

**Cambridge** Centre  
for Housing &  
Planning Research

# Under-occupation in North Hertfordshire

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# 1. Introduction

This research was commissioned by North Hertfordshire Housing Partnership in order to provide information that will enable them to improve the use of the social housing in the district by freeing up under-occupied accommodation for families in need. Addressing under-occupation can also have direct benefits to the households enabled to move to smaller properties which may be better suited to their needs and be more affordable to rent and heat.

The four key outputs from the research are:

1. *An assessment of the extent of under-occupation in North Hertfordshire*
2. *The identification of the aspirations of under-occupying tenants*
3. *The identification of housing options for these tenants*
4. *A review of good practice and innovative ideas in identifying and addressing under-occupation*

## Background

Pressure on the social housing stock has never been greater. Waiting lists throughout the country are long and growing and many families within social housing are living in accommodation that is overcrowded. Yet there are many other households within the social rented sector living in accommodation that is larger than they may now need. This commonly happens later in life after children leave home and a single person or couple is left in a family-sized home. Some older tenants may want to remain in their home; some are keen to downsize and others may be willing to do so if the right housing offer is available for them together with support in moving.

The new coalition government is currently consulting about their plans on how best to reform the social housing sector (DCLG, 2010). Part of the consultation focuses on overcrowding and the measures that can be put in place to alleviate it, and often this goes hand in hand with efforts to address under-occupancy. Many local authorities have already developed effective policies in order to reduce overcrowding and are offering support and help to under-occupying households who wish to move.

The government has recently signaled an increased interest in ensuring that best use of social housing is made to meet the needs of current households, including the ending of "lifetime tenancies". Landlords will be free to introduce fixed term tenancies which can be reviewed periodically. This would give the opportunity for landlords to end tenancies which were for properties now larger than the household needed, though such a move would be unlikely to be acceptable unless alternative smaller properties were offered to affected households.

The government proposals also allow landlords to give greater priority to transferring tenants. Until now tenants wishing to move within the social sector, including those wishing to downsize, generally had to apply for a move via the normal allocations system. In many cases they were competing for properties with people in priority need categories, and as such would find it difficult to move for example from a three bedroom property to a two bedroom property because they were viewed as adequately housed and not in priority need:

*'There has been a steady decline in the numbers of lettings to existing tenants, who are only likely to be able to move if they have sufficient priority under the local authority's*

*allocation scheme – which generally means, if they can demonstrate housing need. As a result many social tenants have been trapped for years in housing which they don't want to live in, unable to change their housing circumstances because they do not have sufficient priority under the local authority's allocation scheme' (ibid:36).*

In response the government has set up a new national home swap scheme to help tenants to move both within their locality and nationally.

In addition, from April 2013 social tenants of working age will only be able to claim housing benefit for the size of home they are deemed to need<sup>1</sup>. The majority of social tenants receive housing benefit and many start to under-occupy homes when their children leave home which can be some years before they retire. This means that there will potentially be large numbers of tenants unable to afford their rent unless they can move to smaller homes. It is therefore extremely timely to start to look to improving systems for downsizing now, well ahead of the housing benefit cuts.

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<sup>1</sup> See <http://housing.cih.co.uk/memberbriefing/documents/housingbenefit-July-2010.pdf>

## **2. The extent of under-occupation in North Hertfordshire**

The most detailed information on under-occupation comes from the 2001 census. However, as this is nearly ten years out of date, analysis has also been carried out using the Survey of English Housing in order to establish the extent of any changes in the levels of under-occupation since 2001, and whether there are any changes to the profile of under-occupying households.

### **Definitions**

Under-occupation can be defined in various ways. The most common definition, used in most surveys, is the Bedroom Standard. This compares the profile of the household to the number of bedrooms they have. A household is deemed to require enough bedrooms so that no one has to share a room unless they are:

- A couple
- Both aged under ten
- Both aged under 21 and of the same sex.

No more than two people should have to share a room. A household with one more bedroom than they would require to meet this standard is therefore “under-occupying” by one bedroom. However, this situation is extremely common and occurs even among many social tenants who have recently been allocated their property. For instance, many housing associations allocate a three bedroomed property to a household with a boy and a girl even if both are under ten, to avoid later overcrowding when one of them reaches the age of ten. Similarly, a household with two or more children each with their own bedroom are unlikely to regard themselves as under-occupying, regardless of the age or sex of their children. In older age groups too, people often like to have a spare room for visiting relatives. In North Hertfordshire (as is common elsewhere) households downsizing from a four bedroomed property would be allowed a two bedroomed home, though they remain technically under-occupying by one room unless they have children.

For all these reasons, the main focus of this analysis is on those who are under-occupying by two or more rooms. This would include the following households:

- A single person or couple with three or more bedrooms
- A family with one child, two children of the same sex or two children aged under ten with four or more bedrooms
- A family with three children with five or more bedrooms

Analysis of North Hertfordshire data however suggests that there are very few five bedroomed properties, and that very few, if any, of these are under-occupied. The focus of the analysis below is therefore on under-occupied three and four bedroomed properties.

### ***Under-occupation in 2001***

Census data from 2001 gives the levels of under-occupation by tenure (Table 2.1)

Table 2.1: Under-occupying social tenants by tenure<sup>2</sup>

Tenure	Occupation level	North Hertfordshire		East of England		England	
Rented from council	+2 or more	2,479	29.0%	58,918	22.7%	553,195	20.5%
	+1	2,507	29.4%	75,410	29.1%	784,308	29.0%
Other social rented	+2 or more	471	21.5%	16,227	14.8%	180,551	14.6%
	+1	735	33.5%	29,297	26.7%	318,191	25.7%

Source: Census 2001

As can be seen, levels of under-occupation among social tenants in North Hertfordshire were somewhat higher than levels elsewhere in the East of England or in England overall.

Levels were higher among council tenants than other social tenants, probably reflecting their higher overall age profile. Council tenants became tenants of North Hertfordshire Homes in 2003 following stock transfer. It may therefore be the case today that North Hertfordshire Homes tenants are more likely to be under-occupying than tenants of other social landlords.

It is also possible to look at the profile of under-occupying social tenants (Table 2.2)

Table 2.2: Under-occupation by two or more bedrooms by household type in North Hertfordshire

Household type	Number of under-occupiers	Proportion who under-occupy	Proportion of all under-occupiers
One person - pensioner	798	30.4%	<b>27.1%</b>
One family and no others - all pensioner	524	<b>51.0%</b>	<b>17.8%</b>
One person - non-pensioner	346	23.6%	11.7%
Couple households - no children	502	<b>53.0%</b>	17.0%
Couple households - with dependent children	275	15.3%	9.3%
Couple households - all children non dependent	132	25.7%	4.5%
Lone parent - with dependent children	187	13.8%	6.3%
Lone parent households - all children non dependent	103	23.8%	3.5%
Other	83	17.7%	2.8%
<b>Total</b>	<b>2,950</b>	<b>27.8%</b>	<b>100.0%</b>

Source: Census 2001

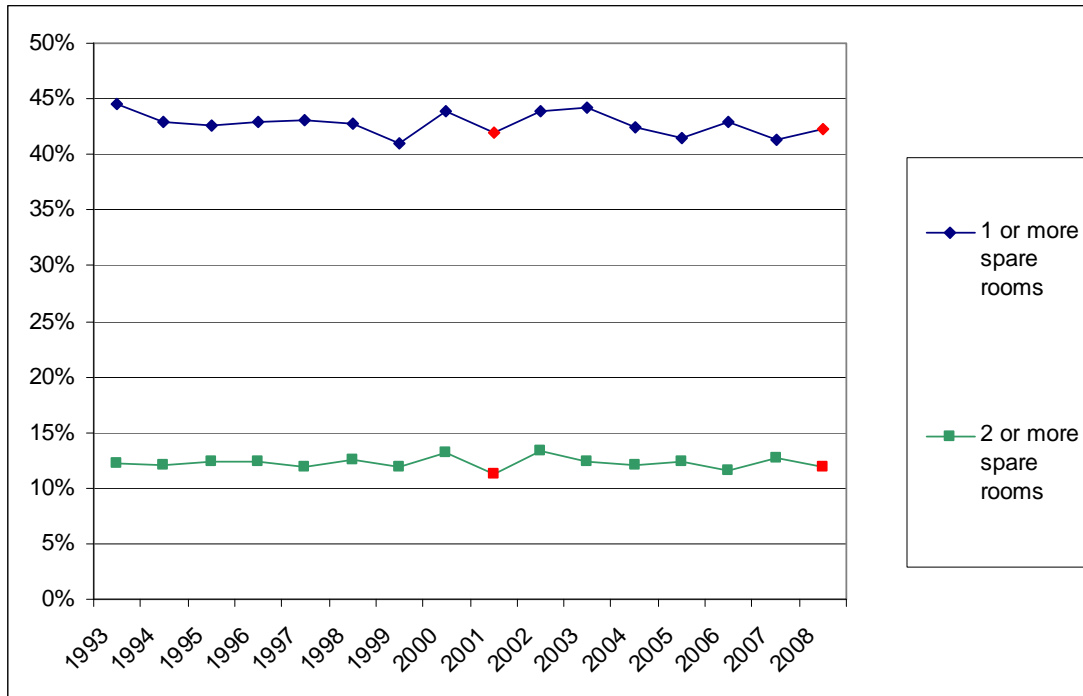
As can be seen from Table 2.2, under-occupation is most common among couples without children, both pensioners and non-pensioners (in bold). This probably reflects the fact that these households are the most likely to have had children living with them at some point in the past. Overall, just under half of under-occupying households are pensioners.

<sup>2</sup> Census data collects the number of rooms in a dwelling, rather than the number of bedrooms. The number of bedrooms is therefore estimated, and hence so is the occupancy rating in comparison with the bedroom standard. The occupancy rating assumes that every household, including one person households, requires a minimum of two common rooms (excluding bathrooms).

## Changes to under-occupation since 2001

There is no data source robust at the local authority level that can tell us how levels of under-occupation have changed since 2001. However, there is data from the Survey of English Housing which can be used to explore whether there have been any changes nationally over this time period. Figure 2.1 shows the levels of under-occupation within the social sector between 1993 and 2008.

Figure 2.1: Proportions of social tenants under-occupying by one or more and two or more rooms in England



Source: Survey of English Housing (SEH15) and English Housing Survey (2008)

As can be seen from this chart, levels of under-occupation in the social rented sector have changed very little over the past 15 years. The data points in red mark the point of the 2001 census and the latest available figures (2008). There is very little difference between them, so it would appear that overall levels of under-occupation have changed very little in recent years. This is in contrast to levels of under-occupation in the owner-occupied sector (which have increased) but is not really surprising because of the differing demographic changes which are affecting the tenures – the cohort of social tenants entering old age over the past ten years is a small one, because a great many of their peers bought their homes under the Right-to-Buy. The proportion of older social tenants has therefore not been increasing in recent years, unlike that of owner-occupiers.

The Survey of English Housing data can also be used to look at any changes in the profile of under-occupying households over recent years (Table 2.3). Because numbers in some categories are very small, three years' data has been used for 2000-2 and 2006-8 to see if the profile of under-occupiers has changed since the 2001 census.

