



# **Downsizing Policy**

**Issued by Housing & Community Safety**

**April 2023**

## **Downsizing Policy Quality Record**

<b>Revision</b>	<b>Date</b>	<b>Description</b>	<b>Stage</b>	<b>Agreed</b>
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assistance.**

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## **1. Policy statement**

- 1.1 Nuneaton and Bedworth Borough Council recognises that there is a chronic under supply of family homes within the Borough. To increase the number of larger properties that become available each year, the Council will utilise a 'downsizing incentive scheme' to support tenants seeking to downsize from family sized Council homes (2 bedrooms and above) to smaller accommodation that better meet their household's need.

## **2. Responsibilities**

- 2.1 The Head of Housing & Responsive Repairs retains the overall responsibility for the implementation of this Policy.
- 2.2 The Tenancy Services Manager, Tenancy Services Team Leader are responsible for the operational delivery of this policy and the associated procedures. This includes responsibility for monitoring and reviewing, staff awareness and training, policy development and communication to tenants.
- 2.3 All housing staff will be made aware of this Policy so that they can identify tenants who may benefit from the scheme and also promote the initiatives.

## **3. Strategic Aims**

- 3.1 There is a need to make the most effective use of council housing stock to meet known demand on the NBBC Homes register and in particular reduce long term reliance on temporary accommodation for homeless families. This downsizing policy compliments the Nuneaton and Bedworth Borough Councils Allocation Policy.

## **4. Objectives**

- 4.1 The key objectives of the downsizing policy are:
- To encourage and assist tenant's under-occupying family accommodation to downsize into Independent Living accommodation, or two bedroom/one bedroom/studio bedsit general needs accommodation
  - To make best use of Council stock
  - To release family accommodation to maximise occupancy
  - To give tenants a financial incentive and support when moving home through this scheme;
  - The financial incentive is intended to contribute towards the costs incurred as a result of moving;

## **5. Eligibility**

- 5.1 Tenants who apply to transfer under the downsizing incentive scheme will be considered providing the tenant:
- Is a tenant of Nuneaton and Bedworth Borough Council
  - Holds a secure tenancy on their current home and has done for minimum of 2 years
  - Has kept to the terms of their tenancy agreement
  - Is under occupying a general needs family home by one or more bedrooms when considered against NBBC Homes criteria

- Is registered with NBBC Homes and is willing to downsize to non-family size accommodation
  - Have no housing related debt with the council (this is considered as current/former rent arrears, use and occupation charges, housing benefit, court costs, rechargeable repairs)
  - Have no council tax arrears
  - Agree to provide vacant possession of their present home
- 5.2 If tenants with housing related debt and/or Council Tax arrears (but not in excess of the grant limit) agree with the council that the incentive payment can be used as payment to clear the debts then tenants may still be approved for the downsizing scheme.
- 5.3 In exceptional circumstances, where the debt is higher than the amount of the incentive amount but the property the tenant currently occupies has been found to be unaffordable due to the welfare benefit changes, approval may be given providing the tenant agrees to adhere to a payment plan following an assessment with Nuneaton and Bedworth Borough Council's Financial Inclusion Team. Approval would have to be sought from the Head of Housing & Responsive Repairs.
- 5.4 Additionally the council will not accept applications where:
- The consequence of the move causes the homelessness of a member of the current household
  - A move to a smaller property will result in the tenant and their household being overcrowded
  - The tenant moved into their current property under the mutual exchange process within the last two years.
  - The tenant has an introductory or flexible tenancy
  - The tenant is required to downsize following a succession
  - The tenant is being 'decanted' due to their current property being part of a redevelopment scheme
  - The tenant is not considered 'a qualifying' applicant on NBBC Homes.
  - The tenant has previously received a downsizing incentive scheme payment from Nuneaton and Bedworth Borough Council within the last two years.
- 5.5 Those who do not meet the eligibility criteria for the incentive scheme but who are still under occupying their property may still apply for a transfer in the normal way via NBBC Homes [Home - Homechoice \(nbbchomes.org.uk\)](http://nbbchomes.org.uk)

