

Research into Underoccupation in the East of England

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1. Introduction

This paper reports the findings of research into under-occupation in the East of England region. The aim of this research was to quantify the potential to meet housing need in the region through tackling under-occupation in social housing. The research also hoped to provide landlords and other partners with tools to address the issue. The findings demonstrate to stakeholders such as the Department for Communities and Local Government (CLG) the additional contribution that housing associations and local authorities make towards meeting housing need.

The specific aims of the project were:

- To collate a range of relevant data from landlords and other sources.
- To analyse the available information and identify any gaps.
- To produce a research report which contains the key data
- To publish a document which highlights key findings and promotes examples of good practice
- To promote the outputs of the project to housing associations and stakeholders at a local, regional and national level

The research involved a web based survey of all social housing providers in the region, together with a review of existing practice and other sources.

Of the 103 social housing providers in the region, 33 responded to the survey, which is a fairly typical response rate of just over one third. Six respondents were local authorities with retained stock while the rest were HAs (Housing Associations). The response rate varied by question, however, and many said that their databases did not hold the kind of information sought in the survey.

The findings are organised as follows:

Geographical spread of under-occupation

Level of under-occupation in the region

Household types affected by under-occupation

The potential to make more homes available by reducing under-occupation

The range of incentive schemes currently in use with good practice examples

The key factors in successful incentive schemes – what works

Characteristics of households taking up incentive schemes – who is likely to downsize

Barriers which prevent tenants from choosing to move

Strategies and plans for meeting long term housing need

Finally the report draws some conclusions.

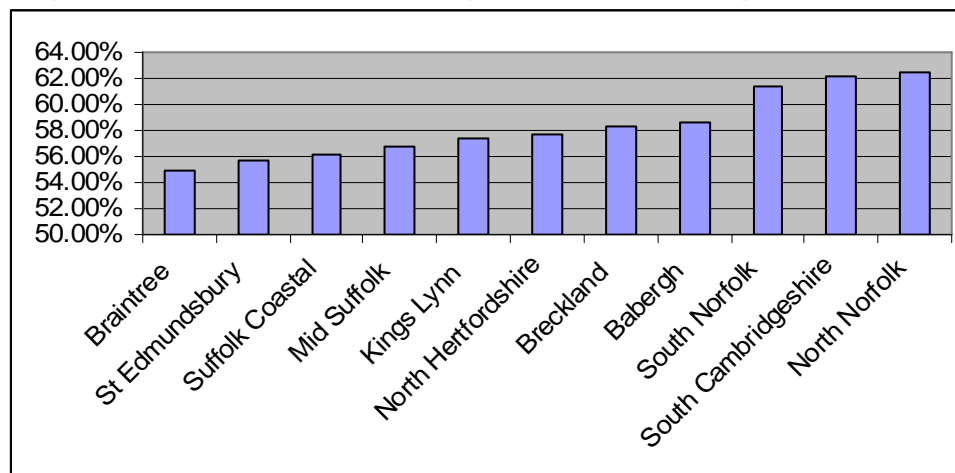
2. Geographical spread of under-occupation in the East of England

Under-occupation in the social rented sector is important largely because if more people were prepared to downsize to a smaller property, then the numbers of overcrowded households could be reduced. A household is considered to be under-occupying if it has two or more bedrooms above the bedroom standard (TSA 2009. For a full definition see Annex). Under-occupation is higher among owner occupiers and lower among social tenants but even so, by reducing under-occupation in the social sector housing waiting lists could also be reduced. Overcrowding is higher among social tenants and it is difficult – and expensive – to address this by building new, larger properties.

It was hoped that the web based survey that went to all social landlords in the region would be able to provide a good picture of the geographical spread of underoccupation. However, the response rate to the survey was low so that producing a geographical breakdown was not possible. However, 27 HAs did answer the survey, and in some cases they provide social housing both throughout the region and across boundaries, although robust evidence cannot be drawn from this at a lower level. Instead, the best data available are census data although obviously this is now quite dated (section 2 gives the most recent data on under-occupation taken from the Survey of English Housing and the figure for the East of England has clearly fallen significantly since 2001). However, the census data on the social sector illustrates differences between social housing stock by local authority area.

The data shows that the areas with the highest under-occupancy rates are rural areas. Graph 1 shows all areas with more than 55 percent of their stock under-occupied (i.e. one or more spare bedrooms).

Graph 1 Areas with more than 55 percent under-occupation – one or more spare rooms

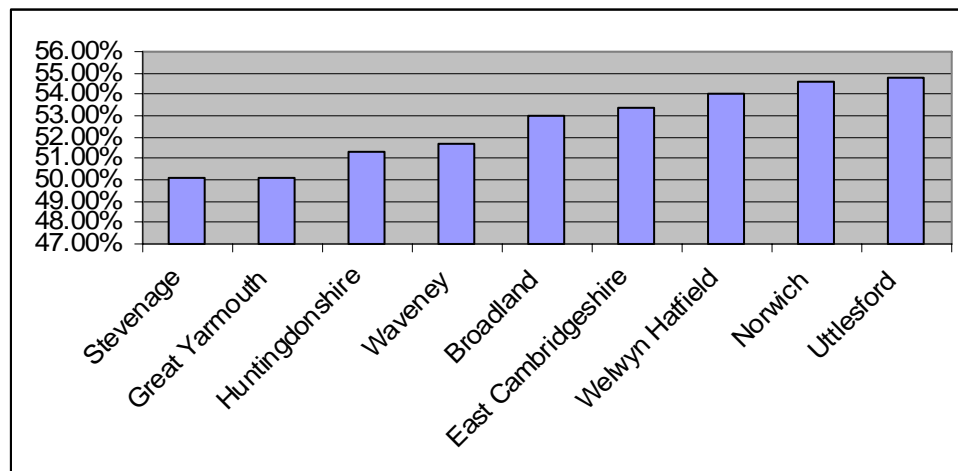


Source: Census 2001

The least rural authority area is King's Lynn, a town with a large rural hinterland. Braintree is a small town surrounded by countryside with small villages. St. Edmundsbury (incorporating Bury St Edmonds and Haverhill) comprises small market towns, both of which are within the Greater Cambridge sub region. North Hertfordshire has several towns – Letchworth Garden City,

Hitchin, Royston, Baldock and Knebworth –in a rural setting. The others have no large settlements.