*Table 2.3: The profile of under-occupying households in England (2 or more bedrooms more than the standard)*

		2000-2	2006-8
Number of persons in household	1	50.5%	51.4%
	2	45.6%	43.7%
	3 or more	3.9%	4.9%
Whether dependent children in household	With dependent children	3.1%	4.1%
	No dependent children	96.9%	95.9%
Household composition <sup>3</sup>	1 male 16-59	5.9%	6.5%
	1 female 16-59	12.4%	11.8%
	1 male 60 or over	9.8%	10.7%
	1 female 60 or over	22.5%	22.5%
	Couple, no children	43.7%	41.6%
	Couple, non-dependent children only	1.1%	1.3%
	Couple with dependent children	1.4%	2.3%
	Lone parent, non-dependent children only	1.1%	1.1%
	Lone parent with dependent children	1.5%	1.8%
	Multi family household	0.7%	0.7%
Age group of Head of Household or Household Reference Person	16-24	1.2%	1.0%
	35-44	3.5%	3.2%
	25-34	7.0%	7.1%
	45-54	14.6%	17.0%
	55-64	25.8%	24.8%
	65-74	25.8%	25.8%
	Over 75	22.1%	21.2%

Source: Survey of English Housing (SEH15) and English Housing Survey 2008

### ***Estimating levels of under-occupation today in North Hertfordshire***

As can be seen from Tables 2.2 and 2.3, there have been only very small changes in the proportion and profile of under-occupying households since the 2001 census. Most of these changes are not statistically significant; nor are they certain to apply to North Hertfordshire. They have therefore not been used in making estimates of the current levels of under-occupation.

The main change to the numbers of under-occupiers in the social sector is likely to come from the overall decline in the size of the social sector. As shown in Table 2.4, the sector has changed in size since 2001.

*Table 2.4: Social housing stock in North Hertfordshire (excluding vacant dwellings)*

	Council	RSL	Other public sector	Total
2001	8,541		2,194	10,735
2010	2	9,081	73	9,156

Source: Census, HSSA and RSR

<sup>3</sup> Data on household composition relates to 2007 rather than 2008 for this because the information was not collected in the same format in 2008.



As shown in Table 2.4, in 2001 a total of 10,735 households rented their home from a social landlord, whereas in 2010 there were 9,156, a reduction of 14.7 percent. Applying this reduction to all categories gives estimated levels of under-occupation as shown in Table 2.5.

*Table 2.5: Estimated numbers of under-occupation by two or more bedrooms in North Hertfordshire in 2010*

<b>Household type</b>	<b>Number in 2001</b>	<b>Estimate in 2010</b>
One person - pensioner	798	681
One family and no others - all pensioner	524	447
One person - non-pensioner	346	295
Couple households - no children	502	428
Couple households - with dependent children	275	235
Couple households - all children non dependent	132	113
Lone parent - with dependent children	187	160
Lone parent households - all children non dependent	103	88
Other	83	71
<b>Total</b>	<b>2,950</b>	<b>2,516</b>

*Source: Census 2001 and own calculations*

In addition, the 2001 census found that a further 3,242 households were under-occupying by just one bedroom. Applying the same reduction as above, this would give an estimate of **2,765** additional households under-occupying by one room today. This gives an estimate of the total number of under-occupiers of **5,281** households.

It is likely to take some time to make substantial changes to the overall levels of under-occupancy. If 100 of the households under-occupying by two or more bedrooms downsized each year, this would cause a reduction of up to thirty percent over the next ten years.

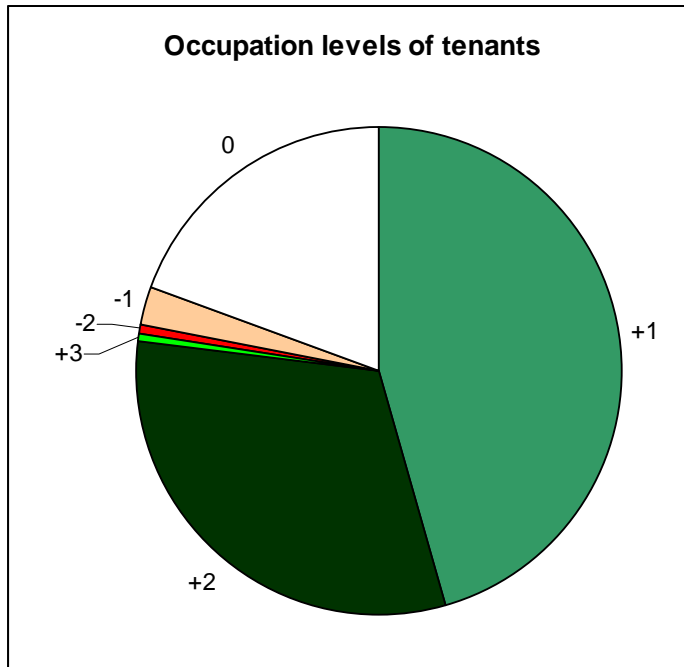
The success of any initiative would depend not just on the numbers who move (and who wouldn't otherwise have done so) but also on the remaining length of tenancy. Put crudely, those who downsize in very old age and remain in self-contained housing for only a matter of months afterwards will only allow a family sized home to be available a few months earlier than it would otherwise have done so. However, if people in their 40s, 50s or 60s can be persuaded to downsize, a family sized home will become available several decades earlier than it may otherwise have done so.

### ***The profile of under-occupiers***

A survey was carried out of social tenants in North Hertfordshire to find out more about the profile of under-occupiers. The survey focussed on households who had held tenancies for over five years and where the lead tenant was aged over 40. The sample was drawn from the estimated 5,001 tenants in North Hertfordshire who fitted these criteria. For details and full results see Annex 1.

Overall levels of under-occupation among this tenant group were very high (Figure 2.1)

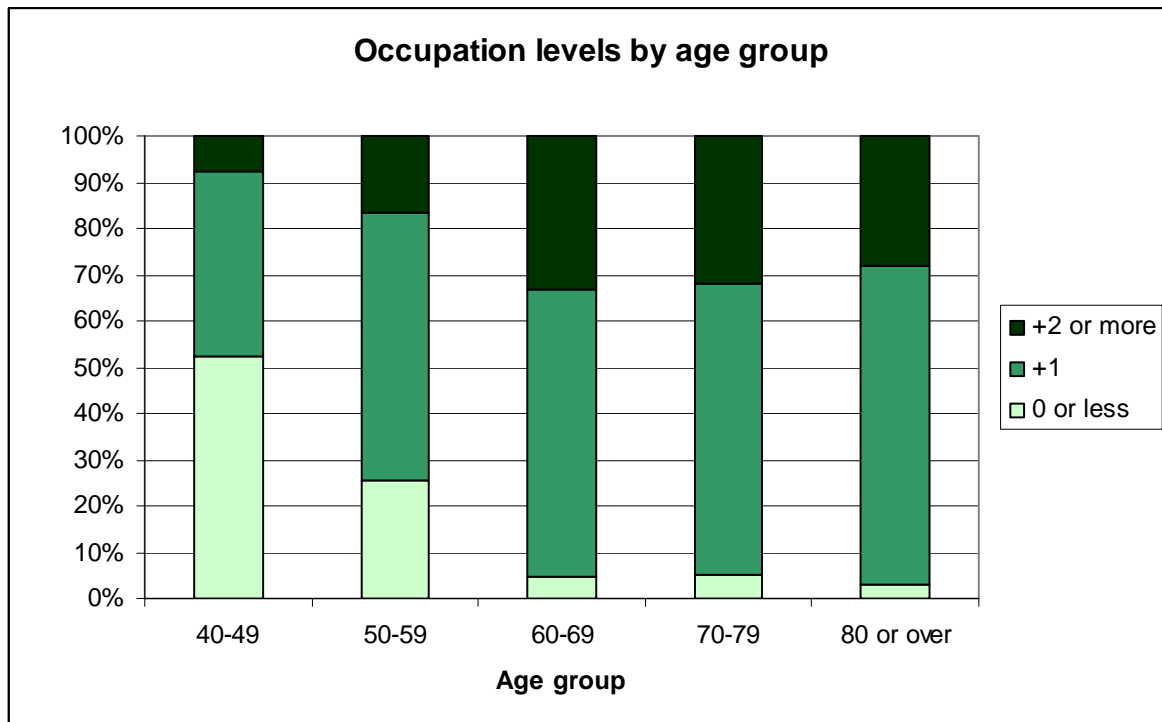
Figure 2.1



Source: North Hertfordshire housing aspirations survey 2011

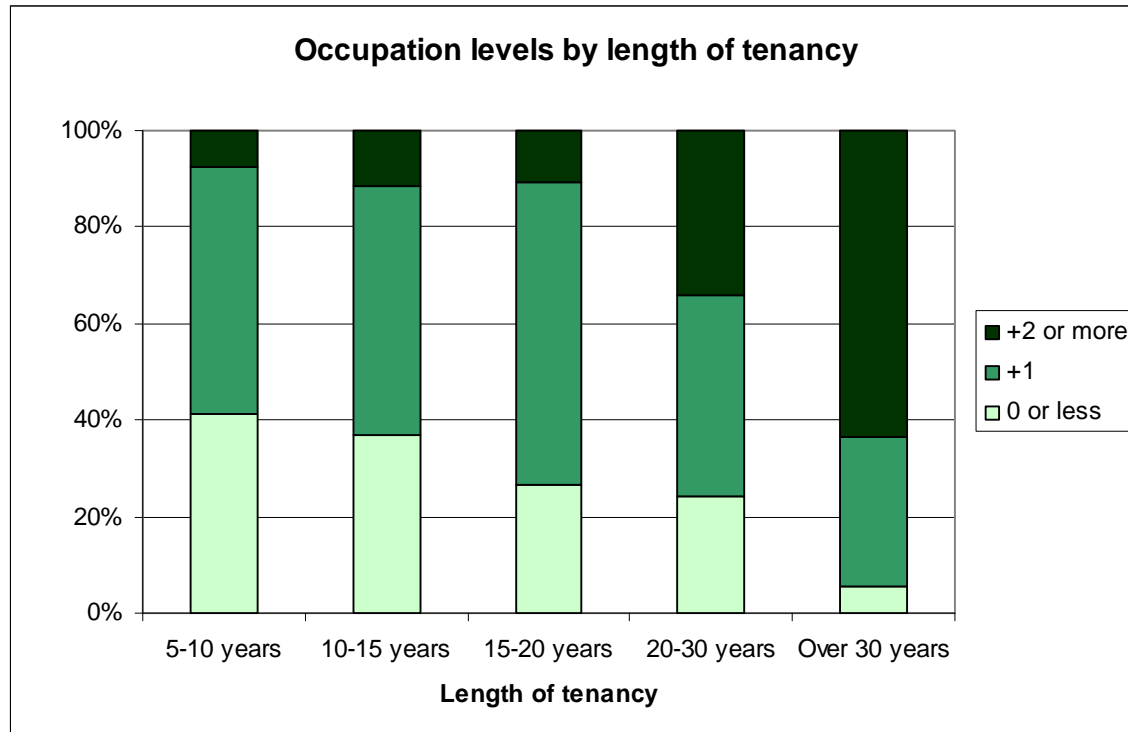
Levels of under-occupation varied by age, dwelling type, household type and length of tenancy. Figures 2.2 and 2.3 show occupation rates by age group and length of tenancy.