## **6. Incentive Payment and support**

- 6.1 Where a Nuneaton and Bedworth Borough Council tenant of a general needs property is occupying a property that is larger than their needs and they agree to transfer to a smaller more suitably sized property, they will receive support to assist them with finding an alternative property and will be eligible for a downsizing grant.
- 6.2 Tenants of a Nuneaton and Bedworth Borough Council general needs property wishing to downsize (move to accommodation with fewer bedrooms than their current property) will be placed on NBBC Homes housing register and will normally be assessed as Band 1 plus They will be able to 'bid' on all suitable properties advertised through the Home Option Choice Based Lettings Scheme. In exceptional circumstances, tenants maybe Direct Matched to a property. The decision of a Direct Match will be made by the Head of Housing & Responsive Repairs and/or the Head of Strategic Housing.

6.3 Tenants in **general needs housing downsizing to Independent Living Accommodation** (bungalows, flats designated for over 50's)

£2500 cash payment, paid once the move is complete

**Plus**

Dedicated officer to oversee the moving process

Assistance with decorating undertaken by our in-house repairs team (painting only)

Assistance with putting up curtains or blinds

Removals undertaken by the councils appointed removal company (up to the cost of £500)

Assistance with carpet / floor covering e.g., Vinyl flooring for your new home (up to the cost of £500)

Disconnection and reconnection of cooker and washing machine (please note that some properties within Independent Living Accommodation are not large enough to accommodate a washing machine).

Help with the disposal of unwanted furniture (conditions apply and prior agreement is required)

6.4 Tenants in **general needs housing downsizing (moving to a property with fewer bedrooms than their current property) to a smaller general needs property**

£2000 cash payment, paid once the move is completed

**Plus**

Dedicated officer to oversee the moving process

Assistance with decorating undertaken by our in-house repairs team (painting only)

Assistance with putting up curtains or blinds

Removals undertaken by the councils appointed removal company (up to the cost of £500)

Assistance with carpet/floor covering e.g. Vinyl flooring for your new home (up to the cost of £500)

Disconnection and reconnection of cooker and washing machine

Help with the disposal of unwanted furniture (conditions apply and prior agreement is required)

6.5 If there are any rent arrears or any other outstanding monies owed to the Council or there are any recharges relating to damage caused to the property then this will be deducted from the downsizing payments.

6.6 Tenants will be eligible to be paid only one downsizing grant. In very exceptional circumstances, if a tenant needs to move to alternative accommodation again then a

second payment may be made, this will be at the discretion of the Head of Housing & Responsive Repairs.

- 6.7 Downsizing grants are not payable to under-occupying family member successors as the council can apply for possession of the property. Spouse, partners (including same sex partners) and those in civil partnerships are not family successors and therefore qualify for a downsizing grant upon moving to a smaller property.
- 6.8 Under-occupying households that are subject to an active ASB complaint against them are not eligible to downsize.

## **7. Applications & Assessment**

- 7.1 Downsizing Tenants applying to the downsizing scheme must complete and return the downsizing incentive application form (available on the Council's website [www.nuneatonandbedworth.gov.uk](http://www.nuneatonandbedworth.gov.uk)) in addition to completing an application on NBBC Homes. The website also provides details of the documentation to be provided to support the application. Support will also be provided to tenants who need assistance in completing the application form.
- 7.2 The applications will be assessed and notification will be sent to the tenant advising:
- If they qualify to the NBBC Homes Register
  - If they meet the eligibility criteria of the downsizing scheme
  - The size property they are eligible for
- 7.3 Tenants will be offered an alternative property that is adequate for their housing need and in line with Nuneaton and Bedworth Borough Council's Allocations Policy.
- 7.4 Tenants express an interest in properties by bidding via NBBC Homes (choice based lettings); assistance with the bidding line can be made available under the downsizing scheme if required.

## **8. Local Lettings Plan**

- 8.1 NBBC Allocations Policy gives the highest priority band to tenants who are releasing under occupied properties if they meet the eligibility criteria which does not permit under occupation or certain levels of income and savings.

