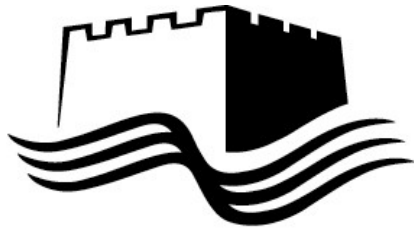


# **Under Occupation of Housing: Promoting Housing Moves**

## **Scrutiny Review Report**



**TOWER HAMLETS**

### **APPENDIX - A**

**March 2017**

V.Final

## **Chair's Foreword**

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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

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## **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:

- 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.

## 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:

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

1.3 The review was supported by:

<b>Ahmed Choudhury</b>	Senior Strategy, Policy and Performance Officer
<b>Muhibul Hoque</b>	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:

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

### Evidence from external sources:

<b>Susan Haire</b>	Mobility Manager, Housing Options Team, Islington LBC
<b>Jahmane Dolphy</b>	Under Occupation Officer, Islington LBC
<b>Sandra Gordon</b>	Trading Places, Lewisham LBC
<b>Pauline Evans</b>	Lettings Manager, Wolverhampton BC
<b>Lewisham LBC</b>	Telephone conversation with Sandra Gordon, Lewisham Council
<b>Wolverhampton Homes</b>	Telephone conversation with Pauline Evans, Lettings Manager
<b>Swan Housing</b>	Andrea O'Callaghan, Head of Business Improvement & Allocations
<b>Colchester BC</b>	Online
<b>Stockport Homes</b>	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"> <li>• Lead Member for Housing</li> <li>• Islington LBC</li> <li>• Swan Housing</li> <li>• Tower Hamlets Homes</li> <li>• Lettings Manager - LBTH</li> <li>• Tenants</li> </ul>
Telephone discussion with other local authorities	December 2016	<ul style="list-style-type: none"> <li>• Wolverhampton BC</li> <li>• Lewisham LBC</li> </ul>
Desk based research/online	November 2016	<ul style="list-style-type: none"> <li>• Colchester BC</li> <li>• Stockport Homes</li> </ul>
Survey: online and postal	December 2017 to January 2017	<ul style="list-style-type: none"> <li>• Tenants who completed downsizing</li> <li>• Prospective downsizing tenants</li> </ul>

### **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:

Scale of the under-occupation (beds more than need), according to the 2016 Common Housing Register (CHR) figures:

- There are 1,333 (as at 1st April 2016) known socially rented under-occupied properties in LBTH of which:
  - 78% have one bedroom in excess of need;
  - 18% have two bedrooms in excess of need; and
  - 3% have three bedrooms in excess of need
- 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](http://www.homeswapper.co.uk), and [www.houseexchange.org.uk](http://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)
<b>265</b>	296	211	187	127
Under Occupation				
<b>220</b>	301	169	184	112
Smart moves				
<b>41</b>	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"> <li>• Access to a driver for the move</li> <li>• Re-direction of mail</li> <li>• Pay travelling costs to view new property</li> <li>• Handyperson service or gardener for day, if over 60</li> <li>• Clear any arrears or have a rent free period</li> <li>• Disconnections/ reconnections</li> <li>• New curtains or blinds purchased</li> <li>• Help with bidding for homes</li> </ul>	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
<b>Islington Borough Council</b>	<ul style="list-style-type: none"> <li>• 528 are Islington council tenants</li> <li>• 124 are housing association tenants</li> </ul>	<ul style="list-style-type: none"> <li>✓ The council's Smart Move Scheme operated successfully over the last 16 years</li> <li>✓ Quarterly promotion of all schemes.</li> <li>✓ Targeted advertising of specific properties to specific under occupiers</li> <li>✓ Online app that is used to register interest</li> <li>✓ Quarterly catalogue posted to prospective tenants</li> <li>✓ Tailored customer service -dealing on a case by case basis.</li> <li>✓ Property repairs/improvement up to £1k</li> <li>✓ 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).</li> <li>✓ Key customer facing staff/team training – so they are aware of the councils main offers</li> </ul>	<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"> <li>✓ Offer of £750 for each bedroom a tenant gives up</li> <li>✓ If they apply for a void property from bidding they give £500.</li> <li>✓ Arrange removal and pay for costs.</li> <li>✓ Prioritised banding under allocations scheme for downsizers.</li> <li>✓ Availability of using a void property for one of the tenants to keep exchanges alive, if they are under threat of breaking down</li> <li>✓ Building properties for over 50s</li> <li>✓ Favourable allocations policy .for those who wishes to downsize</li> <li>✓ Actively promotes The HomeSwapper website amongst tenants to secure mutual exchanges etc.</li> </ul>	
<b>RSL – Swan Housing</b>	1500 are in tower hamlets. 900 on the waiting list waiting to move	<ul style="list-style-type: none"> <li>✓ Ring fence properties for U/O only</li> <li>✓ Payments between £500 and £2000</li> <li>✓ Mutual exchange between £500</li> </ul>	<ul style="list-style-type: none"> <li>• <b>2015-16</b> – Budget £13.5k (£6.5k paid out)</li> </ul>