Graph 2 Areas with between 50 and 55 percent under-occupation – one or more rooms

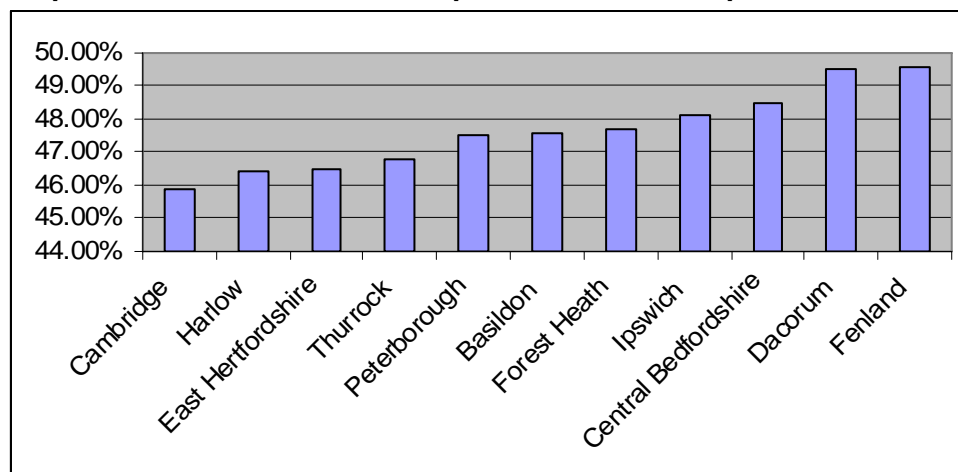


Source: Census 2001

This time some slightly larger towns are included, such as Norwich, Stevenage and Great Yarmouth but the emphasis is still on rural areas. Welwyn Garden City and Hatfield are both small towns as are Huntingdon, Ely and Lowestoft.

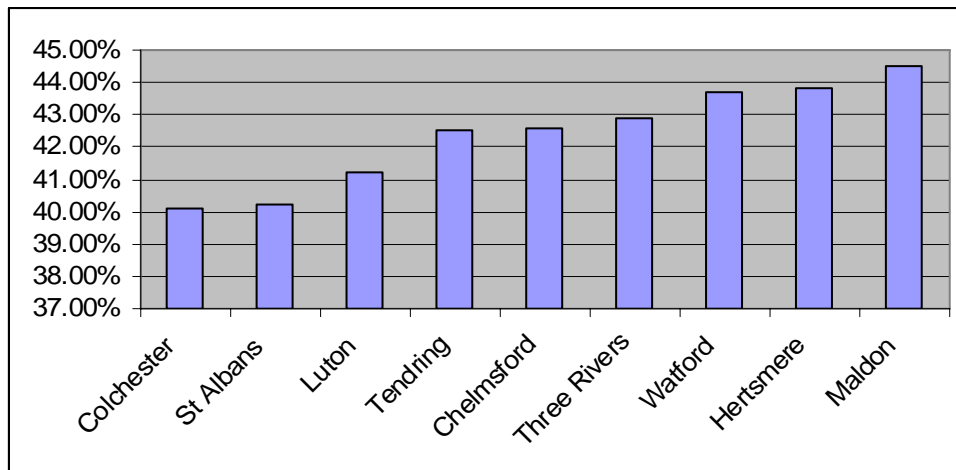
Graphs 3 and 4 show those with less than 50 percent and less than 45 percent under-occupation respectively. These include some of the larger settlements in the region such as Peterborough, Cambridge, Harlow, Luton, Watford and Chelmsford, but also some of the more rural districts.

Graph 3 Areas with less than 50 percent under-occupation – one or more rooms



Source: Census 2001

Graph 4 Areas with less than 45 percent under-occupation – one or more rooms



Source: Census 2001

Graph 5 shows those areas with less than 40 percent under-occupancy. While they are not large towns or cities (there are none in the region), with the exception of Bedford they are mainly in the southern part of the district.

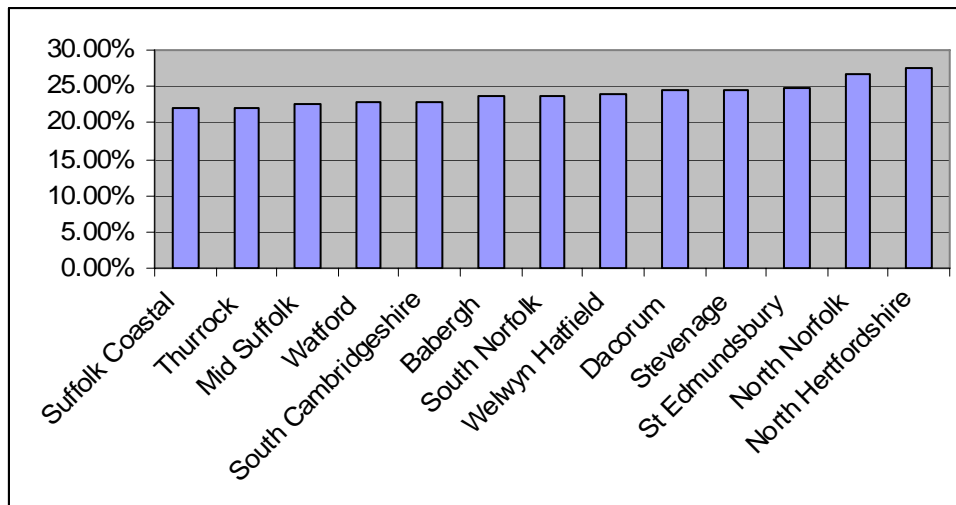
Graph 5 Areas with less than 40 percent under-occupation – one or more rooms



Source: Census 2001

However, given that the under-occupancy rates are so high, it may be that there is an informal policy or practice of accepting one spare bedroom as the norm. This may be particularly true for single pensioners who may need a carer or a relative to stay on occasion, during illness for example. Therefore a better picture may be given by focusing only on two or more spare bedrooms. The following graphs illustrate the pattern across the region.

Graph 6 Areas with more than 22 percent under-occupation – two or more spare rooms

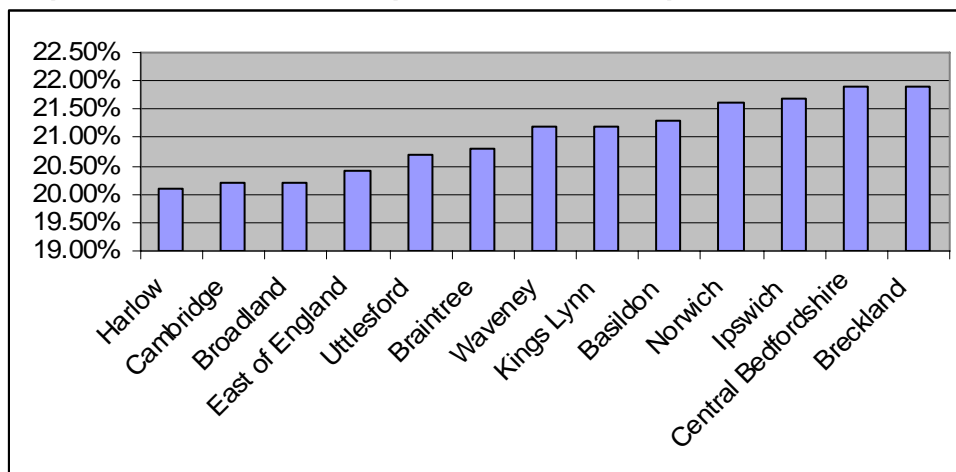


Source: Census 2009

The total range of under-occupation on this measure goes from Rochford with only 12.5 percent to North Hertfordshire with 27.5 percent. The amount of under-occupation of two or more spare bedrooms is more focused on urban areas but only slightly. Watford, Stevenage, Thurrock and Welwyn Hatfield are here, but so are Suffolk Coastal, Mid Suffolk and North Norfolk.

