

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1 Aim of the policy

- 1.1 This policy aims to support under-occupying council tenants who wish to downsize by providing them with practical support and financial assistance.
- 1.2 A tenant is assessed to be under-occupying by having more bedrooms in their accommodation than is necessary for their current household composition. Housing Benefit might be reduced if your home is considered too large for you as per the Social Size Criteria: this is sometimes known as the 'bedroom tax'.
- 1.3 Helping tenants to downsize appropriately will:
 - release larger properties for re-letting to overcrowded families
 - make best use of existing council stock
 - relieve the financial pressures on under-occupying households adversely affected by the rising cost of living
 - help reduce customer debt and council rent arrears
 - Ensure tenants have the right sized home

2 Scope of policy

- 2.1 The terms of this policy will apply to all under-occupying council tenants, with the exception of under occupying succession applications.
- 2.2 Under-occupation is defined as having more than one bedroom than is required for the number of occupants, based on appropriate sharing and/or single bedroom arrangements.

3 Responsibility

- 3.1 Operations **Manager** will have oversight of the under-occupation policy.
- 3.2 **Housing Officers** are responsible for implementation, promotion and enforcement of the under-occupation policy as detailed below.
- 3.3 **Housing management staff** assist in the implementation and promotion of the under-occupation policy.

4 Policy

4.1 In carrying out this policy we will:

- follow best practice
- treat all tenants in a fair and non-discriminatory way, as set out in our Equality and Diversity Policy
- treat all information provided as confidential, and release it to a third party-only after discussion and with the tenant's agreement.

4.2 We will not require under-occupying tenants to downsize unless they agree to it. A separate policy applies to under occupying successors.

4.3 Tenant profiling

We will identify under-occupying tenants through data available from tenancy records, the Housing Register and the council's mutual exchange services. We will then work with tenants in carrying out the aims of this policy.

4.4 Support and assistance

We will:

- aim to understand and assess our tenants' needs via a downsizing assessment carried out with a council representative.
- provide a range of advice and assistance to under-occupying tenants moving to a new home.
- discuss available options.
- provide a 'one-stop' service to support to older residents to move into Independent Living schemes. This will be delivered via a dedicated team who will work with tenants to ensure that their move is as seamless as possible.

4.5 Financial and other assistance

4.6 Stevenage Borough Council will pay an incentive of £1000 for the first bedroom room downsized with £850 for each subsequent bedroom. Payments will be off-set against any rent arrears or recharges incurred. It is possible for people to have more than one incentive in the same financial year should they downsize more than once.

4.7 We may offer painting and decorating vouchers and may cover the cost of removals on a discretionary basis.

4.8 Tenants will be able to move to a home that has one bedroom more than the minimum required to meet their housing need, when making the move to downsize; this is in line with the Mutual Exchange Policy. This will be subject to an affordability assessment and on the basis that downsizing does not lead to overcrowding.

4.9 Tenants would not usually be allowed to move home if they have a current housing debt owed to the council, however we will consider allowing tenants in arrears to downsize; on the basis that smaller accommodation will be cheaper to rent and it will be cheaper to run. An affordability assessment will be carried out with the Downsizing officer to identify the financial benefit and/or impact of downsizing. This will be at the discretion of Stevenage Borough Council. Incentive payments will be offset against arrears.

4.9.1 Where applicable, we will refer tenants with significant arrears, where the downsizing payment would not be enough to offset it, to the Income team to apply for the Discretionary Housing Fund.

4.10 We will consider offering under-occupiers other incentives to downsize. This will be considered on a case by case basis and is at the discretion of Stevenage Borough Council. This may include removal and/or painting and decorating vouchers.

4.11 Some tenants occupy properties that have adaptations which meet their particular needs. We will apply to the Secretary of State for authority to pay the government's housing-benefit spare-room subsidy for such tenants. This funding will top up the existing Discretionary Housing Payment funding and will be administered by the Income Team. We will periodically review the expenditure and reapply to the Secretary of State where necessary.

