

HOUSING SCRUTINY SUB-COMMITTEE

Monday, 24 April 2017 at 6.30 p.m.

MP702, 7th Floor, Town Hall, Mulberry Place, 5 Clove Crescent,
London E14 2BG.

This meeting is open to the public to attend.

Members:

Chair: Councillor Amina Ali

Vice-Chair:

Councillor Rabina Khan, Councillor Abdul Mukit MBE, Councillor Gulam Robbani,
Councillor Andrew Wood and Councillor John Pierce

Substitutes:

Councillor Dave Chesterton, Councillor Julia Dockerill, Councillor Marc Francis and
Councillor Candida Ronald

Co-opted Members:

Moshin Hamim

Leaseholder Representative

Anne Ambrose

Tenant Representative

[The quorum for this body is 3 voting Members]

Contact for further enquiries:

Farhana Zia, Committee Services Officer

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agenda



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APOLOGIES FOR ABSENCE

1. DECLARATIONS OF DISCLOSABLE PECUNIARY INTERESTS

1 - 4

To note any declarations of interest made by Members, including those restricting Members from voting on the questions detailed in Section 106 of the Local Government Finance Act, 1992. See attached note from the Monitoring Officer.

2. MINUTES OF THE PREVIOUS MEETING(S)

5 - 12

To confirm as a correct record the minutes of the meeting of the Housing Scrutiny Sub-Committee held on 6th February 2017.

3. REPORTS FOR CONSIDERATION

3.1 Tower Hamlets Leaseholders Report - to follow

3.2 Tower Hamlets Private Tenants' Charter

13 - 30

3.3 Under Occupation Review

31 - 66

4. ANY OTHER BUSINESS WHICH THE CHAIR CONSIDERS TO BE URGENT

Next Meeting of the Sub- Committee

The next meeting of the Housing Scrutiny Sub-Committee will be held on Monday, 12 June 2017 at 5.30 p.m. in venue to be confirmed, Mulberry Place, 5 Clove Crescent, London E14 3BG.

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Agenda Item 1

DECLARATIONS OF INTERESTS - NOTE FROM THE MONITORING OFFICER

This note is for guidance only. For further details please consult the Members' Code of Conduct at Part 5.1 of the Council's Constitution.

Please note that the question of whether a Member has an interest in any matter, and whether or not that interest is a Disclosable Pecuniary Interest, is for that Member to decide. Advice is available from officers as listed below but they cannot make the decision for the Member. If in doubt as to the nature of an interest it is advisable to seek advice **prior** to attending a meeting.

Interests and Disclosable Pecuniary Interests (DPIs)

You have an interest in any business of the authority where that business relates to or is likely to affect any of the persons, bodies or matters listed in section 4.1 (a) of the Code of Conduct; and might reasonably be regarded as affecting the well-being or financial position of yourself, a member of your family or a person with whom you have a close association, to a greater extent than the majority of other council tax payers, ratepayers or inhabitants of the ward affected.

You must notify the Monitoring Officer in writing of any such interest, for inclusion in the Register of Members' Interests which is available for public inspection and on the Council's Website.

Once you have recorded an interest in the Register, you are not then required to declare that interest at each meeting where the business is discussed, unless the interest is a Disclosable Pecuniary Interest (DPI).

A DPI is defined in Regulations as a pecuniary interest of any of the descriptions listed at **Appendix A** overleaf. Please note that a Member's DPIs include his/her own relevant interests and also those of his/her spouse or civil partner; or a person with whom the Member is living as husband and wife; or a person with whom the Member is living as if they were civil partners; if the Member is aware that that other person has the interest.

Effect of a Disclosable Pecuniary Interest on participation at meetings

Where you have a DPI in any business of the Council you must, unless you have obtained a dispensation from the authority's Monitoring Officer following consideration by the Dispensations Sub-Committee of the Standards Advisory Committee:-

- not seek to improperly influence a decision about that business; and
- not exercise executive functions in relation to that business.

If you are present at a meeting where that business is discussed, you must:-

- Disclose to the meeting the existence and nature of the interest at the start of the meeting or when the interest becomes apparent, if later; and
- Leave the room (including any public viewing area) for the duration of consideration and decision on the item and not seek to influence the debate or decision

When declaring a DPI, Members should specify the nature of the interest and the agenda item to which the interest relates. This procedure is designed to assist the public's understanding of the meeting and to enable a full record to be made in the minutes of the meeting.

Where you have a DPI in any business of the authority which is not included in the Member's register of interests and you attend a meeting of the authority at which the business is considered, in addition to disclosing the interest to that meeting, you must also within 28 days notify the Monitoring Officer of the interest for inclusion in the Register.

Further advice

For further advice please contact:

Graham White, Acting Corporate Director, Governance and Interim Monitoring Officer,
Telephone Number: 020 7364 4800

APPENDIX A: Definition of a Disclosable Pecuniary Interest

(Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012, Reg 2 and Schedule)

Subject	Prescribed description
Employment, office, trade, profession or vacation	Any employment, office, trade, profession or vocation carried on for profit or gain.
Sponsorship	<p>Any payment or provision of any other financial benefit (other than from the relevant authority) made or provided within the relevant period in respect of any expenses incurred by the Member in carrying out duties as a member, or towards the election expenses of the Member.</p> <p>This includes any payment or financial benefit from a trade union within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992.</p>
Contracts	<p>Any contract which is made between the relevant person (or a body in which the relevant person has a beneficial interest) and the relevant authority—</p> <p>(a) under which goods or services are to be provided or works are to be executed; and</p> <p>(b) which has not been fully discharged.</p>
Land	Any beneficial interest in land which is within the area of the relevant authority.
Licences	Any licence (alone or jointly with others) to occupy land in the area of the relevant authority for a month or longer.
Corporate tenancies	<p>Any tenancy where (to the Member's knowledge)—</p> <p>(a) the landlord is the relevant authority; and</p> <p>(b) the tenant is a body in which the relevant person has a beneficial interest.</p>
Securities	<p>Any beneficial interest in securities of a body where—</p> <p>(a) that body (to the Member's knowledge) has a place of business or land in the area of the relevant authority; and</p> <p>(b) either—</p> <p>(i) the total nominal value of the securities exceeds £25,000 or one hundredth of the total issued share capital of that body; or</p> <p>(ii) if the share capital of that body is of more than one class, the total nominal value of the shares of any one class in which the relevant person has a beneficial interest exceeds one hundredth of the total issued share capital of that class.</p>

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LONDON BOROUGH OF TOWER HAMLETS

MINUTES OF THE HOUSING SCRUTINY SUB-COMMITTEE

HELD AT 6.45 P.M. ON MONDAY, 6 FEBRUARY 2017

**MP702, 7TH FLOOR, TOWN HALL, MULBERRY PLACE, 5 CLOVE CRESCENT,
LONDON E14 2BG.**

Members Present:

Councillor Amina Ali (Chair)
Councillor Rabina Khan
Councillor Abdul Mukit MBE
Councillor Gulam Robbani
Councillor Julia Dockerill

Co-opted Members Present:

Moshin Hamim Leaseholder Representative
Anne Ambrose Tenant Representative

Other Councillors Present:

Councillor Sirajul Islam Deputy Mayor and Cabinet Member for Housing
Management and Performance

Others Present:

Andrea Baker Director of Housing – Poplar HARCA
Sandra Fawcett Executive Director for Operations – Swan
Housing Association
Mak Akinyemi Director of Property Services – Gateway Housing
Association
Hillary Kelly Head of Repairs – Tower Hamlets Homes
John Tunney Interim Director of Asset Management – Tower
Hamlets Homes
Tracey St Hill Principle RSL Partnerships Officer
Mohammad Raqib Tenant's Representative Tarling West Estate

Officers Present:

Ahmed Choudhury Senior Strategy, Policy and Performance Officer
Muhibul Hoque Strategy, Policy and Performance Officer
Alison Thomas Head of Housing Strategy, Partnerships and
Affordable Housing, Development and Renewal
Farhana Zia Committee Services Officer

1. DECLARATIONS OF DISCLOSABLE PECUNIARY INTERESTS

The Chair, Councillor Amina Ali apologised for her lateness and welcomed everybody to the Housing Scrutiny Sub-Committee meeting. She stated the meeting would hear presentations from three Housing Associations who operate in Tower Hamlets, plus Tower Hamlets Homes about their Repair Delivery models. She welcomed the presenters and Cllr Sirajul Islam, Deputy Mayor and Cabinet Member for Housing Management and Performance.

She requested everyone to introduce themselves and commenced the meeting.

Apologies for absence were received from Cllr Andrew Cregan, Vice Chair of Housing Scrutiny Sub-Committee, Cllr Helal Uddin and Cllr Andrew Wood. Cllr Julia Dockerill was substituting for Cllr Wood.

Cllr Ali declared she was a board member of Old Ford Housing Association.

2. MINUTES OF THE PREVIOUS MEETING(S)

The Chair referred members of the Sub-Committee to the minutes of the previous meeting held on the 10th October 2016. She asked members to approve these as an accurate record of the meeting.

The Members agreed the minutes to be an accurate record of the meeting.

3. REPORTS FOR CONSIDERATION

3.1 Housing Repair Delivery Models - a series of presentations on a sample of the different models used by Registered Housing Providers in the borough

Cllr Sirajul Islam, Deputy Mayor and Cabinet Member for Housing Management and Performance introduced this item stating the Local Authority was working with local Registered Social Landlords (RSL's) to improve the reporting, quality and efficiency with which repairs are dealt with.

He said the presentations would explain the different models adopted by each Housing Association, the challenges they face as well as the elements of best practice they have adopted. The presentations will also explain how residents have been involved in shaping and monitoring the service.

Poplar HARCA

Andrea Baker, Director of Housing at Poplar HARCA, was the first to make her presentation.