Figure 2.2



Source: North Hertfordshire housing aspirations survey 2011

Figure 2.3



Source: North Hertfordshire housing aspirations survey 2011

These figures show that levels of under-occupation vary little between age groups once tenants have reached their sixties. Length of tenancy is however the best predictor of under-occupation, especially of under-occupation by two or more bedrooms. There is a substantial group of tenants in North Hertfordshire who have held their tenancy for over 30 years – a third of those who replied to this survey had done so. Of this group, almost all are under-occupying by at least one bedroom and two thirds of them by two or more. There are therefore an estimated 1,675 tenants in properties with two or more bedrooms who have held their tenancies for over 30 years, of whom 1,584 are under-occupying by at least one room, and 1,064 by two or more rooms.

Under-occupation by one room or more is common across all property sizes, whilst those in three bedroomed properties are the most likely to have two or more spare rooms.

Houses are the most common property type to be under-occupied by two or more rooms, though flats on the first floor or above are almost all under-occupied by one room. This may reflect an allocations decision not to place families with children in flats above the ground floor and a lack of other households who would require two bedrooms.

### **3. The aspirations and preferences of under-occupiers**

This section draws first on a review of the wider literature and then on the findings from a survey carried out specifically for this research to explore the aspirations of under-occupying tenants.

#### ***Literature review***

##### **What do under-occupiers want?**

Research specifically into the housing aspirations of under-occupiers is somewhat sparse. However, research has been carried out about the housing aspirations of older people and given that the majority of under-occupiers fall within this age group the literature can be drawn on for this purpose. For example research carried out by CABE in 2005 reported that while older people were attracted to single floor living in a flat they also expressed a preference for purpose built flats with a lift, security systems and effective management. Single story living was also found to be the preferred choice for older people in research carried out in 2008 with bungalows very much the preferred choice (Clarke et al 2008). In addition this research found that many had moved from larger properties to small one bedroom bungalows either because they had problems with stairs or because they were pre-empting difficulties in the future.

A report by the University of York and CLG (2008) also looked at the housing aspirations of older people. Focus groups were conducted with older people from those renting privately, renting from the social sector and owner occupiers. The overarching finding was that people wanted to stay living in their current homes for as long as possible. However, those that would consider moving expressed the desire for bungalow living, with two bedrooms seen as a minimum requirement. Further essential requirements were expressed as being access to local services and transport links.

Tenants who need to move because they cannot manage the stairs are only a tiny proportion of all under-occupiers, but a significant proportion of those who actually move (DETR 2001b). Most people who decide to move have additional reasons that are unrelated to under-occupation. Some people only give up space in order to secure a move, such as those wishing to get away from neighbour nuisance or a problem estate (DETR, 2001b).

Most social landlords have sheltered housing available to older tenants. However, only a third of local authority tenants interviewed in the DETR research (2001b) went into sheltered housing although two thirds were over 60. People in their 60s may not see themselves as 'old' in the traditional sense, and may be extremely active and healthy. They often say that they want to retain their independence and feel this would be lost in a sheltered scheme (DETR 2001b). They may not wish to be living with other older people.

This research concluded that if landlords want to attract under-occupiers to their sheltered housing schemes they will need better marketing and indeed, upgrading and investment. People need to be persuaded that while support is available when needed, it is actually a form of independent living. Many of the benefits of small homes and sheltered housing are not appreciated by tenants until after they have moved in. Visits to people who have been happy with their move might help.

## **Barriers to moving**

Research showed that in fact there are many barriers preventing tenants from choosing to move (DETR, 2001b). These include:

- Emotional ties to what has been a long term family home
- Ties to the neighbourhood – and most downsizing moves are local
- Dislike of upheaval and change, which gets more common as people age
- A lack of information
- The expense of moving, and finding that most incentive schemes do not actually cover all costs
- Prejudice against, and uncertainty around, living in sheltered housing
- Lack of attractive smaller properties

A further barrier could also be the local authority's allocation scheme. If older people who are willing to downsize are competing for properties with people on the priority needs register then the downsizer is likely to be overlooked or out-bid.

Investigation in Cotswold district (Cotswold district council, 2008) discovered that that people who were under-occupying were not bidding for properties on the choice-based-lettings scheme, even though they were interested in moving. Initial enquiries with some of these tenants identified that the barriers for moving included anxiety about clearing and sorting out their belongings, arranging furniture removers and the cost of meeting these expenses.

These perceived barriers should not be insurmountable, particularly if the person who moves is allocated an individual member of staff to help the process of moving run smoothly from beginning to end.

## **Key factors in successful downsizing schemes – what works?**

Recent guidance (October 2009) has been produced jointly by the TSA and DCLG for social landlords to tackle overcrowding and under-occupation. The guide has been produced in the form of a self assessment toolkit for social landlords. It has been specifically aimed at HAS and promotes joint working with local authorities to identify strategies for dealing with under-occupation and overcrowding. The guide emphasises the importance of robust data collection and monitoring for accurately mapping areas of overcrowding, and for tenant profiling to target those who under-occupy.

Previous government guidance on under-occupation schemes (DETR, 2001a) suggested that what works best is a combination of cash assistance and practical help. It pointed out that finding the right property is crucial, and so too is allowing tenants enough time to make their decision, including repeat viewings, as if this is not possible they may decline an offer. It states the use of cash incentives can help, the offer of practical support and of desirable/suitable alternative properties are more likely to encourage people to move.

The research on which the guidance is based (DETR, 2001b) found that although cash incentives helped, the availability of practical assistance and suitable homes to which to downsize were the most important elements of successful schemes. The research also found that when a new incentive scheme is first introduced, there was often a rush of applicants from tenants already keen to move, often for reasons related to mobility

difficulties or noisy neighbours. However, once this backlog has been housed, applications tend to tail off, and this is where having a dedicated under-occupation officer is helpful. Such a person identifies those under-occupiers who are the most likely to move – older people in larger properties – and visits them to assess what sort of property might suit them. The officer then finds a suitable property and arranges to visit it with the household.

Coupled with this and what has been shown to work, however, is the ability to cover removal and other costs associated with downsizing, including disposing of furniture and white goods that are no longer required (by definition downsizers will be moving to smaller properties so will generally need to get rid of furniture). Disconnection and reconnection of utilities could be arranged for the tenant, and any costs could be covered. Equally, any costs of repair or refurbishment to the new property could be covered. Finally, when offering financial assistance, the guidance recommends paying the cheque up front as the research found cases where tenants had to borrow from friends etc. in order to meet the costs of the move.

Obviously, having the right property is key, but this may be problematic for landlords with a shortage of two bedroom units, the preferred size of property for many singles and couples looking to downsize. Similarly there may well be a shortage of ground floor flats or bungalows for people to move to. The guidance recognises that many downsizers will only move if they are allowed to retain a spare room and therefore recommends allowing those moving from three and four bedroom homes to downsize to a two bedroom property.

Recent research carried out by the University of Cambridge for the NHF in the Eastern region (Monk and Lyall Grant, 2009; National Housing Federation, 2010) found somewhat mixed views around what worked. Some social landlords said that cash incentives were not proving successful, or that ‘nothing has worked so far’. Some stated that financial incentives only helped at the margin as the prime incentive to move was to have the right property in the right place at a time the tenant wishes to move.

Others said that cash incentives work for older people struggling with the size and cost of running a large family home. In two cases the cash incentives offered were quite small - £500 – with no additional help with removal costs. In other cases the incentive was larger - £1,500 and in one case £3,000 plus removal expenses. There is a real disparity between the amount and type of incentives offered by social housing providers around the country. Indeed some London Boroughs have been known to offer £3,000 per bedroom to those willing to downsize.<sup>4</sup>

### ***Downsizing aspirations in North Hertfordshire: findings from the survey***

The survey of North Hertfordshire tenants that was carried out explored who was interested in downsizing, what they would look for in a new home and what kinds of assistance they might need in making the move. The full results from the survey are in Annex 1.

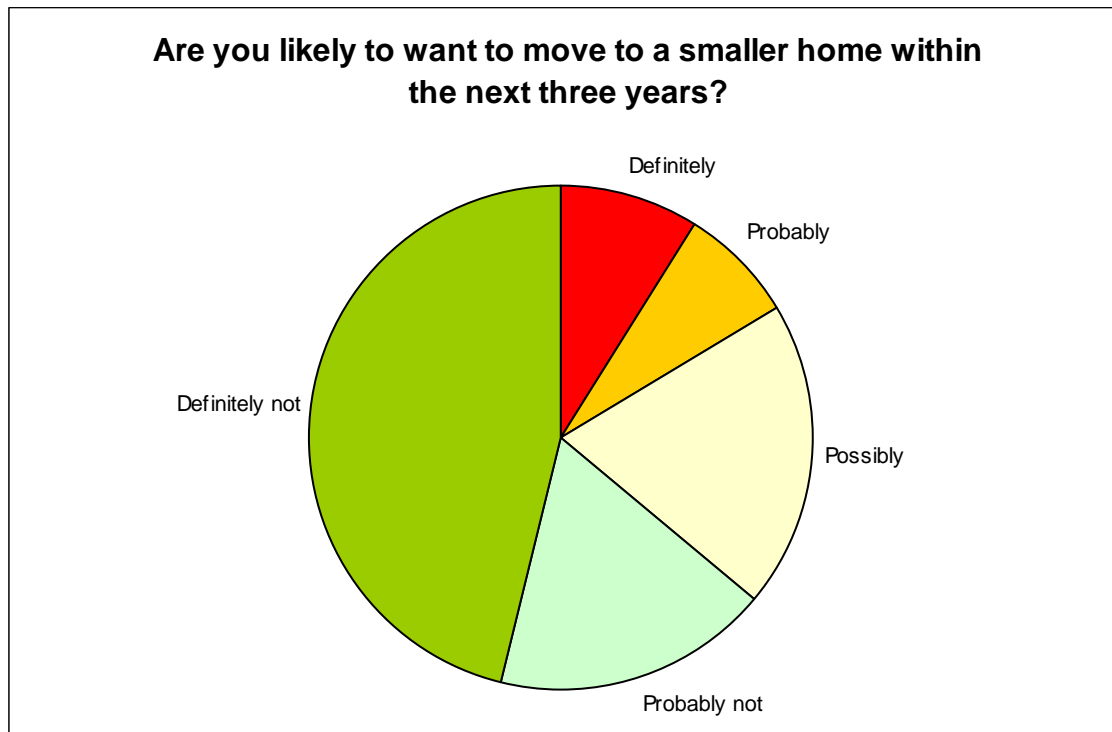
#### **Interest in downsizing: who wants to move?**

The survey found considerable numbers of under-occupiers who stated that they might be interested in moving to a smaller property within the next three years (Figure 3.1).

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<sup>4</sup> [www.timesonline.co.uk/tol/news/politics/article5680129.ece](http://www.timesonline.co.uk/tol/news/politics/article5680129.ece)

Figure 3.1



Source: North Hertfordshire housing aspirations survey 2011

Overall, just over a third of under-occupiers suggested that they are possibly, probably or definitely likely to want to move to a smaller dwelling within the next three years. Of the 5,001 households eligible to take part in the survey, this would give an estimate of 1,394 potential downsizers.