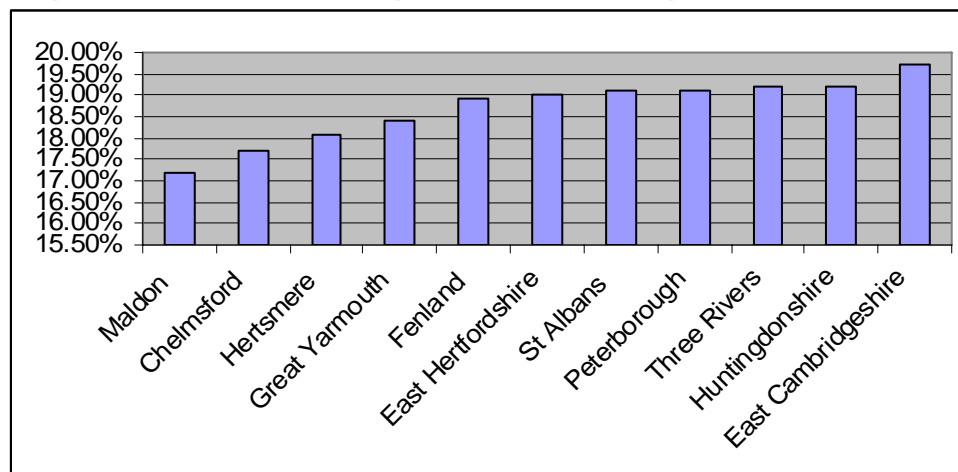
Graph 7 shows the next band – which is very close to the highest as this measure is quite tightly spread.

Graph 7 Areas with 20 to 22 percent under-occupation – two or more spare rooms



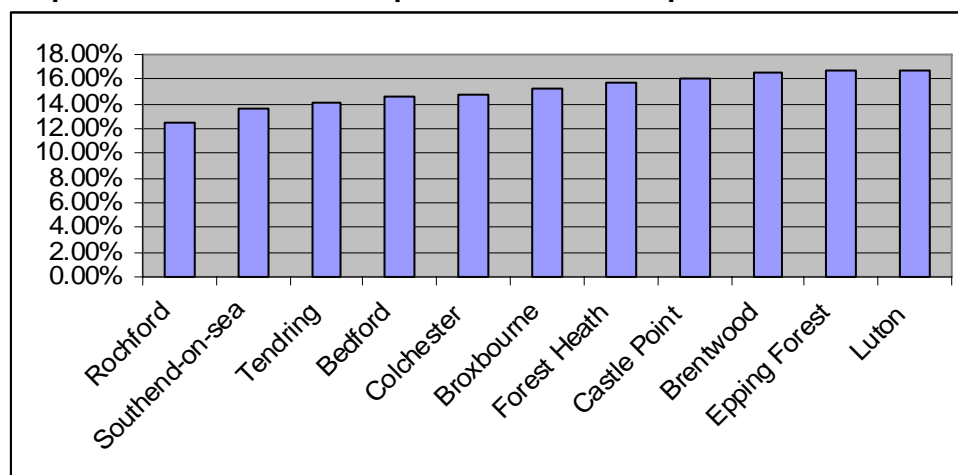
Source: Census 2001

Graph 8 Areas with 17 to 20 percent under-occupation – two or more spare rooms



Source: Census 2001

Graph 9 Areas with 12 to 17 percent under-occupation – two or more spare rooms



Source: Census 2001

Graphs 8 and 9 complete the picture which is quite varied. Bedford, Colchester, Luton, Southend and Brentwood all have low under-occupation on this measure, but so do Tendring, Broxbourne and Forest Heath. Several are close to London which may put extra pressure on the social housing stock, but others from similar types of area have higher under-occupancy rates.

The conclusion is that whereas high pressured districts might be expected to have lower under-occupation and conversely, less pressured areas would have higher levels, there is no clear geographical pattern, no hot spots where under-occupation is significantly worse than elsewhere. Under-occupation is low in several South Essex districts, while it is higher in North Norfolk and North Hertfordshire, but it is not obvious why this might be the case. The region is more rural than many others (except the South West) and rural areas are more likely to have under-occupied stock.

3. Level of under-occupation in the region

Across all tenures, the average number of bedrooms per household is 2.8 (Survey of English Housing, 2007-08). In total, ten percent of households have one bedroom, 26 percent have two bedrooms. 44 percent have three bedrooms, 15 percent have four bedrooms and four percent have five or more. The pattern varies by tenure as shown in table 1 below.

Table 1 Number of bedrooms by tenure, England, 2007-08

Thousands

Tenure	Number of bedrooms					Total households
	1	2	3	4	5 or more	
Owner occupiers	428	3,224	7,180	2,903	730	14,464
Social renters	1,178	1,297	1,354	114	22	3,964
Private renters	548	956	796	184	93	2,576
All tenures	2,153	5,478	9,329	3,200	845	21,005

Source: SEH 2007/08

The average number of bedrooms for owner occupiers is 3, for private renters it is 2.4 while for social renters it is 2.1. Fifty percent of owner occupiers have 3 bedrooms, and a further 25 percent have 4 or more bedrooms. Only three percent of owner occupiers have just one bedroom and 22 percent have two.

For social renters the picture is very different. Thirty percent have just one bedroom, 33 percent have two, 34 percent have three and only four percent have more than three bedrooms.

According to the bedroom standard¹ a household may be overcrowded or an under-occupier. Table 2 shows the extent of overcrowding and under-occupation by region and by household size in England, 2005-06 to 2007-08.

¹ A separate bedroom is allocated to each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10 - 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 - 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. The bedroom standard is the number of bedrooms required to make this possible.

Table 2

Rate of overcrowding/under-occupation by region, England 2005/06 to 2007/08				
Tenure	Total % households			
	Overcrowded	Under occupied	Total (000s)	No h/holds overcrowded (000s)
Government region				
North East	1.4	33.1	1,091	16
North West	2.3	36.8	2,857	66
Yorks and Humber	2.1	35.9	2,111	44
East Midlands	1.4	41.6	1,842	26
West Midlands	2.7	38.6	2,184	58
East	2	39.6	2,303	47
London	6.8	24.8	3,050	207
South East	2	39.4	3,363	67
South West	1.6	41.4	2,167	34
England	2.7	36.6	20,967	565

Source: SEH 2007/08

Only two percent of households in the East of England region are overcrowded, while 39.6 percent are under-occupiers, the third highest in the country. This compares with an England average of 2.7 percent overcrowded and 35.7 percent under-occupiers. The North East, the East Midlands and the South West have the least overcrowding, while London at 6.8 percent has the most. London also has the least under-occupiers while the East Midlands has the most with 41.6 percent. London is clearly exceptional, partly because of its housing stock – it has far more renters and fewer owner occupiers than other regions. The East of England rate for under-occupation is slightly higher than the average of all regions excluding London, 38 percent. It is exactly equal to the average overcrowding rate when London is excluded.

From the survey, the following results on the level of under-occupation were found.

The housing providers were asked how they defined a 'spare room'. All of those who answered (11) said 'we compare the households composition to the information we hold on the number of bedrooms using the bedroom standard.'