She informed members:

- Poplar HARCA operates in a small geographical area – 4miles², has 9000 homes and 45,000 tenants.
- Poplar HARCA works with 4 multi-trade general contractors supplemented by specialist contactors such as gas contractors.
- The contracts are 10 year contracts, with clauses that allow Poplar HARCA to review contacts every 5 years. Both parties have an 8 week 'no fault' determination clause if they decide to terminate the contract.
- Poplar HARCA uses a 'Schedule of rates' system whereby each job is evaluated using a pre-determined cost element.
- The contactors used by Poplar HARCA are locally based small to medium sized businesses, so employ local people and do not sub-contract. They have grown in size with Poplar HARCA and know their customer base.
- They work in partnership to deliver customer care, ensuring they get it right the first time, rather than contactors having to go back to a property several times over.
- An average of 2.5 properties requires repairs, with an average repair cost of £87. The housing stock is older and was transferred from the Council.
- Poplar HARCA monitors its repairs service through its overarching independent customer satisfaction survey. Quarterly reports are presented to the Services Committee and monthly meetings are held with contractors to look at emerging trends.
- Residents are in conversation with Poplar HARCA and qualitative data is collated regarding their satisfaction. Pre and post inspections are also carried out to gauge the nature of repair required and tenant satisfaction.

Members raised the following questions:

- How do you know you are getting value for money by using small, locally based companies as opposed to national companies?
- What impact does anti-social behaviour have on repair bills in communal areas such as lifts and door entry systems?
- Why is the satisfaction rate for repairs lower?
- What incentive do you give residents to report on repairs and their level of satisfaction?

- How many members of staff specifically deal with repairs, at your call centre?
- How satisfied are tenants with your 'out of hours' call out service?

In response Andrea Baker said:

- The procurement process is key and the general builders contact went out to tender. If there was a significant difference between national and local contractors we would challenge that. We know we are getting value for money, as we have local contractors providing local employment and offering apprenticeships.
- Repairs to communal areas are carried out in the same way as any other repair reported.
- 4,279 repairs were carried out in 2015/16 and 92% were satisfied. I do not agree with your analysis the figure is low. Some people do not respond to surveys and you cannot extrapolate information from people we do not hear back from.
- As part of our monitoring process we have introduced real time SMS text messages – making it easier for tenants to report a repair but also provide us with feedback on the quality of the repair.
- We have 6 to 7 members in our repairs team, who log incoming calls, complete orders and notify contractors of jobs. We recently restructured our teams but we have no plans to reduce staff. However we want to make our Online offer better whereby Tenants can log repairs directly.
- The 'Out of Hours' service is contracted out, but contractors are 'on call' and will deal with issues such as 'making safe' – e.g. gas leak etc at night and will deal with potential repairs the next morning.

Swan Housing Association

Sandra Fawcett, Executive Director for Operations at Swan Housing made her presentation.

She stated:

- Swan owned and managed 11,000 homes, supporting communities in East London and Essex.
- Swan provides Landlord services, regeneration, support and care to its residents and is committed to excellence and service improvement.

- Swan's repairs model is based on a partnership with Axis. It is a long term partnering arrangement - a 14 year contract which commenced in April 2009.
- Customer service is top priority especially as Swan covers a larger geographical area.
- Customer satisfaction is monitored via the Annual external survey, responses to complaints and post inspection visits.

Members asked the following questions and made suggestions:

- Statistical information should be provided regarding the number of repairs carried out by Housing Associations, as a result of Environmental Health notices served and the fines associated with them. Member enquiries relating to repairs should also be included.
- It's good to see you have a service improvement programme, however how long do you take to action a reported repair?
- How quickly do you respond to repairs as a result of anti-social behaviour?

In response, Sandra Fawcett said:

- Housing Associations would be happy to provide further statistical information as aforementioned.
- The delivery outputs show the number of repairs undertaken, the cost and the levels of satisfaction. Swan, like many Housing Associations benchmark themselves with Housemark, a social housing data and insight company, who recommend that a total of 560 responses a year to our surveys is a good standard. Complaints are also an indicator and we work in partnership with Axis to ensure post inspections are undertaken where relevant.
- Anti-Social behaviour is a serious problem and some Estates are more prone to this than others. When repairs are reported, for example graffiti we have a rapid response team who will deal with this within hours however damage to Door Entry systems may take longer. It depends on the nature of the damage - this will determine how long it will take to fix.

Gateway Housing Association

Mak Akinyemi, Director of Property Services at Gateway Housing made his presentation.

He informed Members:

- Gateway managed homes across three London Boroughs but mainly had homes in Tower Hamlets – 2727 homes.
- Gateway's approach to repairs was reviewed in 2012 and substantial consultation had been undertaken with residents. This has resulted in the "Homeworks" model being set up in 2015. All housing repairs are undertaken by the in-house team, with Estates having on-site managers, cleaners and specialist cleaners plus a team of operatives who carry out repairs.
- There is a service level agreement with residents and resident satisfaction and monitoring is undertaken through annual surveys and active engagement with post inspections of repair jobs.
- Some jobs are contracted out if they cannot be dealt with by the in-house team – e.g. roofing, door entry systems and making safe – gas/ electricity.

Members asked the following questions and made comments:

- You state 15,707 jobs have been completed. This seems significantly high. For what period were these jobs completed?
- How effective is your Homeworks programme? How do you ensure you have the right balance between works completed and the monitoring of work?
- It's good that on-site Estate Caretakers are available. This is especially important to elderly and vulnerable tenants.
- Poplar HARCA and Swan Housing should be mindful of 'defects' reporting in relation to their regeneration projects at Aberfeldy Estate and Blackwall, as this results in rents and service charge increases.

Mak Akinyemi responded stating

- The figure of 15,707 is the number of jobs completed since the start of the Homeworks project, i.e. since 2015.
- Staff members are inducted and they know what it means to be part of our organisation and to provide good customer service. There isn't a split between those who provide the repairs service and management. They are part of our business and we nurture and value their contribution.
- The Housing Associations duly noted the request regarding the regeneration projects. If the repair is reported within 12 months, it is the contractors' responsibility to rectify it. However after this period it is

dealt with as a general repair and is the responsibility of the respective Housing Association.

8:00 P.M. – *The meeting becomes inquorate however the Chair decides to continue with the meeting, because the sub-committee is not making a decision. She invites the final presenter to make her presentation.*

Tower Hamlets Homes

Hillary Kelly, Head of Repairs at Tower Hamlets Homes made the final presentation of the evening.

- Tower Hamlets Homes (THH) is an Arm's Length Management Organisation (ALMO) of the Council. It manages 21,535 properties with 55% of residents being tenants and 45% being leaseholders.
- With regard to Repairs and Maintenance, approximately 55,000 jobs per year are undertaken and the organisation has a team of in-house engineers and inspectors. It also works with third party contractors – Mears, Openview and Precision.
- THH works in partnership with its contractors, setting stretch targets with a continuous plan for improvement. It monitors contractors on a weekly basis and learns lessons through complaint analysis and customer feedback.
- Recognises it can improve its online digital offer with DIY self – service of repairs and is making improvements to its telephony service.

Members of the Sub-Committee asked the following questions:

- How long have you been in a contract with Mears?
- What is your methodology to monitor the performance of Mears?
- How do you guarantee the quality of the workmanship and do you conduct pre-inspections before a repair?
- What topics do your DIY self-help videos cover?
- How are repairs classified after contractors have completed their 'Decent Homes' programme. Some residents face delays as they are told their repair falls under the responsibility of the Decent Homes contractor and is not a general repair.

In response Hillary stated:

- THH has been in a contract with Mears since 2011. The contract has been extended for a 1 year and will be reviewed again before it's extended over the next 4 years. Although the contract has been

extended, an action and improvement plan is attached to it. It is a Council Contract.

- There is a suite of KPI indicators and weekly meetings take place with our contractors. The Strategic core group involving senior managers from both the contractors and THH meet on a monthly basis. There is an improvement plan with targeted actions, in order to achieve customer satisfaction and best value.
- Mears are the contractors for general repairs and they undertake this work. 10% of repairs are post inspected at random and if a repair costs more than £1000 a pre-inspection is undertaken.
- The DIY Self-Help video's cover a range of topics from unblocking a sink, to finding the stopcock, replacing a fuse etc. More information is available on our website.
- If the repair is beyond the 12 month threshold, its THH's responsibility to fix the repair. I understand that sometimes tenants get caught in the middle, and we do fall short on this, especially if a part needs to be ordered. The computer system will flag the repair as a consequence of the decent homes programme and depending on the nature of the repair we may need the original contractor to comeback – e.g. a leaking roof. However if it's a straightforward repair Mears will follow up the enquiry.

Following on from the Members questions, THH were asked to respond to questions submitted by Ms Halima Islam, a member of the public and from Mr Raqib, Tenants Representative for Tarling West Estate.

4. ANY OTHER BUSINESS WHICH THE CHAIR CONSIDERS TO BE URGENT

There was no other business discussed.

The meeting ended at 9.07 p.m.