Putting this analysis together with that in the earlier section, the overall proportion of tenants surveyed who are under-occupying *and* indicate that they might want to move is 28 percent. Of those who have held their tenancies over 30 years, this rises to 40 percent. The following groups of under-occupying tenants were the most likely to state that they might be willing to move to a smaller home:

- Those in three bedroomed properties (45 percent might move)
- Those living in flats on the first floor or above (48 percent) or houses (42 percent)
- Those who have held their tenancy for over 20 years (43 percent)
- Single adult households (42 percent) and single parents (44 percent)
- Those in full time employment (47 percent)
- Those aged over 80 (40 percent)

The following groups were less likely to say that they might be willing to move to a smaller home:

- Those in two bedroomed properties (24 percent)
- Those in bungalows (11 percent)

- Those living in village locations (26 percent)
- Couples with children (23 percent)

Overall, this analysis suggests that any promotional material about downsizing would be best targeted on households who have held tenancies the longest, live in three or four bedroom houses and where the tenancies are held by a single tenant, rather than joint tenants. It may also be worth targeting those in flats above the ground floor, but this depends upon whether these (largely two bedroom) flats would be of use to overcrowded families.

### **Motivations for downsizing**

Telephone interviews were carried out with a sample of 30 under-occupying tenants to find out a bit more about what factors affect whether they want to move to smaller homes. Those that were considering downsizing were often motivated by a general sense that their home was too big for them and could be made better use of by a family, and by declining mobility and a recognition that they needed to have accommodation without stairs. Some, though in good health now, were looking ahead and keen to make a move whilst they were young enough to do so to somewhere that would suit them in their latter years.

Very few spontaneously mentioned saving money from lower rent or utility bills, but when prompted most were enthusiastic about potential savings. This suggests that the cost savings from a smaller home may be something tenants fail to think about unless prompted.

Widowhood and divorce were also factors that had prompted a couple of tenants to want to make a break with the past and move to somewhere new.

### **Barriers to moving**

It was clear that some of the younger tenants surveyed, whilst technically under-occupying, felt a strong need to remain in their home with the spare rooms available for adult sons, daughters or other family members who might come back home from studying or when having relationship difficulties:

*My niece stays in the spare room almost every weekend and sometimes during the week, she is 15 and falls out with her mum a lot so she stays here. We need two bedrooms; we couldn't have her sleeping on a sofa and then me and the wife walking in on her.*

*My daughter is at college, she uses one spare room.*

*My son has recently moved out to live with his girlfriend and he occasionally has arguments and comes home.*

Many tenants of all ages, wanted to keep at least one spare room for hobbies, storage or guest rooms for family to visit.

It was also apparent that couples quite often used "spare" rooms as bedrooms themselves, sleeping in separate rooms. In some cases the tenants explained that this was related to the need for medical equipment and care in the night. In other cases it was less apparent why but clearly not uncommon. None of these couple households would consider moving to a one bedroomed home. Several tenants had registered for downsizing but then found out that they were not eligible for two bedroomed properties so were not bidding on the scheme.



Tenants who said that they would consider downsizing faced some further barriers to actually doing so. It was apparent from speaking to the tenants that the timing of a move was important. The majority of under-occupying tenants were amenable to the idea of downsizing at some point in the future but did not yet feel the time was right:

*My step daughter is getting married in the summer and she wants to get married from my house, her old home so I won't move until after that.*

*I have a dog and even though they [nearby shelter complex] take dogs I couldn't upset her with a move. She is old so I would definitely wait 'til she was gone before considering a move.*

*We're waiting to see if my husband's health deteriorates any further before making a decision.*

A few tenants we spoke to were registered for downsizing but unaware of the financial assistance available or felt it to be insufficient to cover the expenses they would incur in moving and fitting the new home with carpets and curtains. Most, however, were unaware of the downsizing scheme that runs in North Hertfordshire. When introduced to the idea, most were quite positive. None mentioned wanting to be compensated financially for the loss of their larger home (and a couple were quite opposed to the idea of anyone trying to bribe them out of their home) but were keen on the idea of financial assistance to pay for specific costs relating to the move itself and things needed for the new home. Almost all stated that they had nearby family who would help them with the move, but the very elderly, single people and those looking to move to sheltered housing were more inclined to mention that they would need assistance from the council.

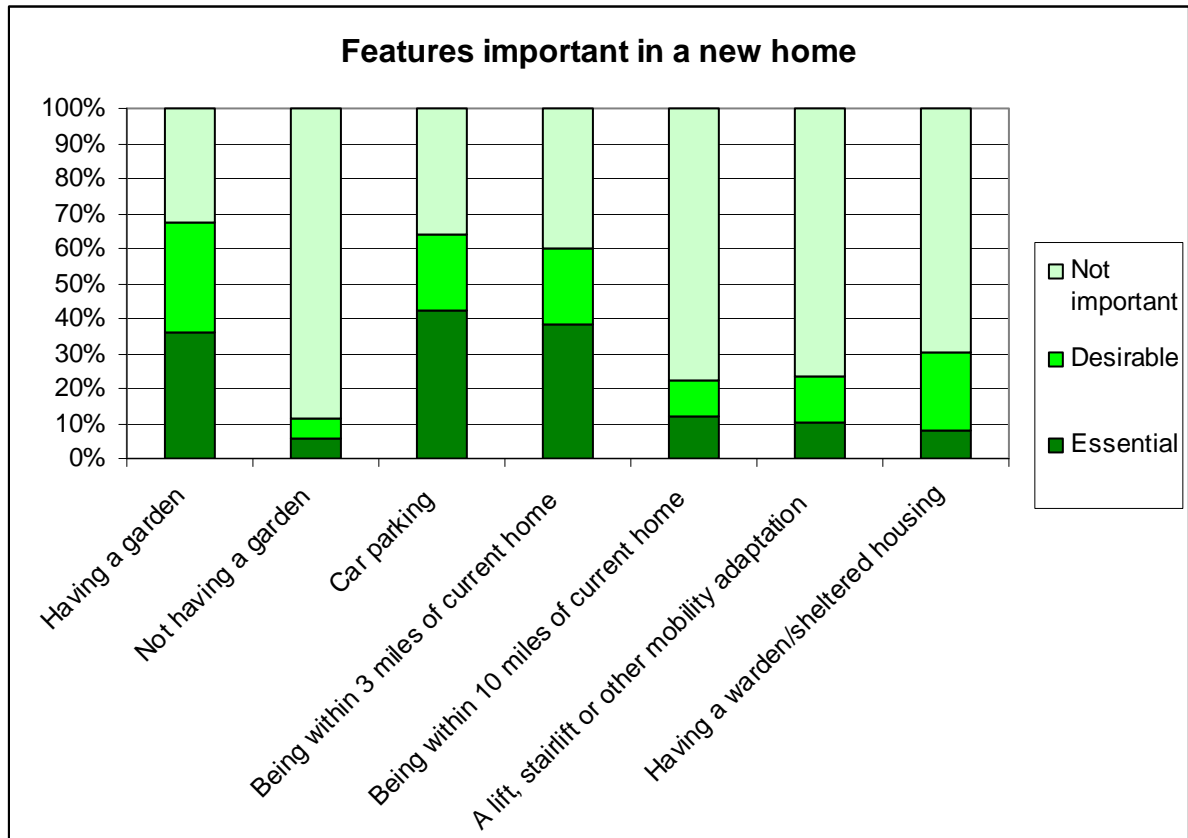
### **What do downsizers want in a new home?**

Respondents were asked in the survey what size of property they would consider moving to. Of under-occupiers who indicated that they would consider moving to a smaller home, around half would consider a new home with just one bedroom. However, there were substantial differences between couples without children at home and single adult households in their answers to this question. Whilst two thirds of single adult households would consider a one bedroomed property, only a quarter of couples (without children) would do so. This suggests that the current downsizing scheme in North Hertfordshire may be attractive to single person households, but not to couples.

In terms of dwelling type, bungalows were overwhelmingly popular, with almost all under-occupiers willing to consider them. Houses and ground floor flats were a possibility for just under half of under-occupiers, whilst only a quarter would consider a flat on the first floor or above.

Under-occupiers were asked what features would be important to them in a new home (Figure 3.2)

Figure 3.2



Source: North Hertfordshire housing aspirations survey 2011

As can be seen, gardens, car parking and remaining very near to their current location were all important factors for many respondents.

Survey respondents were also asked whether there were any other features important to them. Being close to amenities and bus stops was cited by many, as was having a spare room for visiting family members. Many also had more individual requirements such as being on a specific estate or village, or suitability for a pet.

The telephone interviews provided further details on the kinds of things tenants looked for. They confirmed that requirements can be highly individual (ranging from a garden shed in which to keep a lathe to rooms large enough to accommodate existing furniture). Many tenants spoke of their desire for a small garden, to enjoy with their visiting grandchildren.

It was clear from both the survey and telephone interviews that many potential downsizers were highly specific about which locations they would consider:

*We were both born and bred in the village and would not move anywhere else*

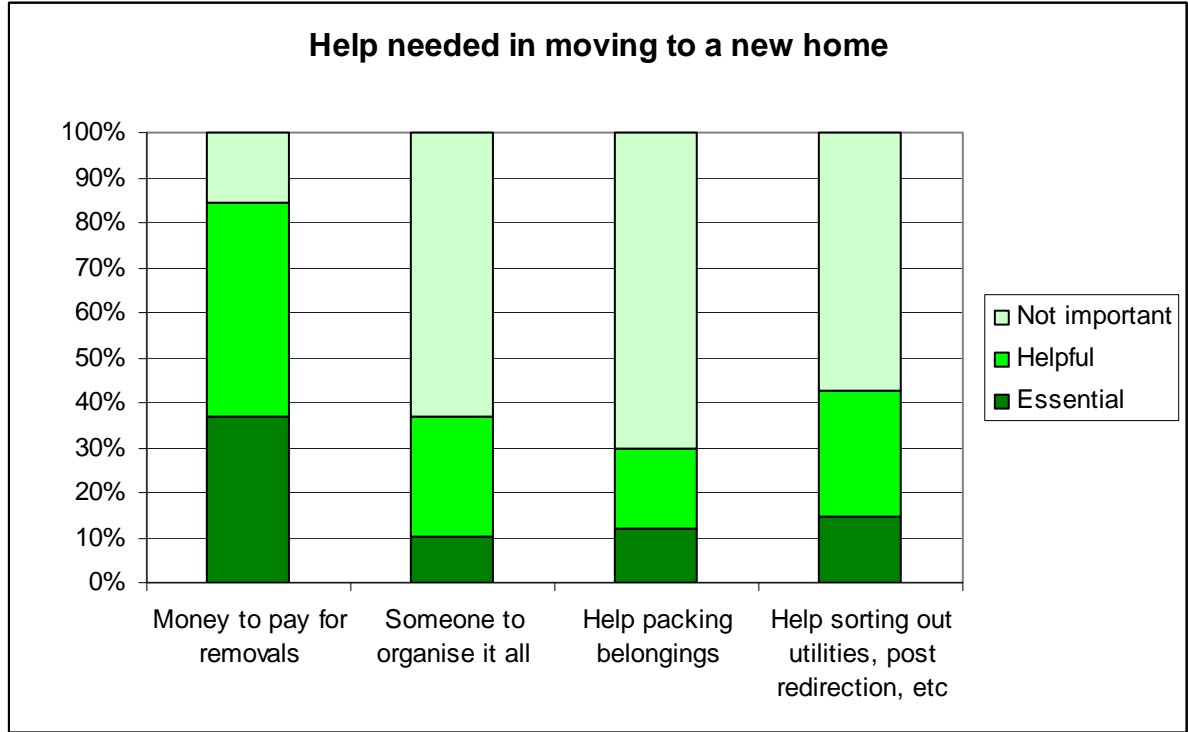
*The road I wrote down on the survey is the only one I would consider moving to. I don't drive so I need to be able to walk to work, this road is the same distance to work but nearer to town which would be good and is more convenient for the park and shops etc*

*I would only move if I could stay in the same village, my daughter and her family live here and she helps me a lot.*

### How to make the move: Help from the LA or swapping homes?

Under-occupying tenants responding to the survey were asked about the kinds of help that would be useful to them in moving home (Figure 3.3).