The Local Lettings Plan will allow a household to under occupy by one bedroom and will not apply the income and savings eligibility criteria, so households are not restricted to move to smaller dwellings.

Tenants would need to demonstrate that they are:

- eligible for accommodation in accordance with the Allocation Policy.
- able to demonstrate that they have sufficient income to pay rent.
- Receiving an offer that is considered suitable and reasonable in accordance with the Allocation Policy

- 8.2 The number of offers of accommodation under the Downsizing Incentive Scheme will be made in line with the Councils Allocation Policy.

## **9.0 Accepting an Offer of Accommodation**



- 9.1 An accompanied viewing will be offered, and the applicant will be shown around the property and will need to decide whether or not to accept.
- 9.2 If the applicant accepts the offer, a tenancy agreement will need to be signed with an agreed tenancy start date and arrangements will be made with regards to the incentives i.e. decorating, removals and carpets if applicable.

#### **10.0 After downsizing takes place**

- 10.1 The 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. The amount paid will have any void loss incurred (calculated on a daily rate) due to late return of keys deducted from the final incentive payment?
- 10.2 Prior to issuing the final incentive being issued an inspection of the vacated property will be undertaken and any rechargeable works identified, over and above normal wear and tear, will be deducted from the final incentive payment. This also includes the cost of clearing excessive items left in the property or garden without prior agreement with the Council.
- 10.3 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 on receipt of written authority from both tenants.
- 10.4 An applicant, who has moved home and received an under-occupation incentive payment, will not be expected to increase their household size and subsequently overcrowd the new property.
- 10.5 The applicant may apply for a transfer and will be assessed in the usual manner under the Council's Allocation Policy. However, if another transfer is completed within 2 years then the Council reserves the right to request that the full incentive grant amount is returned to the Council.

#### **11. Budget Limits**

- 11.1 The budget for downsizing incentive is subject to an annual limit. If there are more requests for incentive payments than the funding available, priority will be given to those tenants moving from accommodation that is more urgently required. Priority will be decided by the Head of Housing & Responsive Repairs and/or the Head of Strategic Housing.
- 11.2 The Council reserves the right to reduce the incentive payments by:
- The amount of any 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
  - 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 and/or
  - Any other reinstatement works to bring the work back to the Council lettable standard, that are not regarded as fair wear and tear

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

## 12. Mutual Exchanges

12.1 The Council recognises that Mutual Exchanges provide a cost-effective solution to help tenants move to more suitable accommodation, to move to take up a job and/or be closer to family. By offering incentives to under occupying tenants who wish to downsize via a mutual exchange, the council aims to assist those living in overcrowded situations.

12.2 With a view to promoting mutual exchanges the council works in partnership with **Home Swapper**, a national web-based scheme, which helps tenants to find another tenant to swap with. This service is free to all Nuneaton and Bedworth Borough Council tenants.

12.3 Tenants applying to mutual exchange must submit the mutual exchange request in the normal way (details available on the council's website [www.nuneatonandbedworth.gov.uk](http://www.nuneatonandbedworth.gov.uk)). In addition; an application form for the downsizing incentive scheme should be completed and returned.

12.4 An assessment regarding eligibility of the downsizing scheme must have been made prior to the mutual exchange request being approved.

12.5 Eligibility criteria for mutual exchange incentives for tenants that are under occupying are that the tenant:

- Holds a secure tenancy on their current home and have done for a minimum of two years.
- Is under occupying their current home and is exchanging to a smaller property suitable for the household's housing need in accordance with the Councils allocation policy
- is exchanging with another secure tenant of Nuneaton and Bedworth Borough Council who and is currently overcrowded as defined by the councils allocation policy
- Mutual Exchange Application has been approved
- Is under occupying, does not owe any current/former rent arrears, use and occupation charges, housing benefit overpayments, court costs, rechargeable repairs, repayable rent deposits and/or council tax arrears to the Council at the time of the mutual exchange approval in order to be eligible for the incentives.
- Has not previously received any incentives under the Council's downsizing incentive scheme within the last two years.

