



How to...
reduce under-occupation



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1 With 1.7 million households on housing waiting lists in England and turnover of social rented homes at around 5 per cent, there has never been a more pressing need for social landlords to make the best possible use of the homes that they own and manage.

Identifying under-occupied homes, working with tenants to explore their housing needs and options alongside providing support to move if they decide they want to do so, are all important elements of a strategic approach to making best use of stock.

Knowing your stock, knowing your tenants

Key questions which you should be asking yourself are:

- do you have a thorough understanding of your stock, its attributes and the households who are living in your homes?
- do you carry out regular tenancy audits/visits to help you to identify homes which have become under-occupied? Does your approach include sensitive discussions with tenants about their housing needs and options?
- do you have comprehensive, up-to-date customer profile/insight information to help you to target under-occupiers appropriately?
- have you considered overlaying data on under-occupied homes with data on over-crowding? This will enable you to have a greater impact
- do you map under-occupied homes against housing waiting list data on need/demand for property types and areas? This will help to inform targeting and also improve outcomes
- do you focus on under-occupiers who have registered for a transfer, as they have already made up their minds to move?

A positive choice

It is important that under-occupying tenants don't feel pressurised into moving or guilty about their choice to remain.

However, when discussing their needs and options, there are a number of positive benefits which you can share to help them to reach an informed decision:

- a smaller home will be easier to clean and manage
- utility bills are likely to be lower – www.whatprice.co.uk shows an annual cost of heating a typical three bedroom semi-detached house as £875 compared to £540 for a one bedroom flat or £538 for a one bedroom bungalow
- they may be using only two or three rooms in their home and so are not getting any benefit for the extra expense of the additional bedrooms
- a move away may help your tenant to become more active in their community
- they may feel more secure in a smaller home, particularly if it is specifically designed for older people.

A positive outcome would be for your tenant to move to a home which better meets their needs, is affordable and allows them to remain part of their community.

What have you got to offer?

It's important to recognise the factors that may put people off down-sizing so that you can work out ways to overcome them.

Potential issue	Solution
Your tenant can't afford the cost of removals, disconnecting/reconnecting appliances or uplifting and re-laying carpets.	<ul style="list-style-type: none"> • consider offering incentive payments based on the number of bedrooms freed up • consider meeting the cost of removals, disconnection/reconnection and so on • but remember, money on its own won't persuade tenants to move – the rest of your 'offer' is equally important.
Your tenant wants a two bedroom home – your allocations policy doesn't allow this.	<ul style="list-style-type: none"> • consider how badly you need the type of home they will be giving up – does flexibility make sense? • the Localism Act 2011 gives greater flexibility to providers in setting their allocations policies so consider: <ul style="list-style-type: none"> ◦ amending the eligibility criteria for two bedroom flats and bungalows so that single people/couples who are down-sizing can be considered ◦ giving priority to under-occupiers on a sliding scale depending on the size of home they are freeing up.
Your tenant wants to live in an area where you don't have homes or the type of home they want or need.	<ul style="list-style-type: none"> • work with partner providers – this will increase the options that you are able collectively to offer to all under-occupying households in your local area – this will also contribute to wider strategic housing aims in your locality • consider the scope to develop or support the development of homes which meet the needs and aspirations of under-occupiers, for example, two bedroom bungalows in areas where they want to live • mutual exchanges increase the available solutions – work with partners to promote this option and consider how you can use IT and events to proactively match people.
Your tenant can't cope physically/mentally with the moving process.	<ul style="list-style-type: none"> • consider having a post dedicated to supporting people who are down-sizing - tenants will welcome a personalised service • clearly identify their housing and support needs including any adaptations which may be needed in their new home • proactively identify suitable properties – and help with bidding if a choice-based system is in place • provide accompanied viewings and good quality information on local services • organise the removal process including packing and disposing of or storing bulky items • offer handyperson support for decoration and odd-jobs which may be needed.

Your tenant can't cope physically/mentally with the moving process (cont.).

- liaise with phone and utility companies
- handle redirection of mail and notification of change of address
- arrange for them to go somewhere for the day while the move takes place – check out the range of respite care available locally
- make follow-up visits or provide floating support to check that they are settling in and coping in their new home.

Making the first move

Many tenants who are under-occupying won't be registered for a transfer – so you will need to be proactive in seeking them out.

