

## **Report To Sevenoaks Council Members and Executive**

**From Andrew Airey – Under-occupation Manager, West Kent Housing Association**

### **Report Title: Small is Beautiful- 2015**

#### **1. Introduction and Background**

The Small is Beautiful scheme is jointly funded by Sevenoaks Council and West Kent Housing Association to incentivise tenants to downsize when they are living in a home that is now larger than they need. The scheme aims to assist people to move so that we can make best use of our family accommodation to house new families from the housing register or who are homeless. The scheme also helps people who are affected by the spare room subsidy cap to move so they are no longer in danger of losing their home because they cannot meet the full rent. For older tenants not affected by the spare room subsidy issue, it is to encourage them into homes that are easier and cheaper to maintain.

Both organisations share the cost of the Under-occupation Officer and put in £20,000 per annum for the incentive payments.

#### **2. Scheme Outcomes for 2015**

Overall the Small is Beautiful scheme (SiB) has been running well this year, and is evolving over time. Demand continues to rise as the welfare reforms take effect on under occupiers.

By the 16 November, there have been 33 completed downsizes, which released 44 bedrooms at a cost of £52,000, or £1,181 per room. Three downsizes attracted the smaller grant to help facilitate a mutual exchange, to stop them requiring Discretionary Housing Payment (DHP).

This is slightly less than the number downsized by this time in 2014, but last year saw the opening of Bonney Court, that enabled a number of residents to downsize as residents took up those new tenancies over a very short space of time. There has been no new build this year to assist people wanting to move.

In addition, there have been three West Kent residents who were under the age of 55 years who downsized via mutual exchange and received a smaller grant of £500 each. Each of these applicants was previously in receipt of DHP prior to the move (so saving the public purse).

Looking at the void properties released, these have been re-let through the housing register as follows; 6% let to band A applicants, 57% let to band B applicants, 18% let to band C applicants and 6% let to applicants from bands C and D. The remaining 13% are still to be re-let at the time of writing. Overall, 50% of the void properties released through the downsizing scheme have been let to homeless applicants from both bands B and C.

## **2. Current Applications for the schemes**

There are currently 76 live applications to downsize registered on the Sevenoaks District Housing Register (SDHR), which would collectively release 111 bedrooms when completed-including releasing a 6 bedroom, fully adapted semi-detached house in Eynsford. There is enough funding currently remaining to assist 19 to 25 applicants, depending on the size of property they are releasing. At this time in 2014, there were only 53 applicants to downsize, but demand appears to be increasing, partly fuelled by an increase in people finding it harder to maintain payments for their rent shortfall (due to spare room subsidy caps).

Of the 76 applications, the majority (56%) are from the north of the district, 28% from the centre of the district, and 16% from the south. This is a broad reflection of our stock density across the district.

## **3. Issues Impacting on the Scheme**

There have been some policy issues that have had an impact on the Small is Beautiful scheme during the year.

Two applicants were ineligible to join the housing register because their income exceeded the current permitted limits. They both chose to remain in their current home and so we were unable to recover large, family sized homes.

We became aware of an applicant who having previously downsized from a 3-bedroom property to a 2 bedroom (receiving £1500), then wanted to downsize again to a 1 bedroom. This would have entitled them to another payment of £1500, whereas if they had gone straight from a 3 to a 1 they would only receive £2000. We have therefore tweaked the scheme by making the £1000 incentive payment a one-off, so from in future such applicants would only receive the additional £500 for releasing the second bedroom.

## **4. Case Study to demonstrate the Benefits of this scheme**

Small is Beautiful is more than just a financial incentive scheme. In many cases, it genuinely changes people's lives. An example of this is Mr M, who was living in a two bed bungalow in Swanley. He had been the sole carer for his mother for over 20 years and in 2014 was referred to Small is Beautiful after she passed away and he fell into rent arrears after he became subject to the welfare reforms. He was depressed, and struggling to engage with daily life after his loss. The Under Occupation Officer helped him to access the housing register, and contacted him regularly to discuss suitable properties as they became available for bids. He also referred him to our Care Navigators, who helped him access some additional benefits. In May of this year he successfully bid on a 1 bedroom flat in Linden House, an Emerald Scheme in Sevenoaks, and West Kent received the keys to the bungalow back. The bungalow was re-let in June to a single parent with a child with high medical needs from Band B on the housing register. In July, Mr M received the cheque for his

downsizing incentive. He was a changed man, with a positive outlook, and he was very much enjoying exploring his new surroundings and having people around him, free from financial worries for the first time in over a year.

## 5. Conclusion

I hope from this report Sevenoaks Council members will feel that their support for the scheme is bringing value to the Council. Without this scheme we have potentially 33 families that would have remained in temporary accommodation or on the Register for a significantly longer period than they have.