12.6 Tenants transferring by mutual exchange who are freeing up an underoccupied property will receive the following package:

- Removals undertaken by the Councils appointed removal company
- Property decoration pack determined suitable for the size property you are exchanging to by the Council

- Assistance with carpet/flooring for your new home if downsizing into a one bed/studio bedsit property (up to £250)

***Please note. The above is applicable only to tenant/s that are currently underoccupying and exchanging into a property that would not result in additional bedrooms above their assessed housing need in accordance with the Council's allocation policy.***

### **13. Right to Appeal**

- 13.1 All tenants who have applied to move under the downsizing incentive scheme or mutual exchange incentive scheme will be informed in writing of the decision and will have the right to appeal by using the appeals procedure.
- 13.2 Full details how to appeal will be provided in the decision letter.
- 13.3 We reserve the right to refuse payments under all sections of the scheme because of breaches of conditions of tenancy and any other breaches as appropriate.
- 13.4 The incentives under this enhanced scheme are only available from the commencement of this policy and whilst there are sufficient funds available.

### **14. Monitoring**

- 14.1 The scheme will be reviewed annually and any alteration to the level of assistance paid will be made by the Head of Housing & Responsive Repairs

### **15. Related Documents**

Tenancy Agreement  
Allocation Policy  
Tenancy Policy

### **16. Review Date**

- 16.1 This Policy will be reviewed annually.

## **Local Letting Plan- Downsizing**

### **Introduction**

This Plan has been put together by Nuneaton and Bedworth Borough Council, (NBBC), Housing Solutions Team and NBBC Tenancy Services Team to confirm the process for the allocation of current tenants who are under-occupying properties and need to downsize to smaller accommodation in accordance with the Downsizing Policy 2023.

### **Background**

The Allocations Policy currently gives an additional preference (Band 1+) for existing tenants to release under occupied properties.

The Downsizing Policy aims to increase the number of larger properties that become available each year, to support tenants to move the council will offer a downsizing incentive scheme. Applicants will remain in band 1+ but will have the extra incentives to encourage downsizing.

The overall objective is to assist tenant's under-occupying family accommodation to downsize, releasing family accommodation and re allocating these properties to homeless families following the allocation policies discretion for the purposes of making direct matches for Homeless Households.

### **Eligibility Criteria**

A Local Letting Plan is required because NBBC Allocation Policy only permits direct matches to 25% of NBBC's available stock and this would be an increase to the 25%.

NBBC Allocations Policy gives our highest priority band to tenants who are releasing under occupied properties if they meet the eligibility criteria which does not permit under occupation or certain levels of income and savings.

The Local Letting Plan will allow a household to under occupy by one bedroom and will not apply the income and savings eligibility criteria, so households are not restricted to move to smaller dwellings.

Applicants for this facility will need to:

- Be eligible for accommodation following the Allocation Policy.
- Be able to demonstrate that they have sufficient income to pay rent.
- That the offer is considered suitable and reasonable following the Allocation Policy
- The transfer has been agreed in accordance with the Downsizing Policy 2023.

Name of Policy/Procedure/Service	Downsizing Policy
Service Unit	Housing and Communities
Date of Implementation	TBC

Does this policy/procedure/service have any differential impact on the following groups/people? (please tick):

<b>Group</b>	<b>This may have a positive impact</b>	<b>This may have a negative impact</b>	<b>No adverse impact</b>
Age			X
Disability			X
Gender			X
Gender Reassignment			X
Marriage and Civil Partnership			X
Pregnancy and Maternity			X
Race – which includes ethnic or national origins, colour, caste or nationality			X
Religion or Belief – this also includes no religion/belief			X
Sexual Orientation (Including LGBT)			X
impact on Serving and/or Ex Serving Armed Forces Personnel and their families			X

Please tick if you believe that this document:

- Should proceed to a Full Impact Assessment  Red
- Needs some minor changes, but does not need a Full Impact Assessment  Amber
- Needs no further action  Green

**Recommendations (If any):**

No direct equality considerations identified.
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Signed	<i>C. Dicken</i>
Officer completing assessment	C. Dicken
Date	2 <sup>nd</sup> March 2023