The survey then asked for information relating to the numbers of households that fall within a given age category. This is shown in table 3 However, only five housing providers answered this question so it is by no means indicative of the survey sample. This is despite 15 housing providers saying they had conducted a tenants' survey which collected this type of information.

Table 3

	Average	Total	Respondents
All tenant households	3,532	17,660	5
45-54	930.5	2,689	4
55-64	672.25	2,689	4
65-74	558.5	2,234	4
over 75	856.5	3,426	4

Source: CCHPR survey

Table 4 shows, as expected, more under-occupiers are single person households. Nevertheless, there is a substantial number of larger households that are under-occupiers, possibly couples all or some of whose adult children have left home.

Table 4

	Average	Total	Respondents
Single person households	1,360	6,800	5
Two person households	879.2	4,396	5
Three person households	480.6	2,403	5
More than three persons	554.2	2,771	5

Source: CCHPR survey

Similarly, table 5 shows that only six housing providers gave information relating to the numbers of households with two or more spare bedrooms. Of those that provided figures, one reported 463 total households with two or more spare bedrooms whilst as few as 20 households were reported by another, as shown in table 5a.

Table 5 Please give numbers with two or more spare bedrooms

Answer options	Response average	Response total	Response count
All households with two or more spare bedrooms	202.83	1,217	6
Number of households whose main tenant is aged 45-54	40.00	192	4
Number of households whose main tenant is aged 55-64	49.50	198	4
Number of households whose main tenant is aged 65-74	44.00	176	4
Number of households whose main tenant is aged over 75	69.75	279	4
Number of single person households	162.20	811	5
Number of two person households	63.00	315	5
Number of three person households	12.00	48	4
Number with more than three persons	4.33	13	3
answered question			6
skipped question			27

Source: CCHPR survey

Table 5a Housing providers with two or more spare bedrooms

	Total Stock	Total 2 plus bedrooms	% of total stock
All households with two or more spare bedrooms	16337	1217	7%
HA 1	4538	463	10%
HA 2	2548	212	8%
HA 3	1580	35	2%
HA 4	106	20	19%
HA 5	4914	450	9%
HA 6	2651	37	1%

Source: CCHPR survey

The same six housing providers gave the number of households with one or more bedrooms, and not surprisingly the figures were much higher, as shown in table 6. Numbers ranged from 762 households with one spare bedroom for one housing provider to just 13 for another, This is shown in table 6a.

Table 6 Please give numbers with one spare bedroom

Answer options	Response average	Response total	Response count
All households with one spare bedroom	561.00	3,366	6
Number of households whose main tenant is aged 45-54	357.00	1,428	4
Number of households whose main tenant is aged 55-64	250.00	1,003	4
Number of households whose main tenant is aged 65-74	186.75	747	4
Number of households whose main tenant is aged over 75	257.25	1,029	4
Number of single person households	607.20	3,036	5
Number of two person households	507.60	2,538	5
Number of three person households	173.50	694	4
Number with more than three persons	277.67	833	3
answered question			6
skipped question			27

Source: CCHPR survey

Table 6a: Households with one spare bedroom

	Total Stock	Total 1 bedroom	% of total stock
All households with one spare bedrooms	16337	3366	21%
HA 1	4538	607	13%
HA 2	2548	762	30%
HA 3	1580	154	10%
HA 4	106	13	12%
HA 5	4914	1695	34%
HA 6	2651	135	5%

Source: CCHPR survey

Finally, housing providers were asked whether they had any other comments relating to under-occupation. The responses were as follows:

- Two smaller associations said they knew their tenants and under-occupation was not really an issue;
- Two said that the figures provided were taken from a sample and not total stock;
- One said data included properties in East London;
- One said they had tried cash incentives to little effect. They said 'attractive offers' are the key to encouraging moves;
- One said the level of information required in the survey was beyond what they keep on their database and said they would be interested in finding out whether this was the case for others;
- Two are due to start profiling tenants in the coming months
- One who had just collected customer profiling data thought more research should be conducted about under-occupation and overcrowding.

4. Household types affected by under-occupation

Table 7 uses census data on social housing to show that under-occupation is highest among couples with no children at 76.2 percent This is closely followed by all pensioner families at 74.8 percent. Then come couples with non-dependent children, which we might expect – so-called 'empty-nesters' total 63.6 percent. Only 46 percent of single pensioner households are under-occupiers, and 43.4 percent of non-pensioner single person households. Lone parents are the least likely to be under-occupying, again as we would expect.

Table 7 Under-occupation in the social sector by household type, East of England as a whole

East of England region			
	2 plus bedrooms	1 plus bedrooms	2 and 1 plus bedrooms
One person non-pensioner	18.4%	25.0%	43.4%
One family all pensioners	39.8%	35.0%	74.8%
Couple with no children	44.0%	32.2%	76.2%
Couple with dependent children	11.9%	29.0%	40.9%
Couple with non-dependent children	22.9%	40.7%	63.6%
Lone parent with dependent children	9.7%	26.6%	36.3%

Source: Census 2001

The CCHPR survey data also provided some information about which types of household are most likely to be under-occupying. Although only six housing providers responded to these questions, the bulk of those with two or more spare bedrooms were aged over 75 and most of these were single person households (table 13). The pattern was slightly different for those with one spare bedroom, where the largest group of households were aged between 45 and 54 (table 14). Again, the majority were single person households – 3,036 out of a total of 3,366 households with one spare bedroom. The bedroom standard, which is used by most housing providers to determine under-occupation, may be contributing to this result if it assumes that a one person household with one bedroom is under-occupying.

5. Potential to make more homes available by reducing under-occupation

The East of England has a relatively low rate of overcrowding. However it has above average under-occupation. Therefore there would appear to be considerable potential to reduce overcrowding through encouraging more downsizing.

This report has shown that the most common downsizers are in the 65-74 age range and are mainly single person households. Government research found that it was not possible to persuade people to move if they were very happy with their current home. However, the right techniques can persuade some people to move earlier than they otherwise would.

The key is to have the right dwelling available. The most popular type of dwelling for downsizers is a two bedroom bungalow, flat or house. Most downsizers only give up one bedroom, and several local authorities and HAs in the region believe that strict adherence to the bedroom standard is counter-productive.

Nevertheless, a high proportion of downsizers do move to sheltered accommodation, and the government guidance on under-occupation suggests not only better marketing of sheltered housing, but taking the opportunity to assess the existing sheltered housing stock to see whether it could be updated to make it more attractive. Unfortunately it has a bad image and as a result many people do not move until they feel they 'have' to. This is why dedicated under-occupation staff are essential, both to assist with moving for those who find it too daunting, and to persuade others to compromise about what sort of housing they might find acceptable.

Of the 33 respondents to the survey, 15 did not have an under-occupation scheme.

Very recent guidance (October 2009) has been produced by TSA and CLG 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, both of which are inextricably linked. 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.

6. Range of incentive schemes currently in use

From the literature, a wide range of incentive schemes are currently in use. These may be categorised as follows:

- Cash incentive for moving to a smaller property – usually a fixed amount per room.
- Removal expenses – either actual costs incurred, or a fixed amount.
- Discounted or free rent for a period at new home
- Preference given to downsizers within allocation schemes
- Additional choice or points in allocation system
- Allowing households to retain one spare bedroom
- Personal help with matching tenants to new homes
- Practical assistance with packing and moving
- Help with setting up utility and other bills
- Providing directory of information on local area
- Additional support/care package

Some schemes explicitly allow cash towards refurnishing the new home e.g. for curtains and carpets.