- run regular news articles in your tenant newsletters, the local press and local radio – feature photos of the types of homes available for downsizers and the help you can give along with quotes from tenants who have been through the process
- show the difference in fuel bills for a family-sized home compared to a one or two bedroom flat or bungalow
- establish a bank of tenants who have down-sized and who are happy to talk to others about their experience – this may help to allay some fears
- include messages about down-sizing on quarterly rent statements
- put up posters and displays in libraries, GP surgeries, clinics, supermarkets, shops and so on
- consider the scope to advertise on local buses
- develop clear, attractive information, and perhaps even a DVD, which tenants can share and discuss with family members to help them to make decisions – get advice from your involved tenants to make sure that you are striking the right tone.

It's a sensitive subject

Understandably, staff may feel awkward or uncomfortable about broaching the subject of moving with tenants, especially if they are older and vulnerable – they don't want to unsettle them or make them feel that they are being forced out of their homes. Training, support and comprehensive guidance will help to overcome this along with understanding that this is a discussion about needs and options rather than 'high pressure' selling.

Welfare Reform and under-occupation – maintaining a balance

The Welfare Reform Act 2012 introduces the social sector size criteria so that working age adults claiming housing benefit and under-occupying their homes by one or more bedrooms will have their housing benefit reduced. Many of them are single people or couples without children living in two bedroom properties. Some of them may need to move to a smaller property as they cannot afford to make up the shortfall.

It's important to consider how you maintain a balance between supporting tenants affected by the size criteria who need to move and those older tenants, many of whom are in housing need, who are under-occupying family-sized, desirable homes which people on the housing register need. For example, if you reduce the size of incentive payments, can you help more people?

CIH's Making it Fit guide is a free download which includes a wealth of useful information, tips and examples to help you to support those affected by the size criteria www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/Making_it_fit_a_guide_to_preparing_for_the_social_size_criteria

CIH can also provide practical expertise to help organisations prepare for welfare reform. For information on the range of services available visit www.cih.org/welfarereform

Learning from others

Sandwell Homes have developed a comprehensive training programme which will be rolled out to all housing officers, choice-based lettings staff and other front line staff covering under-occupation and overcrowding. The programme will be shared with other providers in the region with the aim of increasing the take up of mutual exchanges and making better use of stock across the Sandwell borough.

Contact: Kevin Tebbett kevin.tebbett@sandwellhomes.org.uk

Seven of the largest West Midlands local authorities and nine of the largest social housing providers have joined together and created the **West Midlands Best Use of Stock** (WMBUS) partnership. The partnership has agreed joint action on welfare reform and has a broad vision on how they can work together to reduce under-occupation. The partnership members intend to pool some of their housing stock to address both under-occupation and overcrowding, inform and influence local development to ensure housing need is being met and share best practice.

Contact: Diane Middleton di.middleton@bromford.co.uk

London Borough of Islington has created Smartmove which matches under-occupied tenants with overcrowded tenants. The under-occupied tenant's home is advertised through the Home Connection scheme. Overcrowded tenants, including those who have no points, can bid to express an interest. A mutual exchange officer checks bids and sends exact matches to the under-occupier and sets up viewings if both tenants are interested.

The scheme has been expanded to include a Smartmove catalogue which gives overcrowded tenants details and photos of homes and what the current tenant is looking for.

Contact: Susan Haire susan.haire@islington.gov.uk

The Perfect Fit (South East) scheme operates in five London boroughs and involves 13 housing associations. This sub-regional scheme allows under-occupiers to move easily between boroughs and across different landlords.

Under-occupying tenants have been identified through the databases of participating landlords supplemented by referrals from publicity and recommendations. Landlords then make properties available for offer. The scheme employs a dedicated under-occupation officer to match tenants with suitable properties. The scheme also provides practical help with moving.

Contact: Nina Morris nmorris@gallionsha.co.uk

How are you doing?

If you can, review your progress on freeing up under-occupied homes on a quarterly basis. This will help you to reflect on trends and issues and identify ways to improve take-up and your customers' experience of the service.