Chair, Councillor Amina Ali
Housing Scrutiny Sub-Committee

Tower Hamlets Private Renters' Charter

Housing Scrutiny Sub-Committee

24 April 2017

A fast-growing population

1985: 144,800

2005: 222,300

2015: 295,200

2026: 364,500

Private Renting in Tower Hamlets

- The loss of social housing
- 40% of homes are privately rented
- 6,000 'Right to Buys' privately rented
- Affordability
- Licensing



Private Renters in Tower Hamlets

- Young - 68% are under 35
- 30% are non-British white
- 34% are from BAME communities
- A range of income groups – but up to 40% in poverty
- 35% of households have a disabled resident
- 29% of vulnerable renters live in homes that are not decent

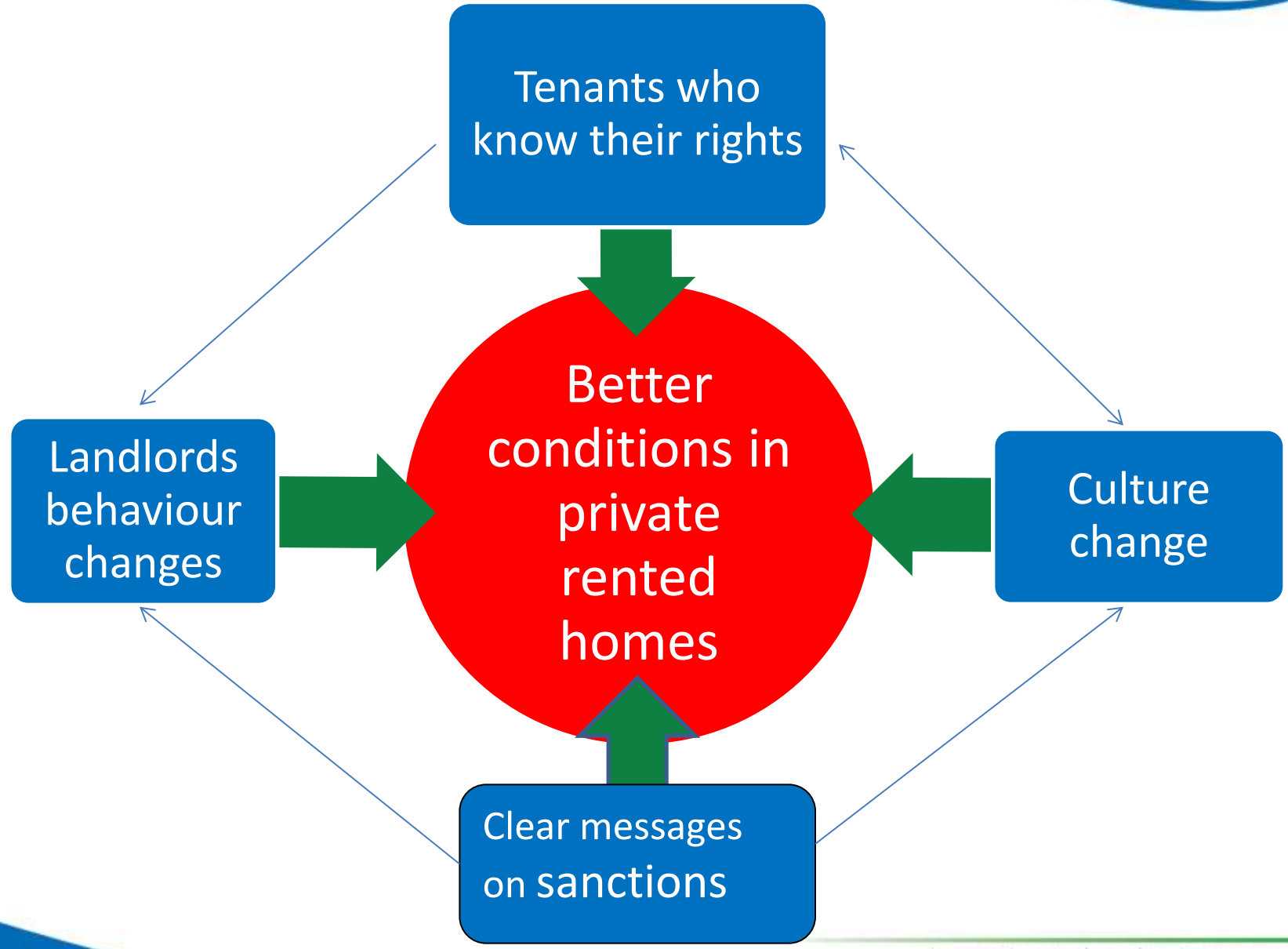
Private Rented Housing Strategy 2016-21

- Licensing
- Resources for inspection & enforcement
- Rogue and criminal landlords
- Joint work with registered providers
- Private Renters' Charter

Why adopt a Private Renters' Charter?

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Developing the Charter: Smarter Together

- Cross-departmental working
- On-line consultation
- Working group of advice and renters' organisations – includes CAB, Toynbee Hall, Bromley By Bow Centre, Shelter, Generation Rent
- Registered Providers working group
- Landlords' Forum
- Trade Bodies – includes ARLA, RLA, NLA

Structure of Tower Hamlets Charter

Charter

- Statement of Basic Standards
- General Commitment to Support

Web Page

- More detailed information
- Specific promise for each statement

Strategy

- Publicity campaign
- Working Group reviews



When you are looking for a home to rent, agents must treat you fairly

- Until letting agency fees are banned altogether, agents must display their fees on-line and in their office. You shouldn't need to ask to see them!
- Any complaint must be taken seriously - all agents must clearly display which complaint redress scheme they belong to – (TPOS, OSP, PRS logos)
- All letting agents must publically display whether they belong to a client money protection scheme.
- Any discrimination against you because of your nationality, race, ethnicity, religion, sexuality, disability or gender is against the law – though agents may ask for proof you have a right to live in the UK.

Your landlord must treat you fairly

- All good landlords give written tenancy agreements. If your landlord will not do this, they must put in writing your address, your rent, the length of the agreement – and their own name and contact address.
- Your landlord must prove that your deposit has been safely protected within 30 days (TDS, DPS, my deposit logos).
- You shouldn't be hit with surprise fees. Your tenancy terms must be understandable and fair.
- Your rent should not go up during the fixed period of your tenancy.
- Landlords in some parts of Tower Hamlets must have a license from the council.

Your rented home must be safe and secure

- There must be a working smoke alarm on every floor. There must also be a carbon monoxide alarm in any room with a fire or wood burning stove.
- If you have gas, your landlord must give you a gas safety certificate when you move in - and then make sure a Gas Safe engineer checks every 12 months.
- The electricity supply, wiring and electrical items supplied with your home must be safe. Any problems must be fixed in reasonable time.
- Your home must be weatherproof. Any leaks and drafts must be fixed in a reasonable time.
- Your landlord must deal with damp or mould.
- Your home must have hot and cold water.
- Your landlord must not disturb or harass you. Your landlord should only visit when it is convenient for you – and must give you at least 24 hours' notice.
- If your landlord wants you to move out, they must give you notice in writing and then stick to the law about ending a tenancy.



Agents must display their fees...

The Council has powers to fine letting agents up to £5,000 for failing to display their fees prominently on a poster in their office and on any website they may have. They must not mislead you. They must clearly describe the cost of each fee including VAT, and what each fee covers

Fees don't have to be published in this way for websites that only advertise properties, like Rightmove or Zoopla.

It's also a criminal offence if a letting agent charges you to register with them or to show you a list of properties to rent.

The Council can also fine agents up to £5,000 for not belonging to one of the following organisations:

- The Property Ombudsman (TPO)
- The Property Redress Scheme.
- Ombudsman Services Property

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Letting agents fees for tenants will probably be banned in the next two years – the government is consulting now on whether this would be the right thing to do. Tower Hamlets Council has asked for the ban to go ahead, and we will keep you informed of any progress towards that.

For further information about your rights when dealing with letting agents please see:

- [Shelter](#) (hyperlinked)
- [Citizens Advice Bureaux](#) (hyperlinked)

WHO WILL HELP ME IF AN AGENT OR LANDLORD BREACHES THIS PART OF THE TOWER HAMLETS RENTERS' CHARTER?
(Hyperlinked)




The Charter as a process

- Ongoing publicity campaign
- A live document
- Private Renting Forum for all signatories

Timescales

- 9 May - MAB
- 30 May - Cabinet
- Mid to late June – Launch
- November – First PRS Forum
- Review in April 2018

<p>Non-Executive Report of the:</p> <p>Housing Scrutiny Sub-Committee</p> <p>24 April 2017</p>	 <p>TOWER HAMLETS</p>
<p>Report of: Graham White, Acting Director, Governance</p>	<p>Classification: Unrestricted</p>
<p>Under Occupation Review</p>	

Originating Officer(s)	Ahmed Choudhury, Senior Strategy, Policy and Partnership Officer - Policy, Strategy and Partnership
Wards affected	All

Summary

1.1 This report submits the report and recommendations of the scrutiny review on Under Occupation in social housing: promoting housing moves.

Recommendations:

The Overview and Scrutiny Committee is recommended to:

1. Agree the report and the recommendation; and
2. Authorise the Interim Service Head Policy, Performance and Partnership to amend the draft report before submission to Cabinet, after consultation with the Chair of the Overview and Scrutiny Committee.

1. **REASONS FOR THE DECISIONS**

- 1.1 This report outlines the findings and recommendations from the Under Occupation review, Promoting housing moves - which was part of the Housing Scrutiny Sub-Committee's work programme for 2016/17 municipal year.

2. **ALTERNATIVE OPTIONS**

- 2.1 The committee may decline not to agree the recommendations. This is not recommended as the report outlines work undertaken by Councillors and officers to identify areas of improvement.

3. **DETAILS OF REPORT**

- 3.1 Background and context

- 3.2 As part of its work programme for 2016/17 the Housing Scrutiny Sub Committee agreed to form a review group - to review under occupation of housing within the borough. The review group was chaired by Councillor Amina Ali (Member for Bow East).

- 3.3 The scrutiny review group membership included:

Cllr Amina Ali	Chair, Housing Scrutiny Sub-Committee
Cllr Helal Uddin	Bromley South Ward
Cllr Andrew Cregan	Island Gardens
Cllr A Mukit MBE	Weavers Ward
Cllr Andrew Wood	Canary Wharf Ward
Cllr Rabina Khan	Shadwell Ward
Cllr Gulam Robbani	Spitalfields & Banglatown Ward
Moshin Hamim	Leaseholder Representative, Co-opted Member
Anne Ambrose	Tenant Representative, Co-opted Member

- 3.4 The review was supported by:

Ahmed Choudhury	Senior Strategy, Policy and Performance Officer
Muhibul Hoque	Strategy, Policy and Performance Officer

- 3.5 The review group received evidence from members of the Executive, a range of officers and experts including:

London Borough of Tower Hamlets:

Councillor Sirajul Islam	Deputy Mayor and Cabinet Member for Housing
Martin Ling	Housing Strategic Manager
Rafiqul Hoque	Lettings Services Manager
Tom Scholes Fogg	Housing Policy Officer

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3

Evidence from external sources:

Susan Haire	Mobility Manager, Housing Options Team, Islington LBC
Jahmane Dolphy	Under Occupation Officer, Islington LBC
Sandra Gordon	Trading Places, Lewisham LBC
Pauline Evans	Lettings Manager, Wolverhampton BC
Lewisham LBC	Telephone conversation with Sandra Gordon, Lewisham Council
Wolverhampton Homes	Telephone conversation with Pauline Evans, Lettings Manager
Swan Housing	Andrea O'Callaghan, Head of Business Improvement & Allocations
Colchester BC	Online
Stockport Homes	Online

3.7 The review considered the key issues around under occupancy in social rented housing in the borough, where tenants are occupying larger properties that are no longer suitable for their needs - which could be released and offered to families with children and those living in overcrowded households. Tackling this issue will relieve the pressure on the waiting list - currently there is no obligation for residents to do this, but there are a range of incentives (see Appendix A) provided by the council to assist with such moves.