Some schemes will dispose of furniture and appliances.

Some will allow additional time for downsizers to make up their minds, and to visit the property to measure for carpets, curtains etc.

An example of good practice is given below.

Exeter City Council

Secure tenants of Exeter City Council have 'tenancies for life'. We work hard to ensure that tenants can stay in their homes and enjoy them for as long as they wish, for example by making adaptations to the homes of people with disabilities.

However, we also understand that sometimes personal circumstances change and your current home may no longer meet your needs as it used to:

- Your home may have more bedrooms than you need
- You may be concerned about heating bills or about cleaning a large home or about looking after a large garden
- You may have a disability or other special requirement which could be better met by a move to an adapted or purpose built property
- You may wish to be closer to family or friends

If any of the above apply to you and you are willing to move to smaller accommodation you may be entitled to an incentive payment of up to £2,000. We can also offer you practical and financial help with your move.

Why would we pay you to move?

We want to help you find the most appropriate home for your needs and we understand that moving is a costly business.

There is a growing demand for family-sized accommodation in Exeter and we want to help as many families as possible who have applied to us for housing.

Incentives

To assist you with your move we can offer you

£2,000 if you are giving up two or more rooms

£1,500 if you are giving up one bedroom

You can use this money in whatever way you choose.

Up to £500 towards the cost of removal fees and, if necessary, a full packing service.

How it all works

If you need it, we will help you through the entire process of moving, from expressing an interest to finally settling into your new homes. We have dedicated staff who can help you every step of the way.

Any tenant applying for a move to a smaller property will be given a very high priority on the Home Choice list which means that your chances of a quick move to the property of your choice will be very good.

However, because this is a choice-based system you will not be asked to move before you are ready to do so.

Once you have successfully chosen a property we will arrange for you to view it.

We will ensure that the property that you have chosen will be clean, tidy and ready for you to move in.

You may be able to get extra help through our assisted gardening scheme and our assisted decorating scheme. Your estate officer will be able to advise you.

You may need some adaptations to the new property to make sure that you can live independently and comfortably. If at all possible the work will be carried out before you move in.

If you have rent arrears when you leave your old home, we will deduct the amount owing from any cash incentive we pay you.

If you have difficulty in clearing your old home or carrying out any repair that was your responsibility, we can do this for you, at our discretion.

Source: Under-occupation Leaflet 12 in the Housing Management series, Exeter City Council.

The Guide to Good Practice (CLG, 2001) suggests that the best schemes should be holistic, combining all or most of the aspects listed above, and ideally with a dedicated officer who engages with the tenant on a personal basis. This can help persuade people to move earlier than they otherwise might, and also to accept a compromise in terms of the type and size of property they move into.

At the beginning of 2008 the government set up 38 pathfinder schemes to tackle overcrowding. All 33 London boroughs became pathfinders and five pilot boroughs received specific pathfinder funding to set up their schemes. A further five local authorities in England also became pathfinders. Early findings of the pilot schemes found that taking a holistic approach to encourage under-occupiers to downsize is key to successful moves:

‘moving from an under occupied property is a voluntary decision, and so deploying the right incentives is essential. Cash incentives appear to have little impact when used in isolation; providing effective personal support with the move is a key success factor’ (CLG, 2008)

In April 2009 the scheme was extended to a further 16 local authorities in England, one of which is in the East of England. (CLG 2009)

Schemes for reducing under occupation in the East of England

Just over half of the 33 respondents to the survey have their own scheme for reducing under occupation (table 8) and many provide cash incentives to encourage such moves (table 7):

Table 8 Do you have a scheme to reduce under-occupation?

Answer options	Percent	Response count
Yes, we have our own scheme	54.5%	18
We take part in a wider scheme (e.g. run by the local authority)	3.0%	1
No	45.5%	15
answered question		33
skipped question		0

Source: CCHPR survey

Cash incentives offered per move ranged from £500 from one housing provider to £4,500 from another and cash incentives per room given up ranged from £500 to £1,500. Removal expenses ranged from £300 to £1,500. Table 9 shows the average cost of these incentives for the 15 social housing providers who provided the information.

Table 9 What cash incentives do you offer to under-occupiers to move to a smaller home?

	Response Average	Min	Max	Response Count
Cash incentive per move (please specify usual amount)	1,568.46	500.00	4,500	20
Cash incentive per room given up (please specify how much per room)	785.71	500.00	1,500	15

Removal expenses	771.43	300.00	1,500	15
answered question				21
skipped question				12

Source: CCHPR survey

Table 10 shows non-cash incentives offered to tenants who down size. Respondents could tick more than one option. The most common non-cash incentive given by social housing providers is that preference is given to downsizers within their housing allocation schemes. Another popular incentive is practical help with packing and arranging for removals. Recent research (ongoing) has also highlighted that practical help is sometimes more effective as an incentive (rather than cash) because the majority of downsizers are likely to be single and older and therefore appreciative of hands on, practical help in moving home.

Table 10 What incentives (not cash) do you offer to under-occupiers to move to a smaller home?

	Percent	Count
Discounted or free rent for a period at a new home (please give details)	13.3%	2
Preference given to downsizers within allocation schemes	93.3%	14
Practical assistance with packing and moving (what does this consist of?)	53.3%	8
Help with setting up utility and other bills (please specify)	46.7%	7
Additional choice or points in allocation system (please specify)	46.7%	7
Allowing households to retain one spare bedroom (please specify)	73.3%	11
Personal help with matching tenants to new home (for example, older people housed on ground floor in an adapted dwelling) please specify	66.7%	10
Providing directory of local information on area the tenant has moved to (please specify)	53.3%	8
Additional support/care package provided (please specify)	60.0%	9
Other (please specify)	33.3%	5
answered questions		15
skipped questions		18

Source: CCHPR survey

Further responses from the survey were as follows.

- Two housing providers who ticked the box indicating they would offer discounted or free rent for a period at a new home went on to explain that they would *consider* this as an option.

- Three of those who said preference would be given to downsizers within the allocation system added that priority banding is used whereby someone giving up a two bed property would be given priority over someone giving up a one bedroom property.
- Of the eleven who said they allowed the retention of one spare bedroom when downsizing, three added:
'Where medical need exists'
'In some cases [but not all] this has been authorised'
'Maybe'
- The provision of a directory of local information on the area the tenant has moved to was mostly provided within a tenant pack.
- Other information given regarding additional care and support packages were:
 - Carrying out a tenancy needs assessment for all moves
 - Those aged over 55 are offered sheltered accommodation
 - Arranging of the disconnection and reconnection of appliances
 - Signposting to other services
 - Risk assessments carried out on all new lets
 - Referral to tenants support scheme after the move has completed
- Six social housing providers provide 'other' non cash incentives:
 - 'Will consider whatever help is required to remove barriers, depending on the individual's circumstances and need'
 - Organising and paying for removals
 - Carrying out minor repairs
 - 'Refit carpet, dispose of any unwanted furniture at no charge'
 - Help to access local HA accommodation
 - Support is given both practically and verbally

Below is an example from one of the survey respondents in the East of England region. Like the Exeter example above, it takes the form of a 2 page leaflet. However, it is more defined than the Exeter example, with an emphasis on people not being eligible for assistance if the reason that they are in a larger property was for access to children.

