

## **Brentwood Borough Council**

### **Discretionary Downsizing and Under Occupation Policy/Scheme**

**April 2024 - 2027**

#### **Introduction**

The Council recognises that there is an under supply of family or adapted homes within the borough and to increase the number of larger properties that become available each year, the Council may consider a discretionary Downsizing and Under Occupation Incentive to support tenants seeking to move from family sized or adapted Council properties that they no longer need. (2 bedrooms and above) to homes that better meet their needs.

#### **Objectives**

Tenants could benefit from downsizing if:

- Their home is too large.
- They are unable to look after their garden.
- They would like to reduce their household bills.
- Having a spare bedroom means their housing benefit has been reduced.
- They have an adapted property they no longer need.

#### **Eligibility for the Scheme**

Tenants who apply to transfer under the policy will be considered providing the tenant:

- Is a tenant of the Council
- Holds a secure tenancy or fixed term tenancy and has done so for minimum of 2 years.
- Has kept to the terms and conditions of their tenancy agreement.
- Is under occupying a general needs family home with 2 or more bedrooms, which is regarded to be in demand when considered against the Housing Register and willing to downsize. Is under occupying a general needs property and requires adaptations.
- Is occupying a general needs property which has major adaptations such as a level access wet room.
- Has no housing related debt with the Council (this is considered as current/former rent arrears, use and occupation charges, housing benefit, court costs, and rechargeable repairs including repayable rent deposits).
- Have no council tax arrears.
- Has maintained the property to a satisfactory standard.
- Agreed to provide vacant possession of their present home.

#### **The Council will not accept applications where:**

- Any household member would be made homeless due to downsizing.
- The tenant will be making themselves and their household overcrowded.

- The tenant is arranging a move under the mutual exchange process.
- The tenant moved via a mutual exchange in the last 2 years to a property that was larger than their assessed housing need
- The tenant has an introductory tenancy.
- The tenant is required to downsize following a succession or statutory succession. (Excluding, existing joint tenants who wish to downsize)
- The tenant is being 'decanted' due to their current property being part of a redevelopment scheme.
- The tenant is not 'a qualifying' applicant' on the Transfer Register.
- The tenant has previously received a downsizing incentive scheme payment from the Council within the last two years.
- The tenant has debts with the Council that exceed the size of the downsizing payment.
- The tenant has failed to maintain the property to a satisfactory standard.

Note: Applicants who request to downsize who have any debt owed to the Council will be assessed individually to determine whether it is appropriate to apply discretion according to their individual circumstances.

Those who do not meet the eligibility criteria of the policy but are still under occupying their property may still apply for a transfer in the normal way.

**Offers of accommodation will be made in line with the Allocation Policy.**

### **Downsizing Incentive Payments**

An annual budget will be set for encouraging residents to downsize, and applicants will be treated on a first come, first served basis based on the eligibility criteria. If the budget is used before the end of the financial year, the Council may make additional funds available to support further downsizing moves.

A payment will be made to match the cash incentive below if a tenant moves from general needs accommodation of 2 or more bedrooms to a smaller property:

- £1000 to be paid per bedroom as a result of downsizing.
- An additional £1000 to be paid if you are moving from a property which has a major adaptation such as a level access shower room.
- An additional £1000 if a tenant moves to a studio or one bedroom flat in a sheltered housing scheme.
- Up to £500 towards relocation costs (if required we will be able to pay your removals direct to the removal company and this will be deducted from your final payment).

Examples of the payments that could be made are included in the table below.

Current property size	New property size	Maximum grant payable	Removal Expenses	Total Payable
4 bed house	3 bed house/flat	£1,000	£500	£1,500
4 bed house	2 bed house/flat	£2,000	£500	£2,500
4 bed house	1 bed flat	£3,000	£500	£3,500
4 bed house	Sheltered housing flat	£4,000	£500	£4,500
* An additional £1000 is payable if the property has major adaptations				
3 bed house	2 bed house/flat	£1,000	£500	£1,500
3 bed house	1 bed flat	£2,000	£500	£2,500
3 bed house	Sheltered housing flat	£3,000	£500	£3,500
* An additional £1000 is payable if the property has major adaptations				
2 bed house	1 bed flat	£1,000	£500	£1,500
2 bed house	Sheltered housing flat	£2,000	£500	£2,500
* An additional £1000 is payable if the property has major adaptations				

Further consideration will be given to flats of any size that have major adaptations, such as a level access wet room. The downsizing payment is £1000 per bedroom being given up plus the additional £1000 for the property having major adaptations.

### The Application Process

Tenants applying to the downsizing scheme must complete and return the downsizing incentive application form (available on the Council's website) and complete the online transfer application form available on the Council's website.

The website also provides details of the documentation to be provided to support the application.

The applications will be assessed and notification will be sent to the tenant advising if:

- They qualify for the Transfer Register.
- They meet the eligibility criteria of the policy.
- The size property they are eligible for.
- The size of the payment available for downsizing.

Tenants express an interest in suitable void properties by being given a choice of what properties are available (or in the future by bidding via the Council's choice-based lettings scheme). Assistance with bidding can be made available under the policy if required.

Applicants will be offered an alternative property that is adequate for their housing need and in line with the Council's Allocation Policy.

The number of offers of accommodation under the policy will be made in line with the Allocation Policy.

We can arrange the following services if required, which will be deducted from the downsizing payment

ie, removals, including packing service (although this can fall under the removals service)

Disconnection/connection of cookers

Disconnection/connection of washing machines/dishwashers

Removal of unwanted items left

Handyman service

Decorating pack

### **Conditions to be fulfilled for the Incentive to be paid**

An inspection of the property will be undertaken, and any rechargeable works identified, over and above normal wear and tear, will be deducted from the incentive payment. This also includes the cost of clearing excessive items left in the property or garden.

The Council reserves the right to deduct from the incentive payment;

- Current/former rent arrears, use and occupation charges, housing benefit overpayments, court costs, rechargeable repairs and repayable rent deposits owing to the Council at time of transfer.
- Removal expenses incurred
- The amount of any council tax arrears outstanding to the council at time of transfer.
- The cost of any works that the council has to undertake to the vacated premises as a result of damage or neglect on the part of the outgoing tenant.
- Any other reinstatement works to bring the work back to the Council lettable standard that are not regarded as fair wear and tear

Payments will be authorised once the tenant has moved and following an inspection of the vacated property. Applicants must be registered before a move takes place and for a payment to be authorised.

Tenant/s will receive the incentive payment via their bank account on completion of the move and receipt of the keys from the home they are vacating.

If the tenancy is a joint tenancy then the payment will be split equally between the joint tenants but can be paid into one bank account or joint account on receipt of written authority from both tenants.

An applicant, who has moved home and received an incentive payment, will not be eligible for the Council's transfer register for five years, if they increase their household size and subsequently overcrowd the new property