

Under Occupation Policy

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Service area: Housing Operations

Owner: Head of Housing Operations

Scope		Entity		Business Stream	
Customers	<input checked="" type="checkbox"/>	Progress Housing Group Limited (Parent)	<input checked="" type="checkbox"/>	Progress Homes	<input checked="" type="checkbox"/>
Colleagues	<input checked="" type="checkbox"/>	Progress Housing Association Limited (PHA)	<input type="checkbox"/>	RWP	<input type="checkbox"/>
Non-Executive Directors / Trustees	<input type="checkbox"/>	Reside Housing Association Limited (RHA)	<input type="checkbox"/>	Progress Lifeline	<input type="checkbox"/>
Third parties*	<input type="checkbox"/>	Key Unlocking Futures Limited (Key)	<input type="checkbox"/>	Progress Living	<input type="checkbox"/>
		Concert Living Limited	<input type="checkbox"/>		
*Other:					
Exclusions:					

Contents

Section 1: Purpose and Policy Statement	3
1. Purpose.....	3
2. Policy statement.....	3
Section 2: Policy Guidance	4
3. Direction	4
Allocations	4
Mutual exchanges.....	4
Household considerations	4
Transfer incentives	5
4. Roles and responsibilities	5
Heads of Service	5
Manager responsibilities	5
Colleague responsibilities	5
Customer responsibilities.....	6
5. Training	6
Section 3: Legal and regulatory.....	7
7. Legislation	7
8. References.....	7
9. Definitions	7
10. Associated policies and procedures	7
11. Equality impact assessment	7
12. Data protection	8
13. Customer Voice and influence.....	8
14. Monitoring and review	8

Section 1: Purpose and Policy Statement

1. Purpose

- 1.1 This policy describes the Group's approach to households that are under-occupying general needs and independent living properties

2. Policy statement

- 2.1 Progress Housing Group will make efficient use of its housing stock by offering support and incentives to tenants who are under-occupying their homes and wish to move to accommodation that better suits their needs. The approach is designed to comply with relevant legislation while ensuring that tenants are guided and supported throughout the process.

Section 2: Policy Guidance

3. Direction

- 3.1 The policy is designed to assist tenants impacted by welfare reforms, especially those facing financial challenges due to reductions in housing benefit for spare bedrooms.
- 3.2 While respecting tenants' right to remain in their current homes, the policy provides incentives for those willing to move. It highlights the importance of allocating housing efficiently to accommodate current and future needs, ensuring that available properties are used to their full potential. This approach aligns with the Group's commitment to creating sustainable housing solutions for its tenants.

Allocations

- 3.3 If a household becomes under-occupied and requests a transfer, priority will be granted using relevant allocation schemes within the Group. Specific terms are detailed in each scheme's respective policy. Sub-regional lettings schemes enable tenants seeking transfers to access a broader range of housing options within the area.
- 3.4 For tenants affected by the under-occupancy charge, the Group may consider direct matches to suitable properties in exceptional circumstances. Additionally, in cases where arrears are mainly attributed to welfare reform impacts, The Group may approve transfers despite outstanding arrears. This will be formally acknowledged in the new tenancy agreement signed by the tenant.

Mutual exchanges

- 3.5 The Group supports mutual exchanges to address under-occupation and improve housing allocation. Exchanges will be approved locally or nationally where feasible, ensuring they do not worsen under-occupancy. Registration costs for national or regional mutual exchange schemes may be reimbursed based on individual assessment.

Household considerations

- 3.6 Certain households with unique circumstances, as identified under the Group's Safeguarding and Unmet Need and Child Safeguarding policies, will receive tailored support to meet their specific needs during transfers.
- 3.7 Aids and adaptations: Where substantial investments or large-scale property adaptations exist, the Group will prioritise matching households to properties

with suitable adaptations. Transfers may be impractical for under-occupying households in such cases.

- 3.8 Older households: Older tenants may prefer larger properties for additional space or functionality despite under-occupancy. However, concerns about security, warmth, and affordability may lead to relocation. The Group aims to support tenants in moving to secure, manageable, and affordable homes within their community.
- 3.9 Pensionable tenants: The Group will assist pensionable-age tenants, exempt from Under-Occupancy reductions or ineligible for Housing Benefit, in transitioning to independent living accommodation when preferred.

Transfer incentives

- 3.10 To encourage tenant transfers, the Group provides up to £500 to tenants under-occupying their current property who wish to move to a smaller home within the Group's housing stock. This applies regardless of whether they are affected by reductions in Housing Benefit or Universal Credit.
- 3.11 Deductions from the incentive may cover rent arrears, tenant-caused damage, or other re-chargeable costs. If arrears exceed £500, the debt will transfer to the new tenancy agreement as a condition of the move. Exceptional cases may allow the downsizing payment to assist with moving costs despite arrears, assessed individually.

4. Roles and responsibilities

Heads of Service

- 4.1 It is the responsibility of the Head of Housing Operations to implement this policy within their service area.
- 4.2 The Head of Operations will ensure the scheme's budget is not exceeded.

Manager responsibilities

- 4.3 Housing Operations managers are responsible for ensuring that this policy and associated documents are complied with.

Colleague responsibilities

- 4.4 The Area Housing Teams and Tenancy Sustainability Team are responsible for following the requirements of this policy and associated documents and escalating matters of concern to their managers.

Customer responsibilities

- 4.5 Tenants may contact Progress Homes if they wish to downsize due to under-occupation.

5. Training

- 5.1 Line managers are responsible for ensuring that the training needs of their teams are identified and met through a variety of methods to support delivery of the policy.
- 5.2 The policy will be published on the intranet and websites for the attention of responsible people.

Section 3: Legal and regulatory

6. Legislation

- Welfare Reform Act 2012

7. References

- National Census 2021

8. Definitions

The Group	Progress Housing Group Limited (and subsidiary companies specified within the entities section)
Progress Homes	The brand name the Group uses when referencing general needs and independent living homes
Mutual exchange	Is when two or more council or housing association tenants agree to swap their homes.
Under-occupancy charge	A reduction in Housing Benefit or the housing element of Universal Credit for working-age social housing tenants who are deemed to have more bedrooms than they need.

9. Associated policies and procedures

Document reference	Name of document
GRPOLHM13EIA	Equality impact assessment
GRPOLM13DPIA	Data Protection Impact Assessment
GRPOLHM18	Income Collection Policy
GRPOLHM14	Aids and Adaptations Policy
GRPOLHM03	Void Management Policy

10. Equality impact assessment

- 10.1 An Equality Impact Assessment has been undertaken and the outcome deemed to be of low risk to individuals within protected characteristic groups. No changes were required to the policy as a result of the EIA.

11. Data protection

- 11.1 A Data Protection Impact Assessment has been undertaken, and no changes were required to the policy as a result.

12. Customer Voice and influence

- 12.1 Income Collection Customer Satisfaction surveys indicate that tenants experiencing financial difficulties significantly benefit from downsizing their property size, which helps alleviate their financial burden.
- 12.2 Discussions held at Income Collection Officer peer groups on under-occupancy highlighted the need to provide incentives and reduce cost of living challenges for tenants.

13. Monitoring and review

- 13.1 This policy will be reviewed every 3 years unless an earlier review is prompted by an external or internal change.