North Hertfordshire Homes Ltd

Have you ever thought about moving somewhere smaller?

Many of our properties are occupied by a single person, who may not realise that they can get assistance with moving to smaller accommodation.

This new scheme has been introduced to enable North Hertfordshire Homes to assist their tenants currently under occupying their property/ It will also assist North Hertfordshire Homes to make the best use of the limited housing stock that becomes available.

Who can apply?

Almost any NHH tenant who currently lives in a family homes, although the level of support and financial assistance may differ.

All applicants must have a housing need and be on the common housing register; this may simply be that you have spare bedrooms. If this is the case please complete an application form.

This scheme offers financial assistance as well as support. If you receive little or no support from outside agencies, or a family member, you may receive support throughout the move.

How do I qualify for assistance?

If you are aged 55 years or over and currently occupy the minimum of a two bedroom family property you may receive assistance with

- Removal costs (up to a maximum of £400)

The removal costs will be paid directly to the removal company, and two quotes will be required.

The scheme applies to applicants who want to move to sheltered housing or other general needs accommodation, including bungalows.

Also if you are a tenant under 55 and occupy a family property and wish to move to a one bedroom property financial assistance for removals may be available.

You will not be eligible however if the larger property has been offered to you for access to children or if the property is not suitable to be used as family accommodation.

Other support assistance

- If you are aged 55 or over and are assessed as needing sheltered housing you may be eligible to receive additional support to help you to move.
- If you do not currently receive help or support from other agencies or family we can assist with all or some of the following depending on your needs.
- Accompanying the tenant to any prospective viewing
- Assisting where necessary with telephone calls to arrange removals
- Assisting the tenant to arrange for disconnection and reconnection of services
- Redirection of mail
- Liaising with contract services to arrange rubbish removal at the old property
- Fixing curtain rails and minor jobs in new property
- Liaising with NHDC regarding housing benefit and council tax applications
- Liaising with the lettings officer or scheme manager regarding the new tenancy

Applying for a transfer

When you apply for housing your application will be assessed to see if you qualify for financial or support assistance to help you move.

An officer may visit you at home to establish the type of accommodation that you need and the level of support you currently receive.

Once your application is registered you will be advised of the level of points you have, and alternative accommodation will be offered in accordance with the points system and availability of a suitable property.

Wherever possible you will be supported by the same officer throughout the process.

Additional information

Please note that this scheme has been introduced on a trial basis and will be reviewed after six months. The funding available will be re-assessed at this time.

As this is a new scheme the demand on staff resources has not been fully established, however we hope that all applicants who require staff support to help them to move will be assisted as soon as practically possible.

This scheme has dedicated staff who are able, if required, to help the tenant with every step of the downsizing process, from selecting a property to finally moving in to a suitable home.

7. Key factors in successful incentive schemes – what works?

The government's guidance on under-occupation schemes (CLG, 2000) suggests that what works best is a combination of cash assistance and practical help. It points out that finding the right property is crucial as people will not move to a place they do not like. However, tenants may need enough time to make their decision, including repeat viewings, and if this is not possible they will automatically say no.

The research on which the guidance is based (CLG, 2001) found that when a new incentive scheme is first introduced, all those tenants who have wanted to move for some time will apply. These will be relatively easy to deal with, provided the right property can be found, as such households generally have good reasons for downsizing such as being unable to climb stairs or noisy neighbours.

Once this backlog has been housed, applications fall to almost nothing, 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. This approach is very successful in encouraging people to downsize.

Coupled with it, 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 need to get rid of furniture and people interviewed were most unhappy for their possessions to be dumped). Disconnection and reconnection should be arranged for the tenant, and any costs covered. Equally, any costs of repair or refurbishment to the new property need to 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. Downsizers should not be expected to move down to the bedroom standard, as today most people would wish to have a spare room. The research found that most so-called spare rooms were in fact slept in for much of the time. Good practice is therefore to allow those moving from three and four bedroom homes to downsize to a two bedroom property, but if this is not available downsizing will be problematic. Older households may be happier to forgo a spare room, although reasons given for having one included somewhere for a carer to sleep overnight as well as visiting relatives.

The survey produced somewhat more mixed findings than the government research. Some said that cash incentives were not proving successful, or that 'nothing has worked so far'. One said that incentives only help at the edge as the prime incentive to move is 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. Cross referencing these responses showed that 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.

Several survey responses confirmed the government's findings.

Finding the right property and help with removal costs and refurnishing. (£500 plus £1,500 for removals)

For our older customer the key factor is the support we can offer to assist in moving. Without this assistance a move would appear too daunting. (no cash incentive).

The availability of suitable alternative accommodation (no cash incentive)

Older persons appreciate support, and everyone moving finds it easier to move with financial backing. We cover the removal expenses, arrange for appliances to be moved and ensure the new home is ready to move into. Once the move is completed the tenant collects a £250 cheque to spend as they wish. The remainder of the financial package pays for the move and updating of new home e.g. carpets. (Interestingly this respondent did not see this financial package as a cash incentive)

To summarise, what works best is finding the right property, assisting with the move, and covering necessary expenses. Although the survey respondents did not say this, the government research suggests that the personal touch also makes a difference. Some of the survey respondents do appear to have schemes that put the government guidance into practice.

8. Characteristics of households taking up incentive schemes - who is most likely to downsize?

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. Most people who decide to move have additional reasons that are unrelated to under-occupation. Some people only give up space in order to move, such as those wishing to get away from neighbour nuisance or a problem estate. (Source: CLG, 2001, Under-occupation in Social Housing).

The right property is the single most important factor in persuading a tenant to downsize, and this is usually a two bedroom property. These are generally in short supply, so many landlords who have tried incentive schemes of various kinds are led to abandon them, as they find that the resources required to run them do not achieve the required results. If two bedroom properties are at a premium, it will be difficult, if not impossible, for such a scheme to succeed.

However, for older tenants, most social landlords have sheltered housing available. This is because it is seen as unattractive to under-occupiers. Only a third of local authority tenants interviewed in the CLG research went into sheltered housing although two thirds were over 60. People in their 60s are no longer 'old' in the traditional sense, but may be extremely active and healthy. They say that they want to retain their independence and feel this would be lost in a sheltered scheme. They may not wish to be living with other 'older' people, particularly if they do not perceive themselves as old.

The CLG 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.

The more popular developments in the Seaside and Country Homes Scheme and the demand for two bedroom bungalows show that non-sheltered retirement housing may be very effective. People already want this, without the so-called benefits of a resident warden.

The findings from the survey of social housing providers in the East of England region showed that a total of 167 downsizing moves were reported in the last year by 12 housing providers who answered the question. Of the 12, two housing providers answered the question with zero.