3.8 Evidence gathering and methodology

3.9 The review specifically looked at:

- LBTH's under occupation policy and reviewed its action plan;
- Other local authorities with similar demographics and considered their approach, to encouraging tenants to downsize;
- lessons learnt elsewhere and whether these are applicable to the circumstances of Tower Hamlets;
- whether some incentives available have been more successful than others and establish the reasons for this; and
- if some Registered Providers (RPs), operating inside or outside the borough - whether have been more successful than others in reducing under occupancy and the reasons why this has happened.

3.10 The report with recommendations is attached as Appendix 1. There are seven recommendations arising from the review which is outlined below:

Recommendation 1:

Deliver targeted communication and events: Housing and Regeneration Division should further develop information and engagement with local people looking to downsize by:

- delivering targeted communication;
- develop clear and concise information;
- delivering events aimed at both registered and unregistered under occupiers.

The council's traditional media channels along with electronic and social media should be utilised.

Recommendation 2:

That the Housing and Regeneration Division proactively identify under occupiers and staff working across frontline service. And develop an information toolkit for frontline staff which will enable them to encourage and support tenants, wishing to downsize.

Recommendation 3:

That the Housing Regeneration Division should consider creating a single integrated Housing Mobility Team.

Recommendation 4:

That the Place Directorate consider the possibility of building bespoke downsizer homes, on council owned land or estates which are specifically aimed at under occupiers.

Recommendation 5:

That the Housing and Regeneration Division should review the current Tenancy Strategy to agree under what circumstances fixed term tenancies would not be renewed.

Recommendation 6:

That the Housing and Regeneration Division further enhance 'post move' service - to ensure tenants who are downsizing are supported through any difficulties e.g. settling in, providing information on local area and sign posting to local services etc.

Recommendation 7:

That the Housing and Regeneration Division builds on the existing strategic partnership with its key partners and stakeholders. And, continue to develop the role of Tower Hamlets Housing Forum – especially the Common Housing Register Group as the main area for innovation and delivery of under occupation initiatives.

4. COMMENTS OF THE CHIEF FINANCE OFFICER

- 4.1 This report provides an update to the Overview and Scrutiny Committee on the Under Occupation Review that has been undertaken by the Housing Scrutiny Sub-Committee.
- 4.2 The recommendations set out a range of activities and priorities for the Council and key partners that will provide a focus for the promotion of housing moves to release currently under occupied properties for re-letting. This will require a co-ordinated approach and possible aligning of funding from all major partners, and will require that best value for money is obtained from limited sources of funding, given that the Council's mainstream resources to support the proposals are extremely limited.
- 4.3 Although the costs of implementing several of the recommendations can be met from within existing revenue resources, the financial consequences of certain initiatives will be subject to the availability of funding, and further reports will assess the financial impact of these proposals as appropriate. In particular this will relate to Recommendation 3 - the creation of a single integrated Housing Mobility Team; Recommendation 4 – the construction of

bespoke downsizer homes on Council owned land; and Recommendation 6 – that an enhanced ‘post move’ service be offered to tenants.

5. LEGAL COMMENTS

- 5.1 In relation to recommendation 5, the Housing and Planning Act 2016 requires that most new local authority tenancies are granted on a fixed term (two to ten years). It also prescribes that any succession (transfer of tenancy after death) to a family member other than partner or spouse must be granted a fixed term tenancy. Chapter 6 of the Act, which provides for the phasing out of secure ‘lifetime’ tenancies, will be brought into force in Autumn 2017 and implemented by way of Regulations which will prescribe the circumstances in which councils are entitled to offer further ‘lifetime’ tenancies to existing tenants who agree to move home.
- 5.2 On 12 December 2012 Cabinet agreed the discretionary use of fixed term tenancies where a tenant has a terminal illness and requires a property on a short term basis with additional care.. Currently, lifetime secure tenancies are granted in all other cases.
- 5.3 Section 118 of the HPA 2016 Act will impose mandatory use of fixed term tenancies of between 2-5 years, on the expiry of which a further tenancy may be granted following review of the conduct of the tenancy (and the tenants) by the landlord. Once in force, Schedule 7 of the Act will amend the Housing Acts 1985 and 1996, Landlord and Tenant Act 1985 and Localism Act 2011, inter alia, so that local authorities in England will be prevented from offering lifetime tenancies in most circumstances.
- 5.4 In addition, s. 120 and Schedule 8 of the Act substantially reduces the rights of family members to succeed to secure tenancies following the death of the tenant. It provides that any new succession after the commencement of the reforms will be for a fixed term of 5 years only. Under the new rules the old tenancy will come to an end on the death of the tenant and a new tenancy will be created. The effect will be that when any secure tenant dies after the 2016 Act has come into force, there will be no succession to anybody other than a spouse, civil partner or person living with the tenant as a partner – unless (i) there is no spouse/civil partner qualified to succeed and (ii) the council has contractually provided for succession by other family members through the inclusion of an express term in the tenancy agreement. Where ‘discretionary succession’ is permitted, only the spouse or civil partner of the new tenant would be entitled to succeed unless the local authority has chosen to extend rights of succession to other relatives under the terms of the tenancy agreement. Further, all ‘secure tenancies’ will be fixed term tenancies, so that a local authority granting a new tenancy to a ‘failed successor’ on a discretionary basis will be able to choose the length of the fixed term (or introductory) tenancy provided (s. 81A).
- 5.5 With regards to transfers or mutual exchange, the Localism Act 2011 has been amended to remove the right of existing lifetime tenants of local authorities to be given a new lifetime tenancy when they agree to a mutual

exchange. Instead, social landlords will have discretion over whether to offer a new lifetime tenancy. Amendment 81ZA is to ensure that the introduction of flexible tenancies did not act as a barrier to mobility.

- 5.6 In relation to offering financial incentives to tenants downsizing, payments to local authority tenants moving to another property are covered by Paragraph 2 of Schedule 18 of the Housing Act 1996. Such payments can cover not only the provision of goods or services, such as carpets or redecoration, but also cash incentives.
- 5.7 Also, the Discretionary Housing Payment (DHP) fund remains available to provide temporary financial assistance to tenants affected by the provisions of the Welfare Reform Act 2012 so that working-age social tenants in receipt of Housing Benefit who experience a reduction in their benefit entitlement if they live in housing that is deemed to be too large for their needs can make a claim for DHP. The rationale is to encourage council tenants living in houses too big for their needs to move to smaller properties so that existing housing stock can be better used.
- 5.8 The Council's Allocation and Succession policies and Tenancy strategy will need to be reviewed and updated to ensure that they reflect the above provisions when in force.
- 5.9 The Allocation Scheme currently allows direct offers of accommodation to be made, if the circumstances justify it, this includes facilitating a move due to under occupation. This would allow allocation of the downsizer homes referred to in recommendation 4.
- 5.10 The Tenancy Strategy, which the council must prepare under S150 Localism Act, sets out the matters which registered providers of social housing in its area are to have regard to in formulating policies, this includes:
 - a) the kinds of tenancies granted;
 - b) the circumstances in which particular tenancies will be granted
 - c) Where tenancies are granted for a certain term, the lengths of the term and
 - d) The circumstances when a further tenancy will be granted when the existing tenancy comes to an end.
- 5.11 The tenancy strategy must summarise those policies or indicate where they can be found. A local housing authority must have regard to the strategy when exercising its housing management functions, publish its strategy and keep it under review and may modify or replace it. Any modifications must be published.
- 5.12 As stated above the Allocation policy and Tenancy Strategy will need to be reviewed and updated when the new provisions come into force and some tenant consultation may be required.

6. ONE TOWER HAMLETS CONSIDERATIONS

- 6.1 The key objectives of this review was: to carry out an assessment of how the council's under occupation plan is assisting to reduce overcrowding; learn from good practices; and makes a series of recommendation on way the council could help release under occupied properties to alleviate overcrowding pressures. The recommendations seek collaborative working across the organisations as well as building on the existing strategic partnership with local partners and stakeholders.

7. BEST VALUE (BV) IMPLICATIONS

- 7.1 The recommendations in this report are made as part of the Overview & Scrutiny Committee's role in helping to secure continuous improvement for the council, as required under its Best Value duty.

8. SUSTAINABLE ACTION FOR A GREENER ENVIRONMENT

- 8.1 There are no direct sustainable actions for greener environment arising from this report.

9. RISK MANAGEMENT IMPLICATIONS

- 9.1 Once the report has been agreed by Housing Scrutiny Sub-Committee and Overview and Scrutiny Committee, officers will produce a detailed action plan, to implement the recommendations. Therefore, during the action planning stage the key risks, implications and mitigating actions will be identified and agreed.

10. CRIME AND DISORDER REDUCTION IMPLICATIONS

- 10.1 There are no direct sustainable actions for greener environment arising from this report.
-

Linked Reports, Appendices and Background Documents

Linked Report

- NONE

Appendices

- Appendix 1: Under Occupation – Promoting Housing Moves

Local Government Act, 1972 Section 100D (As amended)

List of "Background Papers" used in the preparation of this report

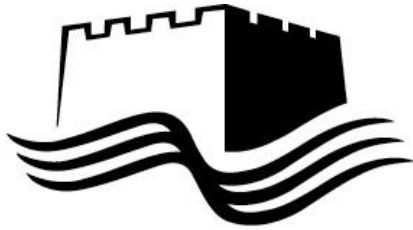
List any background documents not already in the public domain including officer contact information.