Figure 3.3



Source: North Hertfordshire housing aspirations survey 2011

Financial assistance was clearly the most popular form of assistance. Many tenants noted that they had family available to help them with the move, though a minority also felt that the more practical kinds of help would also be needed.

Almost all survey respondents were aware of HomeSwap, and a quarter of these had registered for the scheme either currently or in the past. In total 30 percent of under-occupiers answering the question stated that they would consider swapping homes and a further 37 percent were unsure. A few were concerned that they could be let down by the tenant they wanted to swap with if they pulled out or were unable to move because of rent arrears.

A couple of tenants we spoke to were trying to move by swapping homes (one with his own son). This was the only means by which they could retain a spare room, but others said that they were unwilling to use HomeSwap because there was no financial assistance or help from the council available for moving in this way. Some found the means of searching for potential swaps difficult because of a lack of computer skills, internet connection or basic literacy.

## 4. Housing options for downsizers

### Stock availability, allocation rules and priority

The social housing stock in North Hertfordshire comprises 9,162 general needs properties and a further 224 supported housing units and 1,076 properties for older people such as sheltered housing<sup>5</sup>. As in other areas, the turnover of these properties recently has been slow with only 506 new tenancies being granted in 2009/10<sup>6</sup>, around a third of which were allocated to tenants moving within the social sector. Altogether, 83 were new-build properties, and the remaining 423 were relets.

In addition, 252 supported housing dwellings were let during this period, of which 139 were designated as housing for older people (eg sheltered housing).

Properties available for letting were a fairly even mix of one, two and three bedroom dwellings, with only 15 four bed properties becoming available (four percent of the total).

The allocation rules for tenants wishing to downsize have been drawn up in recognition of the particular need to increase the supply of four bed houses, and tenants downsizing from four beds are allowed to bid for two bedroom properties, even if they would normally only be eligible for one. Other tenants, including those in three bed properties, are only eligible for the size of property that meets their needs – so in the case of singles or couples without children, this would be a one bedroom flat or bungalow.

### Households currently registered for downsizing

North Hertfordshire operate a downsizing scheme, though it is not currently widely promoted. The latest available figures (January 2011) show 49 households registered. All but one of these were aged over 65, with around half aged over 80. Almost all were in three bedroomed properties and a third were tenancies held jointly by a married couple.

Of the 49 households registered at the start of 2011, it was known that:

- Six did not want to move just yet
- Six wanted a two bedroomed home, but are only eligible for one bedroom.
- Six only wanted a bungalow
- Thirteen were recorded as looking primarily for sheltered housing
- Eleven only wanted properties on a particular estate or housing complex.

The households on the list had been registered for anything up to six or more years, with a median time on the list of eight months.

A total of 30 households successfully downsized in the 18 months between July 2009 and January 2011. Twelve of these moved to bungalows (all but three of which were one bedroomed properties), one to a three bedroomed house and 17 to one bedroomed flats.

The downsizers had spent between one and 27 months on the register before moving, with a median time of five months. They had bid between four and 120 times for properties, with a median number of 26 bids. This suggests that it can take households some time and effort

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<sup>5</sup> 2010 RSR

<sup>6</sup> 2009/10 CORE

to successfully downsize and that, to be successful, applicants needed not to be too choosy about which properties they bid for.

Table 4.1 shows the profile of those who successfully downsized, compared to the profile of those registered for downsizing, and the profile of those identified in the survey as under-occupying and possibly interested in downsizing.

*Table 4.1: Profile of downsizers, households registered for downsizing and under-occupying survey respondents who might consider downsizing*

		Downsizers	Households on register	Under-occupiers expressing interest in survey
Age group	Under 50	5	0	13
	50-59	5	1	27
	60-69	20	9	35
	70-79		15	28
	80 and over		24	29
Original number of bedrooms	2	Not known	2	33
	3		35	92
	4		1	1
Original dwelling type	Ground floor flat or maisonette	Not known	0	4
	Flat or maisonette on first floor or above		0	14
	House		38	108
	Bungalow		0	6
Whether seeking to move to sheltered housing	Sheltered	Not known	13	38
	Not sheltered		17	87

*Source: North Hertfordshire housing aspirations survey 2011 and administrative data provided by North Hertfordshire Housing Partnership*

Table 4.1 gives some indication of which groups of potential downsizers are currently registering and which are actually moving. Overall, the data suggests that older under-occupiers are more likely to register for downsizing, but less likely to actually downsize, either because they are not bidding for very many properties, or because they are bidding unsuccessfully.

The survey found higher numbers of tenants in two bedroom properties (particularly two bedroom flats) who expressed interest in downsizing, but these tenants do not appear to be finding their way onto the register at present.

## Financial incentives and the implications of the 2013 Housing Benefit reforms

The rent structure in North Hertfordshire is currently fairly flat, meaning that there is no great financial incentive for tenants to move to a smaller property, even if they pay their rent in full themselves (rather than with Housing Benefit)

However, as rents move towards target rents the financial incentive to downsize will increase (Tables 4.2-4.4)

Table 4.2: Average current weekly rents and target rents by number of bedrooms

Bedrooms	Gross rent	Target rent
1	£73.46	£71.37
2	£84.25	£86.69
3	£88.02	£96.47
4	£97.68	£108.92

Source: 2010 RSR

Table 4.3: Current average weekly savings achieved by downsizing

		New number of bedrooms		
		1	2	3
Current number of bedrooms	1			
	2	£10.79		
	3	<b>£14.56</b>	£3.77	
	4	£24.22	<b>£13.43</b>	£9.66

Source: 2010 RSR, own calculations

Table 4.4: Average weekly savings with target rents achieved by downsizing

		New number of bedrooms		
		1	2	3
Current number of bedrooms	1			
	2	£15.32		
	3	<b>£25.10</b>	£9.78	
	4	£37.55	<b>£22.23</b>	£12.45

Source: 2010 RSR, own calculations

Tables 4.3 and 4.4 show potential savings that downsizers would make by moving. The cells in bold represent the most common moves made at present. As can be seen, as rents move over to target rents, the savings increase considerably.

Survey respondents were also asked whether they might be willing to move to a smaller home if it would mean they would save around £20 a week in rent. Overall, the proportion who indicated that they might consider moving in such circumstances was 60 percent, nearly twice as high as the proportion who had indicated previously that they were might want to downsize within the next three years. Households with children still at home were the most likely to answer yes to this question, having previously stated that they were not otherwise likely to want to move within the next three years, suggesting that this group may be more motivated by financial savings than older tenants are.

As discussed earlier, part of the Housing Benefit (HB) reform package due to be implemented in April 2013 restricts the amount of HB payable to tenants of working age to that which reflects the size of property their household needs. Under-occupying households will lose an average of £13 a week if they have one spare room and £20 a week if they have

two or more (DWP, 2011). It is possible to make an estimate of the extent of the impact from the survey data.

The survey did not ask whether respondents were in receipt of housing benefit. Therefore an estimate has been made consisting of:

- Households dependent on state benefits
- Households including a part-time worker, but no one in full time employment.

It is possible that some low-waged households in full time work may also receive some help with their rent, and also that some of the (small number of) households dependent solely on part-time work may not. However, we believe it is a reasonable estimate. Table 4.5 shows the occupation level of households by whether or not they are likely to be in the group affected by the HB changes.

*Table 4.5: Occupational level by household age and economic status*

Household type	Occupation level						Total
	-2	-1	0	1	2	3	
Working age in receipt of benefits or p/t work only	2	7	31	<b>38</b>	<b>18</b>	<b>1</b>	97
Working age with at least 1 f/t worker	0	6	43	54	20	0	123
Retired	0	0	15	123	113	2	253

*Source: North Hertfordshire housing aspirations survey 2011*

The groups shown in bold in the table above are those likely to be affected by the changes. In total, 12 percent of all tenants surveyed were working age, probably in receipt of housing benefit and under-occupying their home. A third of this group were under-occupying by two or more bedrooms. There were 4,435 tenants on the database who were eligible to take part in the survey (aged over 40, tenants for at least five years and with two or more bedrooms). This would suggest that somewhat over 500 of these are working age households in receipt of housing benefit likely to face a shortfall in payments from April 2013 unless they can move to smaller properties. In addition, there are likely to be some others affected who were not covered by this survey because they were aged under 40, new tenants or tenants of other housing associations.

## **5. Conclusions and recommendations**

This research has established that there are considerable numbers of social tenants in North Hertfordshire who are under-occupying their homes – an estimated 2,516 by two or more bedrooms, and a further 3,242 by one bedroom. The majority of under-occupiers do not wish to move to smaller homes – though in less than two years time several hundred of them will find that their rent is no longer paid in full by housing benefit unless they do.

Just over a third of under-occupying households identified in the survey however did indicate that they might want to move to a smaller home within the next three years, with 12 percent stating that they would definitely want to do so. This gives considerable potential demand for downsizing within the social housing stock in North Hertfordshire. Most of these tenants are currently unaware of any support or help that may be available from the local authority. Most would appreciate financial assistance to cover the costs of the move and expenses such as carpets and curtains. Some will need further assistance, particularly in terms of organising the move.

Some possible ways to increase downsizing, meet the needs of under-occupiers looking for a smaller home and free up larger homes for families are discussed in this chapter.

### **Offer flexibility over where and when**

Most potential downsizers in North Hertfordshire are long-term tenants – often of over 30 years. They are generally aged over 50 with grown up children and very settled in their local communities. The locality in which they would consider moving is therefore often quite restricted. This is a challenge to a district-wide allocations system in an area such as North Hertfordshire with several separate towns and villages with largely self-contained populations. Unless they have developed mobility difficulties, most potential downsizers are not in a rush to move and will be prepared to wait for the right property, but this means that the register of downsizers may need to be quite large in order to achieve high rates of downsizing.

### **Target publicity**

To have the best chance of freeing up the housing stock most in need, downsizing schemes would be best to target single tenants with tenancies held over 20 years. More general publicity aimed also at the sons and daughters of under-occupiers may also be useful as these are often the people who prompt their parent into moving.

### **Publicise the financial savings from downsizing**

Financial savings from lower rent and utility bills are not widely recognised by potential downsizers at present, but are likely to increase in the future due to changes in rent levels for different property sizes and rising fuel bills.

The impact of the proposed housing benefit reforms have not yet been widely publicised to tenants and greater interest in downsizing could be generated by doing so.



## **Increase incentives**

The current downsizing scheme offers a maximum of £500 towards the costs of moving. Evidence reviewed here of good practice elsewhere suggests that this is rather low. Increasing the maximum budget for removals but tying it to actual costs rather than marketing it as an incentive would probably encourage more people to move. Some local authorities have allowed tenants with rent arrears to downsize, using some of the funding available for the move to pay off the rent arrears. This may be a useful strategy for those affected by the housing benefit cuts who may run up arrears before they are willing or able to downsize.