Of those 167 downsizers, 57 moved to general needs bungalows and 44 into sheltered housing. A further 30 moved into general needs flats and 19 into general needs houses. Five households moved into extra care housing and none moved directly into residential care. Almost all remained in the immediate area.

The majority of under-occupier moves occurred within the 65-74 age group, as shown in table 11:

Table 11 How many under-occupying households have you helped to downsize within your own stock in the last year through one of these schemes?

	Percent	Total	Count
Total number of downsize moves in the last year	13.92	167	12
Number aged 45-54	3.00	12	4
Number aged 55-64	5.50	22	4
Number aged 65-74	4.88	39	8
Number aged over 75	1.67	5	3
Number of single person households	8.80	44	5
Number who need to move for mobility reasons	6.40	32	5
answered question			12
skipped question			21

Source: CCHPR survey

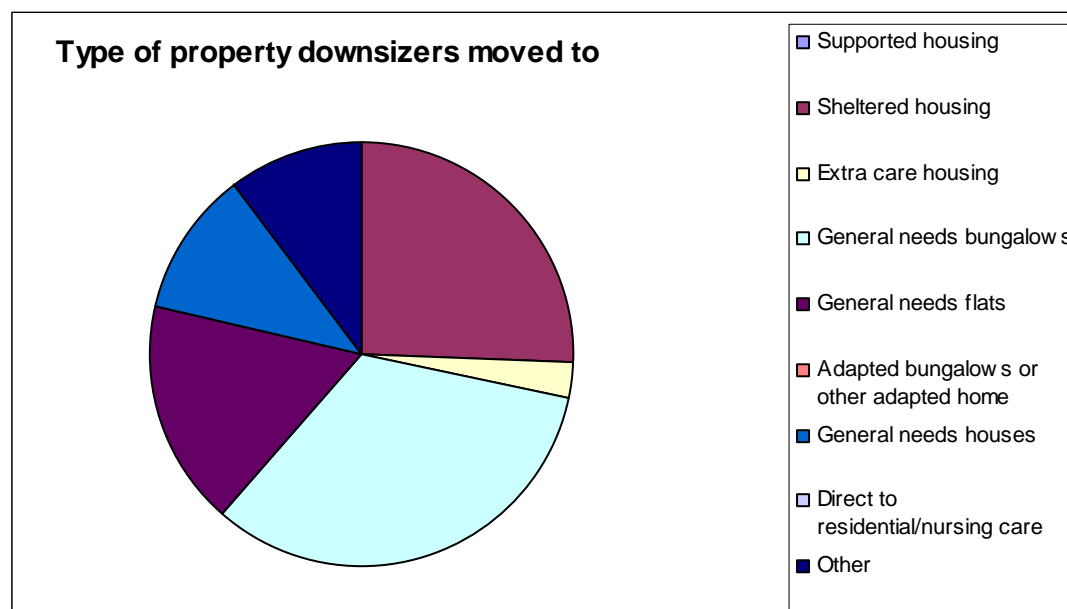
Table 11b. Total number of downsize moves by housing provider

	Total Stock	Tot moved in last year	Downsize moves as a %total stock
Total number of downsize moves in last year			
HA 1	4538	25	0.5
Council 1	9337	47	0.5
HA 1	8180	18	0.2
Council 2	4625	9	0.9
Council 3	3551	26	0.7
HA 1	4147	8	0.1
HA 1	4340	14	0.3
HA 1	1602	4	0.2
Council 4	8230	12	0.1
HA 1	1471	4	0.2

Source: CCHPR survey

Chart 1 shows that of those who downsized last year the majority moved to general needs bungalows, followed by sheltered housing. Respondents could tick more than one answer. The housing provider that ticked 'other' unfortunately did not provide any further details.

Chart 1: Type of property downsizers moved to



Source: CCHPR survey

The survey asked if when downsizing people tend to stay within the existing area or to move further afield. Fourteen housing providers responded and all but one said that most stay near their previous homes. In the remaining case it was reported as unknown where their downsizers move to, however considering this provider has their own under occupation scheme it is likely that this was an oversight.

Respondents were also asked whether there was any other information about the profile of under occupying households. The following answers were provided:

'Needs and disabilities'

'Most only downsize by one bedroom'

'Aged 65-74 and their children have left home'

'Most are over 60 years of age, widowed and cannot manage existing home. Single parents with one child, unable to manage large properties especially if working. Only a small group of single/couples between age of 25-65 move'

9. Barriers which prevent tenants from choosing to move

Most people move because they want to and as the government's Guidance on Underoccupation shows, when a new scheme is first introduced it can appear very successful until all the backlog of people who had already wanted to move has been cleared. Then applications slow to a trickle and housing managers start to think that incentive schemes simply do not work (CLG, 2000).

The research on which the government's Guidance is based (CLG, 2001) showed that in fact there are many barriers preventing tenants from choosing to move:

- 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
- Lack of information
- Moving is expensive and most incentive schemes do not actually cover all costs
- Prejudice e.g. against sheltered housing
- Lack of attractive smaller properties

The best downsizing schemes take account of all these issues and provide a personal service for tenants. Since many schemes are quite limited, one further barrier might be:

- Inadequate incentive scheme

Investigation in Cotswold district discovered that that people who were under-occupying were not bidding for alternative 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 clearing and sorting out their belongings, arranging furniture removers and the cost of meeting these expenses.

These perceived barriers are not 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. Indeed, the move may not even be outside the area so social ties need not be broken.

Furthermore, and if at all possible, it would be desirable if the person downsizing could have one spare bedroom either for visitors or for carers should they be needed.

Government guidance has been available on the CLG web site since 2001. It shows clearly how to overcome these barriers. What is surprising is that more local authorities and other social housing providers have not introduced schemes that meet the guidance's criteria.

10. Strategies and plans for meeting long term housing need

From the survey, ten housing providers answered the question on whether they had a strategy to respond to an ageing population, table 12, and six provided information when asked how many of their properties would meet the lifetime homes standard, table 13. Of the six, three reported that none of their properties met the lifetime homes standard. The remainder reported 200, 20 and seven properties meeting the standard.

Table 12 Do you have a strategy for how your organisation will respond to an ageing population?

	Percent	Count
Yes	10.0%	1
Yes, as part of a wider policy	40.0%	4
No	50.0%	5
answered question		10
skipped question		23

Source: CCHPR survey

Table 13 How many of your properties meet the lifetime homes standard?

	Percent	Total	Count
Please specify	37.83	227	6
answered question			6
skipped question			27

Source: CCHPR survey

Housing providers were asked when they last carried out a tenants' survey from which they could compare household size or composition to the number of bedrooms the tenants have. Although 27 housing providers responded to this question 12 said they had never conducted a survey of this type as shown in table 14. The majority who conducted a survey of this type had done so within the past year. Table 15 shows that the majority had conducted a full tenants' survey rather than a sample.

Table 14 When did you last conduct a survey of your tenants that can be analysed to compare household size or composition to the number of bedrooms they have?