- These must be sent to Democratic Services with the report

- State NONE if none.

Under Occupation of Housing: Promoting Housing Moves

Scrutiny Review Report



TOWER HAMLETS

APPENDIX - A

March 2017

Chair's Foreword

Access to good quality housing tops most people's priority - and allocation of it, remains a huge challenge for most local authorities. There are simply not enough houses to accommodate everyone and London Borough of Tower Hamlets is no different. Over the past 6 months, the Housing Scrutiny Sub Committee has been reviewing the council's under occupation plan. This review has taken a closer look at how other local authorities and similar organisations deal with this issue. By releasing under occupied properties, the council is able to transfer/rehouse tenants, who are in need of larger properties.

The purpose of the review was to:

- assess the level of under occupation in Tower Hamlets
- assess whether the council's under occupation action plan is delivering agreed outputs
- explore initiatives taken in other local authorities which, reduced the number of under occupied properties
- gather evidence from our partners about how they dealt with the issue
- derive a set of recommendations to encourage more tenants to take up downsizing.

With the Housing and Planning Act 2016 coming into force and the launch of Housing White Paper 'Fixing our broken housing market' - this timely review will provide an insight into under occupation and look to address some of its challenges. The recommendations of the report are based on lessons learnt from our own experience, partners and other local authorities – as well as research, guidance and feedback received from Members and residents.

I would like to thank all residents, RSL partners, Islington Council, Council officers and fellow Councillors - who made a significant contribution to this Scrutiny Review.

Councillor Amina Ali

Chair, Housing Scrutiny Sub-Committee

Contents

Chair's forward

Summary of recommendations

- 1.0 Background and Context
- 2.0 Evidence gathering and methodology
- 3.0 National and Local Context
- 4.0 The Current Position in Tower Hamlets
- 5.0 Findings and Recommendations

Appendices

Appendix A: LBTH Under Occupation Action Plan 2015-18

Appendix B: Benchmarking

Appendix C: Evidence of Practices in Other Local Authorities

Summary of Recommendations

Recommendation 1:

Deliver targeted communication and events: Housing and Regeneration Division should further develop information and engagement with local people looking to downsize by:

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The council's traditional media channels along with electronic and social media should be utilised

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Recommendation 7:

That the Housing and Regeneration Division builds on the existing strategic partnership with its key partners and stakeholders. And, continue to develop the role of Tower Hamlets Housing Forum – especially the Common Housing Register Group as the main area for innovation and delivery of under occupation initiatives.

1. Background and context

1.1 As part of its work programme for 2016/17 the Housing Scrutiny Sub Committee agreed to form a working group - to review under occupation of housing within the borough. The working group was chaired by Councillor Amina Ali (Member for Bow East).

1.2 The scrutiny review group membership included:

Cllr Amina Ali	Chair, Housing Scrutiny Sub-Committee
Cllr Helal Uddin	Bromley South Ward
Cllr Andrew Cregan	Island Gardens Ward
Cllr A Mukit MBE	Weavers Ward
Cllr Andrew Wood	Canary Wharf Ward
Cllr Rabina Khan	Shadwell Ward
Cllr Gulam Robbani	Spitalfields & Banglatown Ward
Moshin Hamim	Leaseholder Representative, Co-opted Member
Anne Ambrose	Tenant Representative, Co-opted Member

1.3 The review was supported by:

Ahmed Choudhury	Senior Strategy, Policy and Performance Officer
Muhibul Hoque	Strategy, Policy and Performance Officer

1.4 The review group received evidence from members of the Executive, a range of officers and experts including:

London Borough of Tower Hamlets:

Councillor Sirajul Islam	Deputy Mayor and Cabinet Member for Housing
Martin Ling	Housing Strategy Manager
Rafiqul Hoque	Lettings Services Manager
Tom Scholes Fogg	Housing Policy Officer

Evidence from external sources:

Susan Haire	Mobility Manager, Housing Options Team, Islington LBC
Jahmane Dolphy	Under Occupation Officer, Islington LBC
Sandra Gordon	Trading Places, Lewisham LBC
Pauline Evans	Lettings Manager, Wolverhampton BC
Lewisham LBC	Telephone conversation with Sandra Gordon, Lewisham Council
Wolverhampton Homes	Telephone conversation with Pauline Evans, Lettings Manager
Swan Housing	Andrea O'Callaghan, Head of Business Improvement & Allocations
Colchester BC	Online
Stockport Homes	Online

1.5 The review considered the key issues around under occupancy in social rented housing in the borough, where tenants are occupying larger properties that are no longer suitable for their needs - which could be released and offered to families with children and those living in overcrowded households. Tackling this issue will relieve the pressure on the waiting list - currently there is no obligation for residents to do this, but there are a range of incentives (see Appendix A) provided by the council to assist with such moves.

2. Evidence gathering and methodology

2.1 The review specifically looked at:

- LBTH's under occupation policy and reviewed its action plan;
- other local authorities with similar demographics and considered their approach, to encouraging tenants to downsize;
- lessons learnt elsewhere and whether these are applicable to the circumstances of Tower Hamlets;
- whether some incentives available have been more successful than others and establish the reasons for this; and
- if some Registered Providers (RPs), operating inside or outside the borough – whether they have been more successful than others in reducing under occupancy and the reasons why this has happened.

2.2 The methodologies that were deployed during the review included the following:

Methodology	Date	Evidence
Review Group Meetings	November 2016 to March 2017	<ul style="list-style-type: none"> • Lead Member for Housing • Islington LBC • Swan Housing • Tower Hamlets Homes • Lettings Manager - LBTH • Tenants
Telephone discussion with other local authorities	December 2016	<ul style="list-style-type: none"> • Wolverhampton BC • Lewisham LBC
Desk based research/online	November 2016	<ul style="list-style-type: none"> • Colchester BC • Stockport Homes
Survey: online and postal	December 2017 to January 2017	<ul style="list-style-type: none"> • Tenants who completed downsizing • Prospective downsizing tenants

3.0 National & Local Context

- 3.1 According to the Office of National Statistics (ONS) and based on the 2011 Census figures, the five local authorities (Newham, Tower Hamlets, Brent, Harrow and Hounslow) with the highest percentage of overcrowded households are all located in London.
- 3.2 For England and Wales as a whole, 4.5% of homes (including owner occupied and socially rented) have an occupancy rating of -1 or less and are therefore classified as overcrowded.
- 3.3 For London on average, more than 1 in 10 households (11.3%) are overcrowded. Newham is at the top of the local authority ranking with a quarter (25.2%) of its households overcrowded. Tower Hamlets is third highest in England and Wales, with 16.4% of households being overcrowded.
- 3.4 In terms of occupancy rating of +2 or more bedrooms, the figure for England and Wales is 34.6%. Rutland (East Midlands) is the highest with 53.1% and Tower Hamlets is the lowest with 8.0% indicating the limited availability of these homes.
- 3.5 Other London boroughs dominate the rankings in terms of those local authorities with the lowest levels of under occupation. For zero bedroom occupancy, the average rating is 26.4% across England and Wales. However, this figure is much higher in London, with almost 4 in 10 (39.3%) households in zero bedroom occupancy. The top five local authorities in terms of zero bedroom occupancy rating are all London councils. Tower Hamlets is the fifth highest in England and Wales, with over 4 in 10 households (41.7%) having no spare bedrooms.
- 3.6 The figures suggest that while Tower Hamlets has relatively few spare bedrooms compared to the average in England and Wales, the high levels of overcrowding means there is an extra incentive for all social homes providers in the borough to utilise as far as possible, any spare capacity available in their homes.
- 3.7 There is an imbalance between demand for housing, especially amongst perspective tenants with families, and the lack of supply to meet this; because of historic patterns of occupancy which are preventing a better alignment of tenants with the most suitable type of accommodation available.

4.0 The Current Position in Tower Hamlets

- 4.1 Approximately 37% of those families on the Common Housing Register (CHR) are living in overcrowded accommodation, which represents approximately 70% of those applicants in housing need. The council's former housing Allocations policy prioritised families living in overcrowded accommodation based on the number of bedrooms lacking.
- 4.2 Tower Hamlets Homes (THH) and all the major RPs in the borough manage a Common Housing Register and Allocations scheme, which is a unique agreement within London. A single housing register and allocations scheme means there is a single housing waiting list for all perspective tenants and existing tenants can, if they want to move home, have potentially a far larger choice of alternative accommodation than would otherwise be available.

- 4.3 In 2010 the council changed its housing Allocations policy and placed families living in overcrowded accommodation on the same band 2 category as homeless families. This change proved effective in reducing both homelessness and increasing the number of families living in overcrowded conditions, who were rehoused through the waiting list rather than the homelessness route.
- 4.4 The council has traditionally had a generous policy, compared to many other London Boroughs, towards assessing space needs for housing. Unlike many councils - a family with two children, one of each sex under the age of 10, have been eligible for a three-bedroomed home, with a separate bedroom for each child. The council's policy is not aligned with the bedroom standard (for example, eligibility for a child having their own room, or not being eligible if they are under ten years old). In addition, it is not in line with recent welfare reform changes which introduced the 'bedroom tax' which means housing benefit will only cover bedrooms required and therefore some under occupiers will have a shortfall in their rent through housing benefit.
- 4.5 The Bedroom tax (spare room subsidy) is not the measure used for under occupancy under the allocations scheme, for example, a family with two children of opposite sex would be eligible for three bedrooms but may be affected by bedroom tax if not in work and both the children are under 10 years of age.
- 4.6 The bedroom tax reduces the level of Housing Benefit available to households who are under occupying their property. In December 2015, 2,106 households in the borough were affected, - 1,590 of these were RP tenants and 516 Tower Hamlets Homes tenants. Of these, 324 (15% of the total) were in receipt of Discretionary Housing Payment (DHP).
- 4.7 Those applying for DHP payments are now encouraged to join the Common Housing Register (CHR) and apply for a more suitable home which can better meet their needs and free up a larger property for another household.
- 4.8 The council also gives priority, to sons and daughters over 18 in their own right living in an overcrowded home. Under the Council's Allocations Scheme 'sons and daughters' of under-occupying tenants, and those tenants that are severely overcrowded could be given enhanced housing priority under the Priority Target Group scheme. This is to ensure larger size homes are released for allocation to overcrowded applicants and to relieve overcrowding in existing tenanted accommodation. In order to qualify, the son or daughter must be over 18 years of age and lived at the address as their only or principal home for more than 5 years. The enhanced priority will only apply if by rehousing the under occupying tenant and the son or daughter there is still a net bedroom gain e.g. a tenant and her daughter occupy a 3 bedroom property and by offering them 2x1 bedroom accommodation the council releases a 3 bedroom property which results in a net gain of 1 bedroom. For tenancies that are severely overcrowded the transferring tenant must still lack 2 or more bedrooms even though the son or daughter will be rehoused separately e.g. tenant occupies a 2 bedroom property and is assessed as needing at least 4 -bedroom or larger home.
- 4.9 The Under-occupation and overcrowding of social housing of both the council owned and Registered Provider (RPs) housing has always been a high-profile

issue within the borough. Consequently, the council and registered provider partners have developed policies and identified resources to addressing the problem of under-occupation.