## **Provide personalised support**

Personalised support to establish the precise needs of each household can also be useful. For instance work with families with adult children still at home to look at solving the family's overall housing needs by offering two smaller dwellings may help some. Other local authorities have found that accompanying people on viewings and arranging any work that needs carrying out on the new property can help.

## **Allow a spare room?**

Allowing tenants - especially couples - in three bedroomed properties to downsize to two would increase demand for downsizing. However, this may not bring many benefits to families in need of larger homes as there is currently excess demand for two bedrooms. The local authority would need to consider who would move to the three bedroomed homes freed up in this manner; if families who were technically only in need of two bedrooms are allocated three, whether this may cause a rent shortfall if they are dependent on housing benefit, and whether it is a good use of council funds to free up three bedroom homes for families not strictly in need of them.

An alternative approach would be to encourage home swaps between tenants in two and three bedroomed homes. The council could consider offering some of the same support and/or financial assistance to the downsizers in these arrangements.

## **Ensure newbuild meets the needs of potential downsizers**

Bungalows are clearly the most popular form of housing for downsizers. An increased supply of bungalows would encourage more downsizing. However this is of limited use if it comes at the expense of larger family homes. Increasing the supply of two bedroomed homes, or adapting existing properties or gardens to increase this supply would help address the shortage.

The evidence from North Hertfordshire suggests that there are very few under-occupied four bedroomed homes so the shortage of larger homes cannot be addressed from downsizing at the current time and may need to be addressed by newbuild.

## **Co-ordinate work with those providing adaptations**

Mobility difficulties – in particular difficulty climbing stairs – are a major driver behind seeking to downsize. Adapting an existing home to meet the needs of those with declining mobility is

often an alternative solution to downsizing. It may be possible to identify potential downsizers by closer working with those involved in providing adaptations.

### **Speed up the bidding process**

At present, many downsizers are bidding unsuccessfully for large numbers of properties. Whilst some may not be in a rush to move, bidding unsuccessfully for a long time can cause people to become dispirited and remove themselves from the scheme. It may be worth ensuring that potential downsizers are aware of their chances of bidding successfully for different property types and don't waste their time bidding for properties for which they are not eligible.

Some older tenants may struggle with internet-based bidding systems and benefit from personalised support in bidding. Some councils identify properties suitable for downsizers when they first come up for letting and either let them directly to downsizers (not via the CBL system) or else prompt suitable downsizers to bid for them.

Downsizers may be encouraged to bid for properties if they are aware of:

- Precise location
- Whether there is a garden
- The distance from a bus stop, doctor's surgery, shops, etc
- Whether property has a bath or a shower and which floor the toilet and bathroom are on.
- The rent and council tax levels
- Anticipated fuel costs

Increasing the priority given to downsizers relative to other applicants may also help them to move, though the council may want to consider which other groups are likely to be out-bid and whether they will in the end benefit from the larger housing stock released.

## **Annex 1: Survey findings**

### ***Methods***

A total of 2,000 surveys were sent out to tenants in North Hertfordshire, all of whom were tenants of either North Hertfordshire Homes or Howard Cottage housing association. The survey can be found in Annex 2. The primary aim of the survey was to find out more about the aspirations and preferences of under-occupying tenants and their views on downsizing. In order to focus on the survey on those who were likely to be under-occupying households only the following groups were eligible to be included:

- Households where the lead tenant<sup>7</sup> was aged over 40
- Households where the tenancy had been held for over five years
- Households with two or more bedrooms.

In total 4,431 tenants of North Hertfordshire Homes and Howard Cottage fitted this profile, and there are also an estimated 570 tenants of other housing associations who would also fit., giving a total of 5,001 “eligible households“, 55 percent of all households.

To increase response rates, respondents were offered the opportunity to complete the survey on-line instead and telephone support was also offered. The survey was called a “housing aspirations survey” in order to relieve any anxiety tenants might have about identifying themselves as under-occupiers fearing that they may be forced to move. The survey was anonymous. A prize draw was also offered to increase response rates.

A total of 477 replies were received to the survey, a response rate of 24 percent, which is typical for postal surveys of this type. Non-response bias was tested for by comparing the age group profile of the sample with that of those who replied but there was found to be no significant difference between the two so there was no need to weight the data.

### ***Who is under-occupying?***

Of the 477 replies, 371 households (78 percent) were found to be under-occupying their property by at least one bedroom. This would represent a total of 3,889 under-occupiers from within 5,001 eligible tenants. This seems a plausible number, given the secondary data analysis carried out in section 1 which suggested a total of 5,281 under-occupying households, a figure which includes some who have held tenancies less than five years or are aged under 40.

In the small number of cases where respondents did not give their number of bedrooms, it was assumed that they lived in two bed properties (thus ensuring a conservative estimate of under-occupation levels). In establishing the number of bedrooms a household required, the following assumptions were made:

- Couples or singles with no children require one bedroom
- Families with one child require two bedrooms
- Families with two children require three bedrooms
- Families with three children require three bedrooms
- Families with four children require four bedrooms

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<sup>7</sup> The lead tenant is defined as the first tenant named on the tenancy.

- Other adult household members assumed to need one bedroom each unless they are a couple.

This is a measure based closely on the bedroom standard, but calculable without the need for detailed information on the gender and age of all household members. It was felt that collecting such detailed information would impact negatively on response rates. The following households would be counted as under-occupying by one bedroom according to the bedroom standard, but not by our measure:

- Households with two same sex children or two children of opposite sexes aged under ten living in a three bed property.
- Households with four same sex children, two of each sex, or where at least two of the children are aged under ten living in a four bed property.

For households with no children, one child, three children or five children, the calculation is the same as the bedroom standard, which covered over 95 percent of the sample.

Table A1.1 shows the 'occupation level' by property size. Households with an occupation level of +2 have two spare bedrooms, whilst those with +1 have one spare, according the calculation described above.

*Table A1.1: Occupation level by property size*

Property size	Occupation level								Total
	-2	-1	0	+1	+2	+3	+1 or more	+2 or more	
2 bedrooms	1	1	23	140	-	-	140	0	163
	1%	1%	14%	86%	-	-	86%	0%	36%
3 bedrooms	1	10	60	54	150	-	204	150	275
	0%	4%	22%	20%	55%	-	74%	55%	61%
4 bedrooms	0	0	1	4	1	3	8	4	9
	0%	0%	11%	44%	11%	33%	89%	44%	2%
Total	2	11	84	199	152	3	354	155	451
	0%	2%	19%	45%	34%	1%	78%	34%	100%

Table A1.2 shows a simplified occupation rating by dwelling type.

*Table A1.2: Occupation level by dwelling type*

	Occupation level		
	0 or less	+1	+2 or more
Ground floor flat or maisonette	4	15	0
	21%	79%	0%
Flat or maisonette on first floor or above	1	30	0
	3%	97%	0%
House	92	268	146
	26%	74%	41%
Bungalow	9	55	6
	14%	87%	10%

Table A1.3 shows the levels of under-occupation by location.

Table A1.3: Occupation level by location

	Occupation level		
	0 or less	+1	+2 or more
Baldock	8	35	20
	19%	81%	47%
Hitchin	25	66	29
	27%	73%	32%
Letchworth	30	149	68
	17%	83%	38%
Royston	9	18	4
	33%	67%	15%
Village location/other	34	103	33
	25%	75%	24%

Levels of under-occupation are lower in Royston than other areas, though the sample size is small here so there some degree of uncertainty over the figure.

Tables A1.4-1.7 show the rates of under-occupation among different tenant groups.

Table A1.4: Occupation level by household type

	Occupation level		
	0 or less	+1	+2 or more
Single adult	0	172	78
	0%	100%	45%
Couple, no children	2	137	73
	1%	99%	53%
Single parent and children	32	16	1
	67%	33%	2%
Couple and children	55	31	0
	64%	36%	0%
Other	17	15	2
	53%	47%	6%

Table A1.5: Occupation level by age group of respondent

	Occupation level		
	0 or less	+1	+2 or more
40-49	55	42	8
	59%	45%	9%
50-59	31	71	20
	30%	70%	20%
60-69	7	93	50
	7%	93%	50%
70-79	7	85	43
	8%	92%	47%
80 or over	3	74	30
	4%	96%	39%

Table A1.6: Occupation level of economic status of respondent

	Occupation level		
	0 or less	+1	+2 or more
Full-time employment	26	53	16
	33%	67%	20%
Part-time employment	35	43	16
	45%	55%	21%
Caring for children	13	3	0
	81%	19%	0%
Unemployed/sick/disabled	16	37	9
	30%	70%	17%
Retired	14	230	113
	6%	94%	46%

Table A1.7: Occupation level by length of tenancy

	Occupation level		
	0 or less	+1	+2 or more
5-10 years	28	40	5
	41%	59%	7%
10-15 years	29	50	9
	37%	63%	11%
15-20 years	15	41	6
	27%	73%	11%
20-30 years	22	69	31
	24%	76%	34%
Over 30 years	8	140	94
	5%	95%	64%

As can be seen from Table A1.4, unsurprisingly, households with children are the least likely to be under-occupying. This is the likely reason why rates of under-occupation are somewhat lower for those in their 40s than the older age groups. There is no significant change in levels of under-occupation beyond the age of 60.

### ***Interest in downsizing***

Households were asked in the survey whether they were likely to wish to move to a smaller home within the next three years (Table A1.8). The results reported here and for the rest of this annex, relate only to households who were under-occupying by at least one bedroom.

Table A1.8: Whether likely to want to move to a smaller home within the next 3 years

Response	Number	Proportion	Estimated number of eligible tenants
Definitely	33	9%	346
Probably	27	7%	283
Possibly	73	20%	765
Probably not	66	18%	692
Definitely not	170	46%	1,782
Total	371	100%	3,889

Table A1.9 and A1.10 show the interest in downsizing from tenants in different property sizes and types.

*Table A1.9: Property size by whether likely to want to move to a smaller home within the next 3 years*

	<b>Definitely not/ probably not</b>	<b>Possibly/ probably or definitely</b>
2 bedrooms	105	33
	76%	24%
3 bedrooms	112	92
	55%	45%
4 bedrooms	7	1
	88%	13%

*Table A1.10: Dwelling type by whether likely to want to move to a smaller home within the next three years*

	<b>Definitely not/ probably not</b>	<b>Possibly/ probably or definitely</b>
Ground floor flat or maisonette	11	4
	73%	27%
Flat or maisonette on first floor or above	15	14
	52%	48%
House	161	108
	60%	40%
Bungalow	49	6
	89%	11%

Levels of interest in downsizing did vary somewhat between locations (Table A.1.11).

*Table A1.11: Location by whether likely to want to move to a smaller home within the next three years*

	<b>Definitely not/ probably not</b>	<b>Possibly/ probably or definitely</b>
Baldock	20	15
	57%	43%
Hitchin	37	28
	56%	42%
Letchworth	91	57
	61%	39%
Royston	12	6
	67%	33%
Village location/other	76	27
	74%	26%

Tables A1.12-1.15 show the rates of interest in downsizing among different groups.