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"> <li>• 4 transfers and 39 mutual exchanges.</li> </ul>	<ul style="list-style-type: none"> <li>✓ £1000 if other household overcrowded</li> <li>✓ Arrange removals</li> <li>✓ Carpets fitted</li> <li>✓ Face to face interviews, hand-holding</li> </ul>	
<b>Stockport Homes</b>	<p>'Big Exchange' event organised to match tenants who are living in under occupied or overcrowded accommodation</p>	<ul style="list-style-type: none"> <li>✓ Affected tenants registered on mutual exchange register and those registered on CBL were invited</li> <li>✓ A branding pack was designed included logos, press release, web contents, posters and leaflets</li> <li>✓ Invitation letter included a property information template for tenants to complete</li> <li>✓ A £50 prize draw</li> <li>✓ Tenants wrote down their interest in a card, provided as part of the pack</li> <li>✓ During the event 165 properties were advertised</li> <li>✓ 15 exchanges were completed</li> </ul>	<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"> <li>✓ Over 50% of the attendees found one property that interested them</li> </ul>																					
<b>Colchester Borough Council</b>	<p>Transfer Incentive Scheme:</p> <ul style="list-style-type: none"> <li>• Release of high demand family homes</li> <li>• Tenants wishing to move to smaller units</li> <li>• Release of properties for those who are in priority need</li> </ul>	<ul style="list-style-type: none"> <li>✓ 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</li> <li>✓ A payment to support cost of moving</li> <li>✓ Practical help and support with the process of moving</li> <li>✓ swapping arrangement with neighbouring councils</li> <li>✓ 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.</li> <li>✓ The council can facilitate tenants bidding for an alternative home if they so wish.</li> <li>✓ A Handyperson scheme is available to help with odd jobs such as putting up curtain rails, assembling flat pack furniture or fitting</li> </ul>	<table border="1"> <tbody> <tr> <td>Housing register band change</td> <td>Band B</td> </tr> <tr> <td>Payment to help with moving costs</td> <td>£750</td> </tr> <tr> <td>Payment for giving up one bedroom</td> <td>£500</td> </tr> <tr> <td>Payment for leaving the property clean, cleared and in a good condition</td> <td>£500</td> </tr> <tr> <td>Maximum payment</td> <td>£1750</td> </tr> </tbody> </table> <table border="1"> <tbody> <tr> <td>Housing register band change</td> <td>Band A</td> </tr> <tr> <td>Payment to help with moving costs</td> <td>£750</td> </tr> <tr> <td>Payment for giving up two bedrooms</td> <td>£750</td> </tr> <tr> <td>Payment for leaving the property clean, cleared and in a good condition</td> <td>£500</td> </tr> <tr> <td>Maximum payment</td> <td>£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"> <li>✓ 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</li> </ul> <p>Other non-monetary incentives include:</p> <ul style="list-style-type: none"> <li>✓ Assistance towards removal</li> <li>✓ Assistance with bidding for alternative option</li> <li>✓ A handyperson help</li> </ul>	
<b>Lewisham LBC</b>	130 under occupation moves were completed in 2015/16	<ul style="list-style-type: none"> <li>✓ Cash incentive payment of £300 per bedroom plus all removal costs</li> <li>✓ Financial contribution is made towards connection and disconnection of service</li> <li>✓ Contribution towards reconnection and disconnection plus post redirection</li> <li>✓ Flagging up by front line staff and benefits of downsizing explained to the tenant</li> <li>✓ Council is building a designated scheme to</li> </ul>	<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"> <li>✓ Allows tenants who have accrued arrears upto £800 to be eligible for transfer/exchange</li> </ul>	
<b>Wolverhampton BC</b>	116 under occupation moves completed in 2015/16	<ul style="list-style-type: none"> <li>✓ Actively promotes mutual exchanges</li> <li>✓ Allocation Policy permits under occupation tenants to move to a flat, maisonette or non-adopted bungalow</li> <li>✓ Through the allocation policy - allows tenants who have accrued arrears to be eligible for transfer/exchange</li> <li>✓ Online support</li> <li>✓ Featuring property of the week</li> <li>✓ To tips for swappers</li> <li>✓ Speeding up processes and by managing process end to end</li> </ul>	Created a team of officers dealing with mutual exchanges

Local authority	Size of under occupation	Key activities to encourage downsizing and outcome	Resource
<b>Eastend Homes</b>	<p>Dedicated under occupation project</p> <p>75 mutual exchanges in the last year</p>	<ul style="list-style-type: none"> <li>✓ Contacted all “registered transfer under-occupiers”</li> <li>✓ Door knocking exercise</li> <li>✓ Provided information to potential downsizer on mutual exchanges etc.</li> <li>✓ Offered 1-2-1 meeting with the tenant to discuss options</li> <li>✓ Those who wanted to mutually exchange, had their details uploaded on to a web portal – ensuring anonymity at all times</li> </ul>	One off project
<b>Tower Hamlets Homes</b>	<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"> <li>✓ Help registering for HomeSeekers (for Tower Hamlets) and Help register for Homeswapper (for nationwide MEX)</li> <li>✓ Help registering for Housing Moves (for out of borough)</li> <li>✓ Help register for Housing Exchange (for nationwide MEX)</li> <li>✓ Help with bidding support /Auto-bid</li> <li>✓ Case management (organising removals,</li> </ul>	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"> <li>✓ 2 bed cases to receive a maximum package of £1,000 in total – with a maximum of £500 cash</li> <li>✓ 3 bed cases to receive a maximum package of £1,500 in total – with a maximum of £1,000 cash</li> <li>✓ 4 bed cases and larger to receive a maximum package of £2,000 in total – with a maximum of £1,500 cash</li> </ul>	

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