4.10 Scale of the under-occupation (beds more than need), according to the 2015 Common Housing Register (CHR) figures:

There are 1,358 known socially rented under-occupied properties in LBTH of which:

- 78% are one bedroom homes
- 18% are two bedroom homes; and
- 3% are three bedroom homes.
- The council owns 45% of these under-occupied properties.
- For RPs, Poplar HARCA has the highest with 16% of the total.
- Tower Hamlets Community Housing, Eastend Homes and Old Circle Ford, all have around 6% of the total.
- The remaining properties are dispersed across the other RPs in the borough.

4.11 A range of financial incentives are made available by landlords to encourage under- occupiers to move. These include:

- help with removing household contents
- the handy person service
- help towards advance rent payment
- payment for new white goods

4.12 There is great flexibility in terms of how the financial incentives (tailored to the individual needs of the tenants) are used, so it can be spent on removing possessions to the new address, or paying a rent instalment in advance on the new home, etc. It should be noted that different social landlords in the borough offer different packages due to financial constraints and ensuring a consistent approach across the partnership is proving challenging.

4.13 Under-occupied households are given the highest priority for move to more suitable properties and are included in the band 1 category of the Allocations Scheme. If a tenant lives in a home with three bedrooms and is assessed as needing only one bedroom, they may apply for a home with one or two bedrooms. The greater number of bedrooms a tenant is prepared to give up, the higher their priority will be to be re-housed.

4.14 If tenants apply to the Housing Register for a move, it does not necessarily have to be to a vacant home. It could involve a mutual exchange when two or more tenants agree to swap homes once they have the permission of the landlords involved. Given the shortage of available homes in the borough, for many tenants this is their best option to get a new home. All council and RP tenants who ask to move are encouraged to register for the mutual exchange scheme at www.homeswapper.co.uk, and www.houseexchange.org.uk. Landlords work with tenants to find opportunities to facilitate a home swap and advertise details of those homes where tenants have subscribed to the scheme.

4.15 *Tower Hamlets Housing Strategy 2016-2021*

4.16 Tower Hamlets Housing Strategy seeks to ensure that:

- there are housing choices for all sections of our diverse community;
- the homes people live in are in a decent condition, warm, and weather tight;
- the most vulnerable people's housing needs are met in a fair and inclusive way;
- all homes are in safe, prosperous and thriving areas; and
- response to housing issues is measured and achieves value for money.

4.17 As part of its action plan, the Housing Strategy recognised that the existing Overcrowding and Under Occupation Plan needed to be reviewed – to ensure the plan was delivering and meeting the needs of residents.

4.18 *Overcrowding and Under Occupation Plan*

4.19 The scrutiny review recognises that the council already has an Overcrowding and Under Occupation Plan in place and that steps taken over recent years, working closely with partners in the RP sector through the Tower Hamlets Housing Forum Common Housing Register (CHR) Sub-Group, have already yielded positive results.

4.20 This has included developing and monitoring a shared action plan that has contributed towards significantly reducing household overcrowding, from 9,106 households in April 2013 that required more beds than they currently have, to 7,024 in December 2015 (an overall fall of 23%) This fall was also due in part to out of borough cases not being allowed on the housing list.

4.21 There are currently over 1,300 households registered as under occupied on the CHR. 139 under occupying households were rehoused in 2014/15 and the CHR Sub-Group has agreed to work towards a minimum of 600 under occupying moves over the next four years.

4.22 The council, and its RP partners, operates several initiatives to tackle the problem of under occupation which, is set out in Appendix A. Some of the activities include:

- Project 500 to target the top 500 under occupiers and focus on bespoke packages to meet their needs and incentivise them to move to another property;
- Enabling RPs to keep voids freed up by under occupiers to offer to their urgent transfer cases; package a set of practical incentives up to the value of £2,000 in order to encourage under occupiers to move;
- The plan is refreshed annually – to date a total of 685 under occupation transfers have been completed, which is approximately 137 moves a year; and

4.23 When comparing with other authorities, Tower Hamlets provide similar type of services (see Appendix B) such as: Access to a driver for the move; Re-direction

of mail; pay travelling costs to view new property; handy person service or gardener for day, if over 60; Disconnections/ reconnections. However, Islington achieves more moves due to dedicated resource e.g. 2 FTE focuses just on under occupation – whereas in Tower Hamlets there is no specific post, but 10 lettings attainment staff are expected to work with under occupiers - as and when a tenant approaches the council. The Housing Option Team have utilised the support of apprentices and as part of detailed action planning this can be explored further.

4.24 Benchmarking data

Figure 1. Comparable London benchmarking data for mutual exchange and under occupation moves

Mutual Exchange				
2012/13	2013/14	2014/15	2015/16	2016/17 (YTD)
265	296	211	187	127
Under Occupation				
220	301	169	184	112
Smart moves				
41	58	37	27	18

- Figure 1 above shows housing transfer data between 2012 and 2016 (mutual exchange and under occupation) from Islington council – which clearly shows the benefit of having dedicated resource (see Appendix A) to dealing with under occupation.
- Between 2012 – 2016 a total of 685 under occupation moves were completed in Tower Hamlets – approximately 137 per year (Appendix 1).

Figure 2. Comparable London benchmarking data for mutual exchange and under occupation moves

	Islington 12/13	Croydon 12/13	Haringey 12/13	Westminster 12/13	Southwark 12/13	Camden 12/13
Mutual exchanges	263	141	15	48	110	158
Under occupation moves	220	71	84	58	155	141
	13/14	13/14	13/14	13/14	13/14	13/14
Mutual exchanges	296	110	26	48	98	140
Under occupation moves	301	44	104	37	256	182

- Due to its high number of under occupied properties (approximately 5,000 properties), Islington LBC (Fig.1) have been successfully managing its allocation through a mixture of mutual exchange, targeted under occupation transfers and Smart Moves scheme.
- Mutual exchange is a popular scheme that have been utilised by many local authorities. Fig. 2 indicates the number of downsizing which have been completed since 2012 - across Islington, Croydon, Haringey, Westminster and Camden.

5.0 Findings and Recommendations

5.1 The table below details the key findings and recommendations of the scrutiny review – based on evidence, research, comments from members and current performance.

Recommendation 1:

Deliver targeted communication and events: Housing and Regeneration Division should further develop information and engagement with local people looking to downsize by: delivering targeted communication; develop clear and concise information; delivering events aimed at both registered and unregistered under occupiers.

The council's traditional media channels along with electronic and social media should be utilised.

Findings:

LBTH's Project 500 – a time bound scheme designed to target top 500 under occupiers in the borough. Once the target is achieved the scheme will come to an end. In order to continue with the take up, it is important to update the council's and its partners (RSLs) register regularly. This will help better target existing tenants and achieve a higher number of under occupiers willing to downsize. With a clear understanding of the population who could benefit from downsizing, the council can then target tenants in specific geographic area; certain age groups etc. and promote downsizing options to them. Promotional materials would need to be mindful of accessibility – as a significant number of tenants are likely to be either elderly and/or suffering from long term illnesses (as indicated by a recent on-line survey and historical transfers).

Targeted events to promote downsizing have been arranged by many councils – including the ones we researched and engaged during the review. Some are more successful than others. Islington LBC for instance, moved away from one big event every year - to 5 or 6 smaller ones which are more 'neighbourhood focused' which yielded a higher number of exchanges – as smaller events are more manageable. As staff were involved in more than one event, officers were continuously looking to refresh their data and capture it into their forward plan.

The Greater London Authority (GLA) has established a web portal for tenants (for all London boroughs) called 'Housing Moves' <http://www.housingmoves.org/> which is designed to support tenants to relocate/transfer to another property in another London borough. As part of the scheme priority is given to tenants who have more bedroom than they need (Band 1) – there are five bands. To this end, the council has a Mutual Exchange scheme/charter aimed to tackling both under occupation and overcrowding issues. Also, under the 'sons and daughters scheme' tenants are prioritised and fast tracked to Band 1b. The review panel felt though these schemes are addressing the issue, and supporting tenants - more needed to be done to publicise them.

The HomeSwapper (<http://homeswapper.co.uk/>) website can help tenants find an

exchange partner to swap anywhere in the UK and tenants do not have to be on the council's transfer list. Tenants must register with HomeSwapper on their website. HomeSwapper will search for possible new swaps and saves these matches so tenants can log in at any time to view them. Tenants can also arrange to be sent "match alerts" by email or text message on their mobile phone.

In Islington LBC, the under-occupiers property details are advertised in the Homeconnections website: <http://www.homeconnections.org.uk/?extra=9> advert, to try and find a suitable mutual exchange. The advert is available to view on the council's website, or tenants can collect a paper copy at their local area housing office.

Under occupation online survey: most of the respondents indicated that access to the right type of information was essential for them, to decide on downsizing.