Things to consider include:

- what feedback have you received from tenants who have down-sized? How can you use this learning to improve the service?
- what is the level of spend against your allocated budget for down-sizing?
 - o if underspent, how can you improve promotion of the scheme?
 - o if overspent, was the budget realistic to begin with?
 - o bear in mind that additional expenditure to improve or set up the scheme can make business sense when weighed against the improved housing and health outcomes for the person moving out and the family moving in
 - o is there scope to tap into health and social care reablement funding to help tenants who are ill or disabled to move?
- what have been the wider gains and increased value as a result of the moves that have taken place?
- what are the most common reasons for tenants not wishing to down-size?
 - o are there things you could do to overcome their concerns:
 - provide a more comprehensive, tailored package including an allocated officer to steer and support them through the whole process?
 - offer them the chance to talk to someone who has been through the process?
 - would a flexible approach which helps tenants to move to a smaller home with any social landlord in your area increase their options and enable you to meet their aspirations more effectively?
- would taking a broader view, for example, setting up a chain of lettings, between social landlords if possible, help to you meet the housing needs of more households as well as freeing up under-occupied homes (see example below)?
- are you getting the most out of mutual exchanges as a way to match under-occupiers with tenants who need a larger home? Are you offering the same support and incentives as you do when tenants move to a vacant property?

Learning from others

Oldham Council has completed a successful letting chain involving six households and four different social landlords. Two households were overcrowded, three were under-occupying and one was homeless. By creating a chain and making direct offers of accommodation to each household, once a property suitable for the household at the head of the chain became available, the council was able to move each household into a home which met their needs. The property belonging to the household at the end of the chain was then advertised through the choice-based lettings scheme. An officer oversaw the whole process and acted as a point of contact for the households involved.

Contact: Zillur Rahman zillar.rahman@oldham.gov.uk

Support to improve your approach to under-occupation

CIH's Making Best Use of Stock (MBUS) Team works with social housing providers in England to improve their approach to reducing under-occupation, tackling tenancy fraud and preparing for the social sector size criteria. Funding from DCLG enables the team to provide the service without charge. Operating at a strategic level, they offer advice, guidance and practice examples to help you to get the most out of your housing stock. Contact them at mbus@cih.org



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HomeGuide is a web-based personalised service delivering housing options and advice in one place making it fully accessible to all.

"HomeGuide has significantly increased staff efficiencies; by delivering housing options online we've seen reductions in the number of walk-in clients whilst delivering more informed, consistent advice, this has led to increased morale and a more efficient housing options service."

Nick Kemmett, Homelessness Operations Manager, Swindon Borough Council



HomeHunt is a brand new shared allocation system for all housing types, designed by landlords for landlords, **HomeHunt** is a complete, flexible and cost effective solution.

"HomeHunt has the potential to offer our organisation significant efficiency savings within the increasingly important value for money agenda" Justin Freeman, Housing Services Manager, CityWest Housing Trust



Created to increase mobility for transferring tenants, **HomeKey** gives you the freedom to manage transfers outside the allocations framework helping you to maximise your non-true voids in order to get more people moving.

"We were surprised by how quickly we saw the benefits of HomeKey, satisfaction rates increased by 18%, re-let times are 14 days and refusals have dropped by 9%." Andrea O'Callaghan, Head of Allocations & Lettings, Swan Housing Group



HomeSwapper is the UK's market leading Mutual Exchange service, which now includes our innovative new under-occupancy management tool **RightSize**.

"RightSize allows us to identify an under-occupying tenant which in turn means they become aware that we are here to help and advise them should they need it."

Cheryl Budd, Under-Occupancy Officer, Thames Valley Housing



Useful resources and information

For free advice and support on making best use of your stock, contact the CIH Making Best Use of Stock Team mbus@cih.org

For up-to-date news, good practice examples, discussion forums and more visit the CIH's free Making Best Use of Stock Practice Hub www.practicehub.cih.co.uk

For information on a range of services to help you prepare for welfare reform visit www.cih.org/welfarereform

CIH Practice online has chapters on allocations and lettings, including under-occupation (CIH Chartered members have free access to this resource) www.cih.org/practice/online

CIH How to improve housing mobility (April 2012)
www.cih.org/resources/PDF/Policy%20free%20download%20pdfs/How_to_improve_housing_mobility.pdf

CIH How to consider new approaches to allocations and lettings (April 2012) www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/How_to_consider_new_approaches_to_allocations_and_lettings

CIH Housing Practice Issue 15 Reducing under-occupation (June 2011)
www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/Reducing_under_occupation

Chartered Institute of Housing

Octavia House
Westwood Way
Coventry CV4 8JP
Tel: 024 7685 1700

www.cih.org