*Table A1.12: Household type by whether likely to want to move to a smaller home within the next three years*

	<b>Definitely not/ probably not</b>	<b>Possibly/ probably or definitely</b>
Single adult	98	72
	58%	42%
Couple, no children	92	45
	67%	33%
Single parent and children	9	7
	56%	44%
Couple and children	24	7
	77%	23%
Other	13	2
	87%	13%

*Table A1.13: Age group of respondent by whether likely to want to move to a smaller home within the next three years*

	<b>Definitely not/ probably not</b>	<b>Possibly/ probably or definitely</b>
40-49	29	13
	69%	31%
50-59	44	27
	62%	38%
60-69	58	35
	62%	38%
70-79	57	28
	67%	33%
80 or over	44	29
	60%	40%

*Table A1.14: Economic status of respondent by whether likely to want to move to a smaller home within the next three years*

	<b>Definitely not/ probably not</b>	<b>Possibly/ probably or definitely</b>
Full-time employment	28	25
	53%	47%
Part-time employment	33	10
	75%	23%
Caring for children	1	1
	50%	50%
Unemployed/sick/disabled	24	13
	65%	35%
Retired	148	84
	64%	36%



Table A1.15: Length of tenancy by whether likely to want to move to a smaller home within the next three years

	Definitely not/ probably not	Possibly/ probably or definitely
5-10 years	21	8
	72%	28%
10-15 years	36	15
	69%	29%
15-20 years	29	12
	71%	29%
20-30 years	40	29
	58%	42%
Over 30 years	86	64
	57%	43%

Respondents were also asked whether they might be willing to move to a smaller home if it would mean they would save around £20 a week (Table A1.16).

Table A1.16: Would you be interested in moving to a smaller home if it meant you personally would save around £20 a week in rent (even after Housing Benefit)

Response	Number	Proportion	Estimated number of eligible tenants
Definitely	66	20%	762
Probably	37	11%	427
Possibly	66	20%	762
Probably not	61	18%	704
Definitely not	107	32%	1,235
Total	337	100%	3,889

The proportions here are somewhat higher; in total 51 percent of under-occupying respondents indicated that they might be willing to move if they would save £20 a week in rent.

### Definite would-be downsizers

Further analysis was carried out on the profile of the 33 tenants who answered that they would *definitely* like to move within the next three years. Two thirds of this group were living in three bedroomed houses, nine in two bed homes and one in a four bed house<sup>8</sup>. Twenty one out of the 33 households were single adult households and a further nine were couples without children. In terms of age group, these households were mixed with a spread across all age groups covered in this survey.

Overall, this suggests that it is generally only once children have left home that households want to downsize, but beyond this, there are no clear cut factors that predict who may want to move. The factors may be more individual.

<sup>8</sup> One of this group did not specify their current number of bedrooms

## What do downsizers want?

Respondents who had indicated that they were possibly, probably or definitely considering downsizing were asked what kind of housing they would be looking for if they did move. Tables A1.17-1.18 show the dwelling types and sizes sought.

Table A1.17: Types of dwelling that under-occupiers would consider moving to

	Yes	Possibly	No
Ground floor flat or maisonette	19	28	52
	19%	28%	53%
Flat or maisonette on the first floor or above	7	17	64
	8%	19%	73%
House	19	23	54
	20%	24%	56%
Bungalow	75	35	10
	63%	29%	8%

Table A1.18: Number of bedrooms wanted, by size of current home

		Number of bedrooms required in a new home			
		1	1-2	2	3-4
Number of bedrooms in current home	2	12	12	8	0
		38%	38%	25%	0%
	3	12	22	57	1
		13%	24%	62%	1%
	4	0	0	0	1
		0%	0%	0%	100%
	Total	24	34	65	2
		19%	27%	52%	2%

There are substantial differences between couples and single adult households in terms of the size of property they would consider downsizing to (Table A1.19)

Table A1.19: Number of bedrooms wanted by household type

		Number of bedrooms required in a new home			
		1	1-2	2	3-4
Household type	Single adult	22	25	24	1
		31%	35%	33%	1%
	Couple, no children	2	9	31	2
		5%	20%	70%	5%
	Single or couple with children/other	1	1	13	1
		6%	6%	81%	6%

Respondents were also asked about other features they would want in a new home (Table A1.20)

Table A1.20: Features important in a new home

	Essential	Desirable	Not important
Having a garden	45	39	41
	36%	31%	33%
Not having a garden	7	7	111
	4%	4%	71%
Car parking	53	27	45
	36%	18%	30%
Being within 3 miles of current home	48	27	50
	32%	18%	34%
Being within 10 miles of current home	15	13	97
	10%	8%	63%
A lift, stairlift or other mobility adaptation	13	16	96
	8%	9%	56%
Having a warden/sheltered housing	10	28	87
	6%	16%	49%

Respondents were also asked in their own words what other features would be important to them. Table A1.21 shows the most commonly cited responses.

Table A1.21: Other features sought in a new home

Feature	Number citing
Close to amenities	10
Study/spare room for visiting family	8
Close to bus stop	6
On specific estate/village	5
Disabled adaptations	3
Suitable for cat or dog	3
Space for part time children	3
Shower	3
Well-decorated and modernised	3
Quite neighbours	2
South facing	2
Modern	2
Wet room/walk in shower	2
Study/spare room	2

Requirements could, however be quite individual. The following features were also identified as important by one respondent each:

- Garden shed
- Economical to heat
- Downstairs toilet
- Adequate kitchen cupboards
- Balcony
- Storage space
- Easy to maintain
- Bath
- Upstairs bathroom
- Security of tenure
- Flat location, no slopes or steps

- Private driveway
- Dining room
- Securely fenced garden
- Friendly neighbours

Respondents were also asked whether they would consider any housing options other than social housing in North Hertfordshire (Table A1.22)

*Table A1.22: Other housing options that under-occupiers would consider*

	<b>Yes</b>	<b>Possibly</b>	<b>No</b>
Buying their own home	1	6	123
	1%	5%	95%
Private rented housing	4	11	115
	3%	8%	88%
Part-buy, part-rent (shared ownership)	0	6	124
	0%	5%	95%
Social housing in another area (ie outside of North Hertfordshire)	15	10	105
	12%	8%	81%

As can be seen, only small numbers of tenants were interested in these options. Table A1.23 shows the locations named by those who were looking to move away from North Hertfordshire.

*Table A1.23: Locations named by those looking to move to social housing outside of North Hertfordshire<sup>9</sup>.*

Elsewhere in Hertfordshire	3
Bedfordshire/Cambridgeshire	6
Norfolk/Suffolk	2
Other part of England	9
Wales/Scotland	2

## ***Help with the move***

Table A1.24 shows the level of need and interest in different forms of assistance with moving.

*Table A1.24: Types of support needed or wanted in moving*

	<b>Essential</b>	<b>Helpful</b>	<b>Not important</b>
<b>Money to pay for removals</b>	43	56	18
	32%	41%	13%
<b>Someone to organise it all</b>	12	31	74
	8%	20%	26%
<b>Help packing belongings</b>	14	21	82
	9%	13%	28%
<b>Help sorting out utilities, post redirection, etc</b>	17	33	67
	11%	21%	25%

<sup>9</sup> Some respondents listed more than one area

Respondents were also asked in their own words whether there was any other form of assistance they would like or need. Only small numbers mentioned any other form of assistance. Two respondents mentioned help getting rid of unwanted furniture and two said they would like an overlap on the tenancies for a week or two (at no charge) to decorate and make the move.

## **Swapping homes**

One possible means by which under-occupiers can move to a smaller home is to swap homes with another household. Survey respondents were asked their views about swapping homes. Over 90 percent of respondents had heard of HomeSwap, and a quarter of these had registered for the scheme either currently or in the past. In total 30 percent of under-occupiers answering the question stated that they would consider swapping homes and a further 37 percent were unsure. Respondents were asked why in their own words. Table A1.25 shows the reasons cited by those who would consider swapping, and Table A1.26, reasons given for not wanting to swap homes.

*Table A1.25: Reasons cited for wanting to swap homes*

<b>Reason</b>	<b>Number citing</b>
To get a smaller home	6
To be in a better area	4
To get a bungalow	3
To get moved sooner	3
To get choice of new home	2
To be nearer family	1

*Table A1.26: Reasons cited for not wanting to swap homes*

<b>Reason</b>	<b>Number citing</b>
Moving is too difficult/stressful	8
Happy in current home	7
Don't trust other tenant to go through with the move	5
Lack of suitable housing to swap to	3
Would be looking for sheltered housing/residential home next	2
Don't know how/answer suggests don't know what HomeSwap is	2
Too old to move	2
Need home with disabled adaptations	1
Current home isn't attractive to others	1

## Annex 2: North Herts housing aspirations survey questionnaire

Firstly, we'd like to know a little bit about your current home.

1. *Is it:*

- A ground floor flat or maisonette?
- A flat or maisonette on the first floor or above?
- A house?
- A bungalow?

2. *How many bedrooms does it have?*\_\_\_\_\_

3. *And where is it?*

- Baldock
- Hitchin
- Letchworth
- Royston
- Village location/other

4. *And who lives in it?*

- Just me
- Me and my husband/wife/partner
- Me and my child/children
- Me and my husband/wife/partner and child/children
- Other combination (please specify\_\_\_\_\_)

5. *How many children live in your household?*\_\_\_\_\_

6. *In what year did you move in?*\_\_\_\_\_

We'd like to know a bit about what sort of housing you'd like or need in the future.

7. *Are you likely to want to move to a **larger** home within the next three years?*

- Definitely
- Probably
- Possibly
- Probably not
- Definitely not

8. *Are you likely to want to move to a **smaller** home within the next three years?*

- Definitely
- Probably
- Possibly
- Probably not
- Definitely not

9. *If you moved to a new home, how many bedrooms would you want?*

- |                              |                                    |
|------------------------------|------------------------------------|
| <input type="checkbox"/> 1   | <input type="checkbox"/> 4         |
| <input type="checkbox"/> 1-2 | <input type="checkbox"/> 4-5       |
| <input type="checkbox"/> 2   | <input type="checkbox"/> 5 or more |
| <input type="checkbox"/> 3-4 |                                    |

10. If you were moving to a new home, would you be looking for:

- A ground floor flat or maisonette?
  - Yes
  - Possibly
  - No
- A flat or maisonette on the first floor or above?
  - Yes
  - Possibly
  - No
- A house?
  - Yes
  - Possibly
  - No
- A bungalow?
  - Yes
  - Possibly
  - No

11. Would any of the following be important to you in a new home?

	Essential	Desirable	Not important
Having a garden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not having a garden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being within 3 miles of my current home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being within 10 miles of my current home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A lift, stairlift or other mobility adaptation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having a warden/sheltered housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. Is there anything else that would be important to you in a new home?

13. Is there any kind of help that you would need from your landlord to assist you in moving to a new home?

	Essential	Helpful	Not important
Money to pay for removals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Someone to organise it all	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help packing belongings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help sorting out utilities, post redirection, etc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help decorating the new home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Is there any other sort of assistance you would need?

15. Would you be interested in moving to a smaller home if it meant you personally would save around £20 a week in rent (even after Housing Benefit)?