Tenants paying the bedroom tax could particularly be targeted. Key messages to include: a smaller home will be easier to clean and manage; actual examples of utility bills which prove the savings for a one bedroom flat over a three maisonette; tenants are paying for extra bedrooms they don't use or get any benefit from; they may feel more secure in a smaller home, specifically if it is designed to meet their needs, for example elderly tenants.

Relevant policies, such as the Mutual Exchange Scheme, GLA's Housing Moves, The national database at HomeSwapper and Homeconnections are all actively promoted to tenants, using proactive traditional and social media channels. A factsheet explaining the available sources will allow tenants to explore a range of different routes. The Mutual Exchange Policy itself is also slimmed down and simplified so it is tailored to meet the practical needs of tenants and is easily understood by them.

The council literature designed to promote the advantages of downsizing includes real life examples of individuals or families moving home, their reasons for doing so and the practical benefits they accrued as a result through producing a case study pack. The pack to emphasise the personal and specific circumstances experienced by the tenant creates a strong narrative and gives prospective downsizers a human story they are more likely to identify with and relate to. Other initiatives include establishing a bank of tenants who have downsized and who are happy to talk to others about their experiences and to meet other prospective downsizers to allay any fears they may have. As well as including messages about downsizing on quarterly rent statements sent to all tenants.

Recommendation 2:

That the Housing and Regeneration Division proactively identify under occupiers and staff working across frontline service. And develop an information toolkit for frontline staff which will enable them to encourage and support tenants, wishing to downsize.

Findings:

The recent Welfare Reforms and changes to the under occupation rules (bedroom tax) have resulted an increased volume of queries, directed at the front line staff – the trend is expected to increase, as DHP for instance only provides a temporary solution. As the full scale of welfare reform starts to take effect, concerned residents are likely to inundate council's front line offices - such as the idea stores, with queries. Currently, LBTH front line staff provides sign posting and flag up potential downsizing option - on an ad-hoc basis.

In Islington's experience most tenants become interested in downsizing not because they directly register, but because of interventions such as home visits, from other services such as adult social services, environmental services, public health and housing benefits.

In Lewisham many tenants register for a transfer because of the involvement of other council services. For example, income advisors from the benefits service advice clients that their current homes are too expensive to remain there and they would financially be better off downsizing and moving to a property that is smaller and therefore more affordable. Once the referral has been made, the trading Places Team will then arrange a home visit to go into the benefits of downsizing in more detail and hopefully facilitate a move.

All staff, regardless of service or location, receives the same briefing on what to do to flag up downsizing as an option for tenants, who are struggling financially or physically with maintaining a larger property than they need. The same promotional material advertising the benefits of downsizing is also used to communicate the message.

RPs leads should be briefed and feedback to their internal teams.

In order to achieve a consistent and higher take up, it may be useful to initially roll out a scheme within the idea stores. Identifying 'downsizing champions/ambassadors' may be an option – as it would be less resource intensive. Staff working in the front line service would need to have the appropriate knowledge e.g. under occupation allocation policy. Also, key messages in different community languages in the idea stores may trigger potential downsizer to approach a member of staff, for further details.

Recommendation 3:

That the Housing Regeneration Division should consider creating a single integrated Housing Mobility Team.

Findings:

In Tower Hamlets, allocation officers are instructed to prioritise any potential under occupation case – currently there is 0.5 FTE who deals with exchanges and numerous FTEs share this responsibility. At Islington there are six officers who cover all areas of housing mobility - housing moves, homefinder UK, Mobility Exchange, under occupation and overcrowding - and look to find joined up and holistic solutions to housing mobility issues. As well as speeding up the actual time taken to carry out moves. Establishing one integrated team also means a more personalised and tailored service. Islington's experience suggests that having a single point of contact is likely to alleviate concerns of vulnerable and elderly people – rather it reassured them.

Staff (dedicated for under occupation cases) in Islington team complete five to six localised option days a year and prepare regular briefings and deliver trainings for colleagues, other parts of the council (adult social services, tenancy management teams, etc.) and external organisations such as housing association partners.

Recommendation 4:

That the Place Directorate consider the possibility of building bespoke downsizer homes, on council owned land or estates which are specifically aimed at under occupiers.

Findings:

The government has recently published the much awaited housing white paper 'Fixing our broken housing market' – in which they have stated that “offering older people a better choice of accommodation can help them to live independently for longer and help reduce costs to the social care and health systems”. A framework is already in place linking planning policy and building regulations to improve delivery of accessible housing. To ensure that there is more consistent delivery of accessible housing, the Government is introducing a new statutory duty through the Neighbourhood Planning Bill on the Secretary of State to produce guidance for local planning authorities on how their local development documents should meet the housing needs of older and disabled people”(Fixing our broken housing market, 2017, p63).

The Housing and Planning Act 2016 places duty on local authorities to continue to find innovative solutions, to improve and increase supply of housing.

The review learnt that a number of local authorities are tackling the issue of under occupation simply by developing schemes particularly aimed at tenants who fall in this category. In Islington, the council is building new homes designed for the over 50s, as part of its independent living policy designed to assist those tenants who want to live at home but with support. A three storey (consisting of 20 single bedroom

units), block “Lyon House” has been built in the Caledonian Road area. Islington operates a local lettings policy on new build schemes. So, tenancies have largely gone (70%) to people with a strong local connection who have largely downsized from another bigger local property. The council are planning to build two more housing blocks elsewhere in the borough and rent them to local tenants. Individual units are also being created on the sites of former council properties such as garages, public toilets and washrooms.

Lewisham council are now building one housing scheme specifically earmarked for under occupying tenants, who have agreed to vacate their current property and move into a smaller home in the new development.

Although Tower Hamlets does not have any plans for building properties just to deal with downsizing, it does however, consider any new development with under occupiers in mind.

The Council is considering developing a new build scheme aimed at under-occupying tenants and Right to Buy Leaseholders and has made a bid to DCLG for funding from their Community Support Fund. The intention would be to develop a community alongside the new building with a possibility of a community management scheme also being developed.

Recommendation 5:

That the Housing and Regeneration Division should review the current Tenancy Strategy to agree under what circumstances fixed term tenancies would not be renewed.

Findings:

Housing and Planning Act 2016 legislates for the phasing out of tenancies for life for Local Authority tenants. The legislation recognised the overcrowding and under occupation issue and is expected to provide much more fluidity in housing moves. The measures are expected to be introduced in 2017.

Consider including under occupation clauses in new tenancy agreements to reduce the possibility of issuing long term tenancies to tenants who may downsize in the future. Review and update the council's tenancy succession policy to reduce under occupation.

Recommendation 6:

That the Housing and Regeneration Division further enhance ‘post move’ service - to ensure tenants who are downsizing are supported through any difficulties e.g. settling in, providing information on local area and sign posting to local services etc.

Findings:

Sometime properties can become available at a short notice and the expectation is to complete the transfer very quickly – this can be difficult and burdensome for tenants who have mobility or other issues. Therefore, any transfer or exchange would need to take into account the tenants personal circumstances. When a tenant agrees to downsize, it is important to have a seamless process in place – so that s/he can have a good experience of the journey and potentially influence others.

As part of this review an online survey was carried out amongst tenants who have already downsized, and those who were planning to downsize in the future. Though the response rate was very low, one of the respondents highlighted difficulties during the move including the cost and timescale of the transfer. Also, most of the tenants in under occupied properties are elderly people – having a period of regular checks and liaison will make the transition easier for them.

Develop a stronger “post move” service to tenants who have downsized. For example, by making follow-up visits, or providing floating support to check that they are settling in and coping in their new home.

Explore uniform set of questions which are asked to all tenants that have downsized regardless if they are THH or RP tenants.

Recommendation 7:

That the Housing and Regeneration Division builds on the existing strategic partnership with its key partners and stakeholders. And, continue to develop the role of Tower Hamlets Housing Forum – especially the Common Housing Register Group as the main area for innovation and delivery of under occupation initiatives.

Findings:

The issue of under occupation cannot be resolved by working in silo, - more joined up work with our partners and providers would yield a higher number of tenants - willing up to downsize. The existing Tower Hamlets Housing Forum (THF) provides an excellent network, to work collaboratively and agree an approach that builds on the current good work and provides a strategic direction – to addressing under occupation effectively and efficiently.

During the course of the review, discussions were held with other local authorities about their approach – most have indicated that some form of strategic partnership with key stakeholders as successful critical factors.

Appendix A. LBTH Under Occupation Action Plan 2015-18

Ref	Action	Status	Progress
4.1	Implement Project 500 to target the top 500 under occupiers and focus on bespoke packages to meet their needs.	Retained from 2013/15 Statement	Work is ongoing with under occupiers by all providers which has resulted in 685 under occupation moves in the last 5 years. Resource: 0.5 FTE
4.2	Enable Registered Providers to keep voids freed up by under occupiers to offer to their urgent transfer cases.	Retained from 2013/15 Statement	This has been implemented.
4.3	Explore the feasibility of identifying and ring fencing desirable properties to meet the needs of under occupiers.	Retained from 2013/15 Statement	Not yet actioned. Under consideration for latter stages of Mayor's 1000 home Council home programme
4.4	Package a set of practical incentives up to the value of £2,000 in order to encourage under occupiers to consider moving.	Retained from 2013/15 Statement – Incentives to include: <ul style="list-style-type: none"> • Access to a driver for the move • Re-direction of mail • Pay travelling costs to view new property • Handyperson service or gardener for day, if over 60 • Clear any arrears or have a rent free period • Disconnections/ reconnections • New curtains or blinds purchased • Help with bidding for homes 	Implemented and assisting with positive annual lettings to under occupiers.