4.12 **Publicity**

We will:

- increase public knowledge and awareness of the opportunities available for downsizing
- promote the benefits of downsizing to tenants, such as the savings made from lower utility costs and more accessible homes
- work closely with partners and colleagues to identify people who are under occupying and make referrals to appropriate services.
- provide information to our tenants on how to secure alternative accommodation in an understandable format.

4.13 **Data matching**

We will:

- support initiatives which bring together upsizing and downsizing tenants through chain lettings or local mutual exchange schemes
- actively seek downsizing opportunities for our tenants.

4.14 **Mutual exchange**

We will:

- make tenants aware of their options to downsize through the mutual exchange services. Mutual exchanges moves are not subject to downsizing incentive payments
- provide ways for tenants to come together to agree mutual exchanges.

4.15 The Allocation Scheme

4.16 The Housing Allocations Scheme will award greater priority to under-occupiers wanting to downsize.

4.17 To encourage downsizing, we will ring-fence some high-demand properties, such as bungalows, for under-occupiers. Our Allocations Scheme allows us to make best use of stock in this way. This will make available larger properties and homes with adaptations to those who need them.

4.18 We will make sure that only in exceptional and justifiable circumstances will successions lead to under-occupation.

4.19 Non-statutory/discretionary succession downsizing applications will be placed on a time limited bidding period. If no bids are made during this period, the Council will make a direct offer to the tenant. Refusals will be reviewed and enforcement actions issued if necessary. The additional bedroom incentive is not applicable to succession downsizing applicants and will be assessed on housing need as per the Housing Allocations Policy.

4.20 Tenants who are under-occupying and wish to downsize are required to join the Housing Register.

4.21 Adaptations

4.22 Mobility difficulty is a major reason for under-occupiers wanting to downsize. When we can meet these tenants' needs either by downsizing or by adapting their existing home, we will encourage downsizing and offer incentives as detailed in this policy and in line with the Aid and Adaptations Policy.

4.23 We will identify potential downsizers through closer working with those providing adaptations.

4.24 Specialist Support Services

4.25 We will continue working closely with internal and external partners to meet the needs of our older population. People over the age of 60 or those living with a disability may be referred to the Supported Living team to discuss Independent Living, Flexicare and other assisted living options (including careline). These accommodation options are homes that are or can be easily adapted to ones needs both now and in the future.

4.26 The Council will offer information on connection/disconnection services available to aid in the transition from one property to another.

4.27 Housing Associations

4.28 Housing Associations manage movement within their stock according to their own policies. Housing Association tenants wishing to downsize will be advised

to contact their housing provider to agree their downsizing options. Incentive payments will not be available to existing Housing Association tenants.

4.29 For Council tenants downsizing to a Housing Association property, the incentive payment will be made available.

4.30 The Council retain nomination rights to downsize tenants into Housing Association accommodation.

5 Review

5.1 The policy will be reviewed by the Housing Management team every two years or earlier if changes in legislation or demand require this. The review will take into account any changes in statutory guidance and good practice. The policy will be measured on its effectiveness and the availability of the resources. Any major changes will be consulted on.

5.2 We will aim to understand the performance and effectiveness of the policy in encouraging tenants to downsize by measuring:

- tenant downsizing satisfaction surveys
- the number of tenants under-occupying their homes
- the number of those interested in the downsizing scheme
- benchmarking against the approach other organisations take to under-occupation
- consideration of ideas that will help us improve the policy.

6 Associated documents

6.1 Internal

Related strategies, policies and standards

- The Allocations Policy
- Empty Homes Policy
- Adaptations Policy
- Lettable Standard
- Housing for Older People Strategy

6.2 External

Legislation

- Localism Act 2011
- Welfare Reform Act 2012
- The charter for social housing residents: social housing white paper

Guidance

- Communities and Local Government – A plain English guide to the Localism Act
- Communities and Local Government – Allocation of accommodation: guidance for local housing authorities in England