	Percent	Count
2009	33.3%	9
2008	0.0%	0
2007	14.8%	4
2006	3.7%	1
2005	0.0%	0
2004 or earlier	3.7%	1
Have never conducted a survey of this type	44.4%	12
answered question		27
skipped question		6

Source: CCHPR survey

Table 15 Was this:

	Percent	Count
A full census of all your tenants	60.0%	9
A sample survey of your tenants	40.0%	6
answered question		15
skipped question		18

Source: CCHPR survey

11. Conclusions

Potential for reducing overcrowding in social housing

- Underoccupation in the East of England is the third highest in the country and at 39 percent of households is well above the national average for social housing but less so when London, which is exceptional, is removed from the figures.
- Overcrowding at two percent of households is exactly at the national average excluding London.
- There is clearly scope to meet housing needs through encouraging underoccupying households to downsize.

Extent of schemes across East of England

- Over half of the housing providers that responded to the CCHPR survey have incentive schemes to encourage downsizing by underoccupiers.
- Many respondents to the survey felt that such schemes do not work ,particularly once the rush of those who want to move and had planned to move has died down. Many older people have strong ties to their neighbourhood and imagine that the practicalities of a move would be too much of an upheaval.
- Comparing some of the schemes with the government guidance suggests that the schemes themselves fall short, which may be why they are unsuccessful.
- A holistic approach to downsizing has been demonstrated and proven to produce better results than just offering (often modest) cash incentives.

Value for money

- Some survey respondents thought that incentive schemes are not value for money given the resources required to promote downsizing.
- However, the long term benefits far outweigh the initial financial outlay. The annual cost of two or three dedicated staff, plus paying for all expenses associated with moving including a cash incentive, is always going to be less than building the equivalent number of new homes.

Government policy and guidance

- The key lesson to be learned is that all social housing providers in the region should be sent a copy of the government's guidance which should be adhered to. Furthermore they should be put in touch with housing providers who are already running successful schemes so that best practice is shared and acted upon.
- The recent guidance from the TSA incorporating a self assessment toolkit for social landlords should be widely distributed amongst social housing providers to encourage data collection, monitoring and tenant profiling for both under-occupying and overcrowded households.

Annex A The Bedroom Standard

The Bedroom Standard is based on the ages and composition of the family. A notional number of bedrooms are allocated to each household in accordance with its composition by age, sex and marital status and relationships of family members. A separate bedroom is allocated to each:

- married or cohabiting couple
- adult aged 21 years or more
- pair of adolescents aged ten to 20 years
- of the same sex
- pair of children aged under ten years
- regardless of sex

Any unpaired person aged ten to 20 years is paired, if possible, with a child aged under ten years of the same sex or, if that is not possible, given a separate bedroom. The same applies to any unpaired child aged less than ten years.

Definition of a bedroom

For the purposes of measuring overcrowding it is important that the following definition of bedroom is used: Include any room that, when built, was intended to be a bedroom even it is not used as such at present and even if it does not have a bed in it. It must have a window there must be at least one bedroom. Include bedsitters, box rooms and attic bedrooms do not include living rooms or other areas of the house/flat that are used for sleeping. If living rooms used for sleeping were included as 'bedrooms' it would lead to an under-recording of overcrowding a simple check is, if the accommodation were put up for sale, how many bedrooms would the owner claim it had?

Under occupation

Households who are under-occupiers are two or more bedrooms above the Bedroom Standard. For example – a household living in a three bedroom property who would only require one bedroom if assessed against the Bedroom Standard.

Source: http://www.tenantservicesauthority.org/upload/pdf/Overcrowding_and_under-occupation.pdf

Annex B The survey questions

1. Please select your organisation from the drop down menu.

2. Do you have a scheme to reduce under-occupation?

Yes, we have our own scheme

We take part in a wider scheme (e.g. run by the local authority)

No

3. What cash incentives do you offer to under-occupiers to move to a smaller home? (Please state in pounds but DO NOT use a £ sign).

Cash incentive per move (please specify usual amount)

Cash incentive per room given up (please specify how much per room)

Removal expenses (please advise maximum amount per move)

4. What incentives (not cash) do you offer to under-occupiers to move to a smaller home?

Discounted or free rent for a period at new home (please give details)

Preference given to downsizers within allocation schemes

Practical assistance with packing and moving (what does this consist of?)

Additional choice or points in allocation system (please specify)

Allowing households to retain one spare bedroom (please specify)

Personal help with matching tenants to new home (for example, older people housed on ground floor in an adapted dwelling) please specify

Providing directory of local information on area the tenant has moved to (please specify)

Additional support/care package provided (please specify)

Other (please specify)

5. Please tell us which incentives work best and for whom

6. How many under-occupying households have you helped to downsize within your own stock in the last year through one of these schemes?

Total number of downsize moves in the last year

Number aged 45-54

Number aged 55-64

Number aged 65-74

Number aged over 75

Number of single person households

Number who needed to move for mobility reasons

7. How many moved to the following types of accommodation?

Supported housing

Sheltered housing

Extra care housing

General needs bungalows

General needs flats

Adapted bungalows or other adapted home

General needs houses

Direct to residential/nursing care

8. Do most of your downsizers move to a different type of location (e.g. to move into a town, or to the countryside) or do most stay near their previous home?

9. Do you have any other information on the profile of under-occupying households? If so please give details.

10. Have you collected data on overcrowding among your tenants?

Yes

No

11. How many households are overcrowded? Please specify.

12. Of your overcrowded households, how many are waiting for

2 bedroomed properties

3 bedroomed properties

4 bedroomed properties

5 or more bedroomed properties

13. Do you have a strategy for how your organisation will respond to an ageing population?

14. How many of your properties meet the lifetime homes standard? Please specify.

15. When did you last conduct a survey of your tenants that can be analysed to compare household size or composition to the number of bedrooms they have?

2009

2008

2007

2006

2005

2004 or earlier

Have never conducted a survey of this type

16. Was this

A full census of all your tenants

A sample survey of your tenants

17. How do you define whether households have a spare room?

We compare the household's composition to the information we hold on the number of bedrooms using the bedroom standard

We ask them in a survey whether they have a spare room

We ask them whether they have a room where nobody sleeps most nights of the week

Other (please specify)

18. Please can you give the following information about the NUMBER of households that fall within each age category

Total number of households

Number of households whose main tenant is aged 45-54

Number of households whose main tenant is aged 55-64

Number of households whose main tenant is aged 65-74

Number of households whose main tenant is aged over 75

Number of single person households

Number of two person households
Number of three person households
Number with more than three persons

19. Please give numbers with two or more spare bedrooms

All households with two or more spare bedrooms
Number of households whose main tenant is aged 45-54
Number of households whose main tenant is aged 55-64
Number of households whose main tenant is aged 65-74
Number of households whose main tenant is aged over 75
Number of single person households
Number of two person households
Number of three person households
Number with more than three persons

20. Please give numbers with one spare bedroom

All households with one spare bedroom
Number of households whose main tenant is aged 45-54
Number of households whose main tenant is aged 55-64
Number of households whose main tenant is aged 65-74
Number of households whose main tenant is aged over 75
Number of single person households
Number of two person households
Number of three person households
Number with more than three persons

21. Do you have any other comments?

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North Hertfordshire Homes Tenants Under Occupation Scheme
www.nhh.org.uk/download.cfm?type=document&document=46

Westminster City Council Cash Incentive Scheme
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