Appendix B: Benchmarking

Comparable London benchmarking information on incentive payments

	Tower Hamlets	Islington	Croydon	Haringey	Westminster	Southwark	Camden	Lewisham
£ per bedroom	1 bed – non monetary incentives only 2 bed £500 3 bed £1K 4 bed+ £1.5K	1 bed – £500 £750 for a mutual exchange	1 bed – £2K (max £8,000)	£2,000 or £5,000	1 bed – £3K per bedroom if above the pension credit age. £1,000 for every bedroom for those below pension age	1 bed – £1K	1 bed - £1K 2>1 - £3K	£300 per bedroom
Additional payments	£500 towards removal costs	£400 towards removal costs	Pay removal costs if the tenant uses the council's nominated removal contractor	Pay a flat rate and the cost of any service such as removals are deducted from this payment	£2,000 towards removal and decorating costs	Pay one off moving allowance, disconnecting and reconnecting utility services and a decoration allowance	Cost deducted from tenant incentive payment	Full cost of removals, refitting white goods, post office redirections and phone connection
No of staff managing the under occupation scheme	10 Lettings Attainment Officers work with under occupiers within their patch and 1 x Housing Officer	2 under occupation officers, 2 overcrowding officers, 2 mutual exchange officers	1 officer manages the incentives scheme for under occupiers	One officer	2 officers in the Housing Options Service	One officer	5 full time advisers	6 dedicated officers and a project officer

Appendix C: Examples of Practices in Other Local Authorities and Local Partners:

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
<p>Islington Borough Council</p>	<ul style="list-style-type: none"> • 528 are Islington council tenants • 124 are housing association tenants 	<ul style="list-style-type: none"> ✓ The council's Smart Move Scheme operated successfully over the last 16 years ✓ Quarterly promotion of all schemes. ✓ Targeted advertising of specific properties to specific under occupiers ✓ Online app that is used to register interest ✓ Quarterly catalogue posted to prospective tenants ✓ Tailored customer service -dealing on a case by case basis. ✓ Property repairs/improvement up to £1k ✓ Housing Option Days – Used to have one big event but that hasn't been successful. Now they run 5 to 6 smaller events in a smaller geographical area of the borough with moves negotiated in those areas. (This has been quite successful). ✓ Key customer facing staff/team training – so they are aware of the councils main offers 	<p>Smart Move has a budget of £250K</p> <p>3 under occupation officers, 2 mutual exchange officers and 1 mobility admin officer who deals with the forms etc.</p>

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
		<p>in relation to under-occupation moves.</p> <ul style="list-style-type: none"> ✓ Offer of £750 for each bedroom a tenant gives up ✓ If they apply for a void property from bidding they give £500. ✓ Arrange removal and pay for costs. ✓ Prioritised banding under allocations scheme for downsizers. ✓ Availability of using a void property for one of the tenants to keep exchanges alive, if they are under threat of breaking down ✓ Building properties for over 50s ✓ Favourable allocations policy .for those who wishes to downsize ✓ Actively promotes The HomeSwapper website amongst tenants to secure mutual exchanges etc. 	
RSL – Swan Housing	1500 are in tower hamlets. 900 on the waiting list waiting to move	<ul style="list-style-type: none"> ✓ Ring fence properties for U/O only ✓ Payments between £500 and £2000 ✓ Mutual exchange between £500 	<ul style="list-style-type: none"> • 2015-16 – Budget £13.5k (£6.5k paid out)

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
	<p>of this 136 under occupying.</p> <ul style="list-style-type: none"> • 4 transfers and 39 mutual exchanges. 	<ul style="list-style-type: none"> ✓ £1000 if other household overcrowded ✓ Arrange removals ✓ Carpets fitted ✓ Face to face interviews, hand-holding 	
Stockport Homes	'Big Exchange' event organised to match tenants who are living in under occupied or overcrowded accommodation	<ul style="list-style-type: none"> ✓ Affected tenants registered on mutual exchange register and those registered on CBL were invited ✓ A branding pack was designed included logos, press release, web contents, posters and leaflets ✓ Invitation letter included a property information template for tenants to complete ✓ A £50 prize draw ✓ Tenants wrote down their interest in a card, provided as part of the pack ✓ During the event 165 properties were advertised ✓ 15 exchanges were completed 	<p>Marketing materials</p> <p>Staff time during the event</p> <p>£50 Prize draw</p>

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource																					
		<ul style="list-style-type: none"> ✓ Over 50% of the attendees found one property that interested them 																						
Colchester Borough Council	<p>Transfer Incentive Scheme:</p> <ul style="list-style-type: none"> • Release of high demand family homes • Tenants wishing to move to smaller units • Release of properties for those who are in priority need 	<ul style="list-style-type: none"> ✓ A high priority on the housing register band A for giving up two spare bedroom or moving from a three or four bedroom or band B for one spare bedroom ✓ A payment to support cost of moving ✓ Practical help and support with the process of moving ✓ swapping arrangement with neighbouring councils ✓ The council can help arrange removals, property, garden clearance or the provision of a skip. Payment for these services is taken from the removal costs or incentive payment. ✓ The council can facilitate tenants bidding for an alternative home if they so wish. ✓ A Handyperson scheme is available to help with odd jobs such as putting up curtain rails, assembling flat pack furniture or fitting 	<table border="1"> <tbody> <tr> <td data-bbox="1503 488 1901 564">Housing register band change</td> <td data-bbox="1901 488 2051 564">Band B</td> </tr> <tr> <td data-bbox="1503 564 1901 641">Payment to help with moving costs</td> <td data-bbox="1901 564 2051 641">£750</td> </tr> <tr> <td data-bbox="1503 641 1901 718">Payment for giving up one bedroom</td> <td data-bbox="1901 641 2051 718">£500</td> </tr> <tr> <td data-bbox="1503 718 1901 828">Payment for leaving the property clean, cleared and in a good condition</td> <td data-bbox="1901 718 2051 828">£500</td> </tr> <tr> <td data-bbox="1503 828 1901 868">Maximum payment</td> <td data-bbox="1901 828 2051 868">£1750</td> </tr> </tbody> </table> <table border="1"> <tbody> <tr> <td data-bbox="1503 900 1901 976">Housing register band change</td> <td data-bbox="1901 900 2051 976">Band A</td> </tr> <tr> <td data-bbox="1503 976 1901 1053">Payment to help with moving costs</td> <td data-bbox="1901 976 2051 1053">£750</td> </tr> <tr> <td data-bbox="1503 1053 1901 1129">Payment for giving up two bedrooms</td> <td data-bbox="1901 1053 2051 1129">£750</td> </tr> <tr> <td data-bbox="1503 1129 1901 1240">Payment for leaving the property clean, cleared and in a good condition</td> <td data-bbox="1901 1129 2051 1240">£500</td> </tr> <tr> <td data-bbox="1503 1240 1901 1279">Maximum payment</td> <td data-bbox="1901 1240 2051 1279">£2000</td> </tr> </tbody> </table>		Housing register band change	Band B	Payment to help with moving costs	£750	Payment for giving up one bedroom	£500	Payment for leaving the property clean, cleared and in a good condition	£500	Maximum payment	£1750	Housing register band change	Band A	Payment to help with moving costs	£750	Payment for giving up two bedrooms	£750	Payment for leaving the property clean, cleared and in a good condition	£500	Maximum payment	£2000
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Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
		<p>security and safety measures. Payment for this service is taken from the removal costs or incentive payment.</p> <ul style="list-style-type: none"> ✓ The council can make a part payment to tenants' bank account within 14 days of their move. Followed by any additional payments once the tenancy given up has been inspected and the tenants accounts have been checked for any outstanding debt <p>Other non-monetary incentives include:</p> <ul style="list-style-type: none"> ✓ Assistance towards removal ✓ Assistance with bidding for alternative option ✓ A handyperson help 	
Lewisham LBC	130 under occupation moves were completed in 2015/16	<ul style="list-style-type: none"> ✓ Cash incentive payment of £300 per bedroom plus all removal costs ✓ Financial contribution is made towards connection and disconnection of service ✓ Contribution towards reconnection and disconnection plus post redirection ✓ Flagging up by front line staff and benefits of downsizing explained to the tenant ✓ Council is building a designated scheme to 	<p>Monetary incentives e.g. £300 per bedrooms</p> <p>Cost of removals and reconnection etc.</p>

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
		<p>support under occupying tenants to downsize</p> <ul style="list-style-type: none"> ✓ Allows tenants who have accrued arrears upto £800 to be eligible for transfer/exchange 	
Wolverhampton BC	116 under occupation moves completed in 2015/16	<ul style="list-style-type: none"> ✓ Actively promotes mutual exchanges ✓ Allocation Policy permits under occupation tenants to move to a flat, maisonette or non-adopted bungalow ✓ Through the allocation policy - allows tenants who have accrued arrears to be eligible for transfer/exchange ✓ Online support ✓ Featuring property of the week ✓ To tips for swappers ✓ Speeding up processes and by managing process end to end 	Created a team of officers dealing with mutual exchanges

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
Eastend Homes	<p>Dedicated under occupation project</p> <p>75 mutual exchanges in the last year</p>	<ul style="list-style-type: none"> ✓ Contacted all “registered transfer under-occupiers” ✓ Door knocking exercise ✓ Provided information to potential downsizer on mutual exchanges etc. ✓ Offered 1-2-1 meeting with the tenant to discuss options ✓ Those who wanted to mutually exchange, had their details uploaded on to a web portal – ensuring anonymity at all times 	One off project
Tower Hamlets Homes	<p>General needs stock is 11,819.</p> <p>Number of under occupiers: 328</p> <p>Number of under-occupier downsized: 40 2016/17</p>	<ul style="list-style-type: none"> ✓ Help registering for HomeSeekers (for Tower Hamlets) and Help register for Homeswapper (for nationwide MEX) ✓ Help registering for Housing Moves (for out of borough) ✓ Help register for Housing Exchange (for nationwide MEX) ✓ Help with bidding support /Auto-bid ✓ Case management (organising removals, 	Dedicated officer dealing with under occupation.

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
		<p>disconnection/reconnections, financial incentives)</p> <ul style="list-style-type: none">✓ 2 bed cases to receive a maximum package of £1,000 in total – with a maximum of £500 cash✓ 3 bed cases to receive a maximum package of £1,500 in total – with a maximum of £1,000 cash✓ 4 bed cases and larger to receive a maximum package of £2,000 in total – with a maximum of £1,500 cash	

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