

Under-Occupation	Policy
Approved by Chief Executive	Issue number 8
Approved date September 2024	Review date September 2026
	Responsible Officer Head of Housing

1.	Aims and Objectives
1.1	Hightown Housing Association operates in areas where there is a considerable shortage of family homes for those in housing need. Encouraging people with spare bedrooms to downsize to smaller properties can release larger properties for families, making the best use of available housing stock.
1.2	It is, however, recognised that for some people an additional bedroom can help them to accommodate carers or to act as carers themselves.
1.3	This policy outlines how Hightown will address under-occupation, helping to free up larger homes in order to reduce overcrowding and homelessness, by promoting a more efficient use of the Association's housing stock.
2.	Objectives
2.1	The key objectives of this policy are: <ul style="list-style-type: none"> • To promote the efficient use of Hightown's housing stock, to ensure the maximum number of family homes are available for and occupied by those who need them; • To identify and assist tenants who want to move to a smaller home, but may face barriers in doing so; • To encourage others to consider such a move at an earlier stage than they might otherwise do; • To manage the impact of the removal of the spare room subsidy, which reduces the amount of benefit that can be claimed by Hightown tenants who are of working age and are under-occupying a property.
3.	Definition
3.1	An under-occupied property is defined as one where there are bedrooms surplus to the requirements of the household, as set out in the Allocations and Lettings policy.
4.	Scope

4.1	This policy applies to Hightown's general needs rented housing stock.
5.	Policy Statement
5.1	Resident profiling
	Hightown will continue to improve its knowledge of the profile of its residents and their household make-up. This will be done by collecting data through surveys, tenancy audits and updates to household details made through the residents' portal. This will inform future policy and will enable Hightown to provide information to residents who are under-occupying their property. The Tenant Services Teams will inform under-occupiers of the options available to them, and signpost those that express an interest in downsizing to make appropriate applications for housing and to register for a mutual exchange on Homeswapper, offering support where appropriate.
5.2	Information about suitable housing
	In order to help encourage under-occupying households to consider moving to smaller properties, Hightown will provide information on the website and in the residents' newsletter. Information about downsizing, the savings that can be made and how to go about securing alternative accommodation will also be available.
5.3	Allocations and Lettings policy
	Hightown's Allocations and Lettings policy awards priority to households wishing to downsize to a smaller property.
5.4	Financial incentive scheme
5.4.1	Where a downsizing tenant is giving up 2 or more bedrooms, Hightown will offer a financial incentive worth £750.
5.4.2	Any incentive payable will be made after the tenancy has ended and the void inspection has been completed as there may be recharges to take into account.
5.4.3	If the tenant has any rent arrears or recharges, the £750 will be credited to the rent account in the first instance.
5.4.4	Where the rent arrears were under £750, and there are recharges, the remainder of the incentive will be credited towards the recharge.
5.4.5	If there are no rent arrears or recharges, or the value of these is under £750, the remainder of the incentive will be paid to the tenant.
5.5	Decorating and Choice
	Residents moving to smaller properties will be given as much choice as possible where new kitchens or other items are being fitted. Older residents who would have difficulty decorating a new home and who are moving to one bedroom or sheltered accommodation will be offered decorations of their choice.
5.6	Mutual Exchange
5.6.1	Mutual exchange is an effective way of helping households move to more appropriate housing. Hightown will continue to subscribe to the HomeSwapper mutual exchange service, providing free access to Hightown tenants.
5.6.2	Hightown does not allow an additional bedroom for mutual exchange, and will not approve a mutual exchange application where the incoming tenant would be under-

<p>5.6.3</p> <p>5.6.4</p> <p>5.7</p> <p>5.8</p> <p>5.9</p>	<p>occupying and there are no mitigating circumstances which require them to have an additional bedroom.</p> <p>Hightown will work with partner agencies to promote mutual exchange and take part in organising mutual exchange events. Where appropriate, the Housing Administrators will support residents to use Homeswapper, and to maximise their Homeswapper profile.</p> <p>Where an exchange takes place between an overcrowded tenant and a Hightown tenant who has been under occupying by two or more bedrooms, the under occupying tenant will be eligible for the financial incentive outlined in point 7.4 above.</p> <p>Support to remain in property</p> <p>Where an under-occupying tenant chooses to remain in their property and is subject to a reduction in their Housing Benefit or Universal Credit Housing Element award, or impacted by the benefit cap, the Income Recovery Team will provide advice regarding payment of rent, signpost the tenant to sources of support and offer to assist with an application for Discretionary Housing Payment, where appropriate.</p> <p>Working with Local Authorities</p> <p>Hightown will co-operate with Local Authorities in their efforts to tackle under-occupation of social housing in their area.</p> <p>Monitoring</p> <p>The Head of Housing will monitor the payment of under-occupation incentives, and report annually on the number of incentives paid.</p>
<p>6.</p> <p>6.1</p>	<p>Legal/Regulatory Background</p> <p>The Regulator's Tenancy Standard states that:</p> <p>'Registered providers must develop and deliver services that seek to address under-occupation and overcrowding in their homes. These services should be focused on the needs of tenants'</p>
<p>7.</p> <p>7.1</p> <p>7.2</p>	<p>Role and Responsibilities/Authority</p> <p>The Head of Housing is responsible for implementing the under-occupation policy. All Tenant Services staff are responsible for promoting and assisting the implementation of the policy.</p> <p>The Housing Officer will be the main point of contact for any tenant looking to downsize, offering advice and identifying sources of support where needed.</p>
<p>8.</p>	<p>Policy/document References:</p> <p>This policy should be read in conjunction with the Allocations and Lettings policy.</p>