- Definitely
- Probably
- Possibly
- Probably not
- Definitely not

16. Would you be interested in:

- Moving to housing association or council housing in another area (ie outside of North Hertfordshire)?
  - Yes (which areas? \_\_\_\_\_)
  - Possibly (which areas? \_\_\_\_\_)
  - No
- Buying your own home?
  - Yes
  - Possibly
  - No
- Private rented housing?
  - Yes
  - Possibly
  - No
- Part buy, part rent (shared ownership)?
  - Yes
  - Possibly
  - No

17. Have you ever registered for Homeswap, or any other service that helps tenants swap homes with each other?

- Yes
- No
- Can't remember
- Never heard of these schemes

18. Would you consider swapping homes?

- Yes
- Not sure
- No

19. Why/why not?



**And we just have a few questions about you and your household**

20. Are you and your partner:

	Me	My husband/ wife/partner
Working full time?	<input type="checkbox"/>	<input type="checkbox"/>
Working part time?	<input type="checkbox"/>	<input type="checkbox"/>
At home looking after children?	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed/sick/disabled?	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>

21. And what age group are you?

- Under 40
- 40-49
- 50-59
- 60-69
- 70-79
- 80 or over

22. We would like contact some tenants by phone to find out a bit more about the sort of housing they want – would you be willing to speak to us?

If so, please give your name and contact phone number

Name \_\_\_\_\_

Daytime phone number \_\_\_\_\_

**Many thanks for completing this survey!**

And finally, if you would like to be entered into the prize draw, please give us a name and phone number, email or postal address.

\_\_\_\_\_

(NB – we will not store this information so your answers to the survey remain anonymous)

Please return this form to us in the envelope supplied to CCHPR, Department of Land Economy, 19 Silver Street, Cambridge, CB3 9EP

### Annex 3: Review of good practice in local authorities

Addressing under-occupation has been an increasing focus of many local authorities in recent years. Rates of under-occupation vary substantially between local authorities. Table A3.1 shows the local authorities with the highest and the lowest levels of under-occupation within the social sector.

*Table A3.1: Local authorities with the highest and lowest levels of under-occupied social housing*

LA	Proportion of social housing under-occupied
<i>Highest levels:</i>	
Copeland	30.5%
St. Helens	30.3%
South Holland	29.5%
North West Leicestershire	28.9%
Allerdale	28.6%
Corby	28.2%
Liverpool	28.2%
North Hertfordshire	27.5%
Crawley	27.3%
Doncaster	27.1%
<i>Lowest levels:</i>	
Hackney	10.8%
Islington	9.9%
Brent	9.7%
Ealing	9.2%
Tower Hamlets	9.1%
Hammersmith and Fulham	9.0%
Camden	8.5%
Kensington and Chelsea	6.3%
Westminster	6.1%
City of London	5.8%

*Source: 2001 Census*

As can be seen from the table above, North Hertfordshire has relatively high levels of under-occupation, the eighth highest level in the country.

Demographic and historical factors play an important part in determining levels of under-occupation; areas with high levels typically have a high proportion of older tenants. London authorities, in contrast tend to have a younger more mobile population, a higher proportion of small flats and a very high level of pressure on their housing stock. Outside London, local authorities with the lowest levels of under-occupation are Bournemouth (11.7 percent), Rossendale (11.8 percent), Brighton and Hove (11.9 percent).

Table A3.2 shows the number of tenants transferring within Local Authorities' own stock to properties with fewer bedrooms. The local authorities shown here are those with the highest rates of downsizing per 1000 dwellings and at least 50 downsizings in 2009.

Table A3.2: Local authorities with high rates of downsizing within local authority owned stock

LA	Number transferring	Downsizers per 1000 dwellings
Salisbury <sup>10</sup>	100	18.6
South Tyneside	304	16.6
Blyth Valley	82	12.2
Oldham	152	11.0
Kingston upon Hull, City of UA	219	8.0
Salford	82	7.8
Enfield	85	7.6
Gateshead	160	7.5
Solihull	69	6.6
Welwyn Hatfield	56	6.0
Easington	51	6.0
Plymouth UA	88	5.9
Milton Keynes UA	68	5.9
Stockport	67	5.8
Portsmouth UA	57	5.6
Dudley	127	5.5
Barnsley	103	5.3
Sandwell	160	5.3
Swindon UA	53	5.0
Wigan	112	4.9

Source HSSA 2009<sup>11</sup>

We have looked in detail at the measures that some of these local authorities, and others of whom we are aware, have put in place to address downsizing:

### Brighton and Hove

Brighton and Hove operate a Transfer Incentive Scheme which offers up to £3,500 to tenants who want to downsize from a family home they no longer need. Incentives are also available for tenants moving into the private sector. The scheme is advertised in the Tenants' Handbook, as are mutual exchanges.

### Camden

Camden began a new under-occupation strategy in July 2009. They launched a publicity campaign and held a "downsizing week" which prompted enquiries.

Camden have surveyed their tenants living in larger family sized homes for over 15 years and found that 43 percent of this group are under-occupying. They have been contacting these tenants to ask if they wish to downsize and have found that many do, either now or in the future. They have also recently undertaken a detailed analysis of those registered for downsizing, including their needs and preferences, bidding patterns and the reasons for bidding success or failure. They carried out a survey to establish what they could do to make moving easier and identified a key group of applicants, around 20 percent of the total number registered at any one time, who were actively looking to move and reasonably flexible in their requirements. This group have been the target of further efforts to assist them, including:

<sup>10</sup> Salisbury underwent local government reorganisation during 2009 which may have affected the figures on which the downsizing rate has been calculated.

<sup>11</sup> This information was not collected in the latest (2010) HSSA. It is collected instead through CORE, but the data in CORE is incomplete and concerns over data quality in many areas mean that HSSA has been used instead here.

- Contacting potential downsizers to discuss their needs and wishes, and arranging a home visit if needed.
- Offering a range of options and financial incentives.
- Identifying suitable properties for downsizers when they first become available for letting and prompting downsizers to bid, or bidding on their behalf.
- Accompanying shortlisted under-occupiers to viewings, arranging transport if needed and ensuring any work needed on the property is completed quickly.

They are also piloting a scheme whereby downsizers are prioritised for one and two bed properties, and working closely with successful bidders to discuss decoration and other work needed to the property.

Camden are also keen to encourage tenants to sort out their own swaps and are developing a customised search facility to make this easier for them.

## **Enfield**

Enfield operates an under-occupation scheme giving downsizers a high priority in the housing allocations scheme, more than most other applicants with the exception of those with urgent or exceptional needs. Financial incentives are offered of £500 per bedroom given up and those aged over 60 or with special needs are also offered a relocation package.

## **Hull**

Hull operate a *Tenant's Incentive Scheme*, which is advertised on their main council housing webpage. Tenants are offered:

- a high priority for rehousing in the areas of their choice
- direct offers of suitable properties (without having to bid)
- a home visit to assess their needs and requirements
- disconnection and reconnection of white goods (up to two appliances) at no cost
- a payment equal to the city average of two weeks rent by cheque on completion of the move<sup>12</sup>

Applicants are given fairly high priority on the housing register, on a par with households who are overcrowded by one bedroom.

## **Islington**

Islington have an under-occupation scheme where tenants are offered £500 per bedroom they give up, as well as £300 for moving. Enhanced Housing Options Trailblazers funding was used to employ a dedicated under-occupation officer. Tenants are also given help with the bidding process and accompanied to viewings if required, as well as other practical advice and support. Tenants in properties with four or more bedrooms are allowed to keep one spare room when they downsize. In some cases an adult child still living at home may be offered their own tenancy when their parent(s) downsize. Under-occupiers are given very high priority when bidding for new properties, substantially higher than overcrowded households.

A leaflet advertising the scheme is available on the website.

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<sup>12</sup> [www.hullcc.gov.uk/portal/page?\\_pageid=221,609894&\\_dad=portal&\\_schema=PORTAL](http://www.hullcc.gov.uk/portal/page?_pageid=221,609894&_dad=portal&_schema=PORTAL)

## **Kettering**

Kettering received Trailblazers funding to address under-occupation. An existing downsizing scheme was enhanced with the additional funds to include a range of support and assistance tailored to individual needs. Downsizers could choose from a menu of types of assistance (such as having post redirected, carpets and furnishings and practical help with packing), or could take the financial incentives offered, and could select the right package of assistance for them. A dedicated worker was taken on to publicise the scheme and work with the tenants who registered. The personalised approach of the scheme proved particularly successful and tenants valued having help with the bidding process and support that met their needs.

Kettering did, however, find that the numbers downsizing were not as high as hoped. This was not due to a lack of demand for the service, but rather because those without medical needs were not given high enough priority in the allocations system and were therefore failing to bid successfully for properties. Reforms to the allocation system were being considered to try to give them greater priority, although there was still an overall shortage of bungalows available. Some potential downsizers were keen to retain a spare bedroom, though others were happy to consider one bedroomed properties. However, the large majority of tenants registered expressed preferences for bungalows rather than flats, something that limited Kettering's ability to re-house them all.

## **Milton Keynes**

Milton Keynes took a decision in 2007 to give a very high priority to downsizers in their allocations system. They do not operate a points-based waiting list for social housing. Instead, only people with very high levels of housing need (such as homeless people with medical needs, or those with extreme overcrowding and also a disability making their housing unsuitable) are eligible to join the list. Potential downsizers are however, welcomed at all times.

The downsizing scheme they offer does not give a fixed financial incentive; the council reported that when they did offer this, some tenants were suspicious that they were being bribed out of their homes. Instead support is offered in a more targeted fashion offering specific assistance where needed – for instance paying for carpets, or hiring a skip. A dedicated officer spends most of her time working with potential downsizers and helping identify their needs and aspirations. There is no widespread publicity about the scheme. Instead the council have worked with other agencies and housing officers to ensure they refer people to it as appropriate. The council also find applicants by contacting those who register for HomeSwap who appear to be looking to downsize, and by taking referrals from tenants who are waiting for adaptations to be carried out to their home to cope with declining mobility. The HomeSwap scheme itself is also well-established in Milton Keynes and helps around 500 tenants a year to swap homes, including some who are moving to more appropriately sized homes. Tenants using the under-occupation scheme are not allowed to under-occupy their new home, although those transferring via HomeSwap are allowed to retain one spare room if they can find a swap.

## **Oldham**

The majority of the social housing stock in Oldham is council owned and is managed by an Arms Length Management Organisation. In 2008 the council recognised that both the council and housing associations had a large amount of under occupied properties and that there were large numbers of families in need of such accommodation.

The council work jointly with local housing associations, including Housing 21, a housing association that manages a stock of bungalows and flats which have been refurbished to a

very high spec for the over 60s. The under-occupation scheme they established has been very successful and has won a Guardian award. Since the scheme's launch in December 2008, 130 family properties have been freed up by people downsizing.

The scheme allows applicants moving from three bedroom houses to apply for one or two bedroomed flats or bungalows, but not houses. Only those with four or more bedrooms are eligible for two bedroomed houses. Modest financial incentives are offered (between £500 and £1,000) and practical assistance is also given in arranging the removal, connecting utilities, etc.

Overall, the staff who have overseen the success of the scheme concluded that it had to be a continuous process and publicity drive not just amongst tenants but staff across the council services and other agencies too. Having a dedicated under-occupation officer was also seen as crucial.

## **South Tyneside**

South Tyneside have a comprehensive website for their housing services, which includes detailed information on the stock available across the district.

Their choice-based lettings allocations policy has a specific section on downsizing. Tenants of more than five years who have kept the terms of their tenancies and live in properties in demand from other households are eligible for downsizing. Downsizers are given high priority, with only emergency cases given higher priority. They also receive £500 as an incentive. Downsizers (without children) moving from two bedroomed properties are eligible for one bedroomed properties, whilst those moving from three or more bedroomed properties are eligible for one or two bedroomed homes. In addition, those aged over 60 are eligible for bungalows and for sheltered housing.

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