
**Thurrock Council
Housing Directorate**

**Downsizing
Policy and Procedure
(Final - Sept 2014)**

1. Housing Allocations Scheme

Thurrock Council's Allocations scheme sets out how the Council will allocate the housing stock that is available to it and determines who will qualify for an offer of social housing.

The scheme allows a priority for people, who are living in Thurrock Council properties which are too large, in terms of the number of bedrooms required for their household size, and who are willing to downsize to a smaller property.

There are two levels of priority:-

- Band 2 priority – for applicants giving up two or more bedrooms
- Band 3 priority – for applicants giving up one bedroom

There is also an incentive for those giving up 3 or 4 bedroom houses as follows:-

Couples down-sizing from a 3 or 4 bedroom houses will be eligible to bid for a two bedroom bungalow or flat even though their assessed need is only for 1 bedroom – they will be entitled to the appropriate priority for under-occupation depending on the number of bedrooms they are giving up.

In such circumstances applicants need to be aware that changes in welfare benefit may mean they are not entitled to benefit for a property that is larger than their assessed bedroom need and therefore there may be a shortfall in benefit received.

The bedroom standard is used to determine how many bedrooms are required for the household size, and works by pairing household members as follows:-

Household Members	Bedroom Entitlement
Married or Co-Habiting Couple	1 bedroom
Adult Aged over 21 years	1 bedroom
Pair of adolescents aged 10 – 20 years – same sex	1 bedroom
Pair of children under 10 years regardless of sex	1 bedroom
Adolescent aged 10 – 20 years and child under 10 years – same sex	1 bedroom

2. Downsizing Financial Incentive Scheme

The Allocations scheme states that the Council may offer a financial incentive scheme and/or assistance with moving, in order to encourage people to down size. This is a discretionary power.

A financial incentive may be paid to Thurrock Council tenants (only one payment per property) where a transfer to an alternative property results in downsizing (i.e. moving to a property with less bedrooms).

The incentive will apply to secure Thurrock Council tenants who are releasing a Council property to transfer to:

- Another Thurrock Council property or
- A property belonging to a Registered Provider where Thurrock Council nominates the applicant

The property may be a General Needs, Sheltered or Extra Care property.

Introductory or demoted tenants will not be entitled to the incentive payments since they will not be entitled to transfer.

Only one incentive payment will be made per household – i.e. no further payments will be made for subsequent downsizing, except in exceptional circumstances and at the discretion of the Head of Housing services.

2.1. How the financial incentive works:

The applicant will be entitled to claim an incentive amount.

The actual amount will be dependent on the sum set for the year. This is a discretionary scheme which can be withdrawn - for example if the funds set aside are exhausted before the end of the year.

From 1st December 2014 the sum will be set at £1,000 per property regardless of the number of bedrooms being released.

The money will be paid to the applicant once they have signed a new tenancy agreement.

If the applicant has rent arrears or outstanding recharges the money will be used to pay these first – any amount left over will be paid to the applicant. A transfer with rent arrears will only be allowed at the discretion of the rents manager and this would depend on the position regarding any legal action. Rent officers will advise applicants with arrears of the implications of accepting and refusing properties.

Where there is insufficient incentive money to clear the full arrears, the decision to allow the move will be at the discretion of the rents manager and if a move were allowed, any

outstanding arrears would be carried forward to the new rent account under s2.3.3 of the tenancy agreement.

All transferring tenants will need to pass a transfer inspection before a move will be allowed in line with the current transfer process. Where the downsizing tenant has repairs that need to be carried out to their property and a recharge is applicable, any incentive payment will be used to meet the recharge costs first. The decision to allow a transfer where the inspection has failed belongs to the Area Housing Manager.

The purpose of the downsizing incentive is to free up larger properties within Thurrock Council stock for those needing larger accommodation.

2.2. Tenants in receipt of Discretionary Housing Payments

The priority banding and financial incentive scheme may assist those with a shortfall in housing benefit due to under occupation.

Changes introduced in April 2013 for under occupying tenants have resulted in a 14% reduction in benefit for tenants under occupying by 1 bed and 25% reduction for 2 beds.

Tenants may receive discretionary housing payments (DHP) to cover the shortfall but this would be on a limited basis (usually reviewed after 6 months) and would be dependent on them actively seeking a transfer to smaller accommodation i.e. bidding for available properties.

Applicants in receipt of DHP who have been awarded a priority banding for downsizing will have that priority reviewed after 6 month. If they are not bidding for suitable properties the priority will be removed.

2.3. Assistance with moving – for vulnerable applicants:

Where vulnerable applicants are unable to make their own arrangements for moving etc, and have no other family members or friends who are able to assist them, the Council may offer assistance in arranging their move to the new property. Each case will be considered on its own merits and will be determined by the Housing Solutions manager upon a recommendation by the Allocations team.

The assistance provided could include the following;-

- Arranging the removals
- Arranging for a packing service where the applicant or a family member is unable to do so because of disability or age
- Arranging for utilities to be transferred to the new address
- Arranging for post re-direction
- Arranging for the disconnection and reconnection of gas or electric cookers
- Arranging for the disconnection and reconnection of washing machines and dishwashers

- Arranging the removal and disposal of any unwanted items that have been left at the old property
- Arranging a handyman service for small jobs at the new property e.g. hanging pictures, curtains, putting together flat pack furniture

In most cases the cost would be taken from the incentive payment however, in exceptional circumstances the Council may assist with the cost of the above arrangements, but this would be at the discretion of the Housing Solutions manager.

Officers would make the necessary arrangements and would work closely with the applicant to ensure that everything ran smoothly.

2.4. Refusal of properties

Applicants who are downsizing will be awarded a priority banding in line with the Housing allocations scheme (see above).

The allocations scheme allows only one offer of suitable accommodation to those with a priority banding and 3 refusals to those without a priority band. Their applications will then be cancelled.

Applicants with a downsizing priority band will be able to refuse up to 3 suitable properties before their application is cancelled.

2.5. Post move

An applicant, who has moved home and received an under-occupation incentive payment, will not be expected to increase their household size, and subsequently overcrowd the new property. The applicant may apply for a further transfer and will be assessed in the usual manner, but will not usually be entitled to a further incentive payment.

3. Promoting the incentive scheme

Officers will take a pro-active role in promoting the scheme.

Actions will include:

- Identifying and contacting tenants who are under occupying to discuss the scheme and their personal circumstances
- Assisting potential downsizers in making transfer applications and bidding for properties
- Advertising the incentive scheme to all tenants
- Promoting the Home Swapper scheme as an alternative option

4. Performance monitoring

A corporate KPI target for number of downsizing tenants has been set at 48 per annum (12 per quarter) for 2014/15.

The housing business improvement team will monitor and report on the numbers of successful downsizers.

5. Further policy reviews

This policy may be reviewed on an annual basis; levels and the terms of incentive payments will be decided by the Senior Management team and may change from year to year depending on the funds available and the numbers of eligible tenants.

6. Procedures





