

Room to Move Policy



Policy Reference:

Approved by:

Policy/HM033 Issue 3.2

Senior Management Team

Date approved:

26th October 2017

A Scope and Objectives

bpha needs to make the most effective use of its housing stock. Where family properties are under-occupied or where adapted properties are occupied by those who do not require adaptations, this means that families or those with disabilities on housing registers/waiting lists are less likely to be rehoused.

This policy sets out bpha's approach to managing a discretionary payment scheme to help facilitate tenants' moves to smaller properties where they are under-occupying their current home, particularly where tenants are affected by financial hardship due to the removal of the spare room subsidy under housing benefit size criteria. It is also intended to ensure that properties are being utilised by those in need.

bpha seeks to help tenants by working closely with the relevant local authority to facilitate a move where possible; by offering financial assistance to tenants to make it easier for them to move; bpha may also make direct offers of accommodation to assist tenants needing to downsize, where local nomination agreements permit.

Budget may be made available to assist tenants falling into the above categories. The Room to Move budget is limited and we will not be able to offer payments to qualifying tenants once the annual budget has been exhausted.



B Policy Statement

1. Advice and Assistance

bpha will provide advice and assistance to tenants affected by under-occupation and the removal of the spare room subsidy about their housing options. Tenants identified as under-occupying their homes may be contacted periodically to advise them of housing options and incentives as these become available. This could include:

- Permissions required to let a spare room to a lodger
- Advice on mutual exchange
- Advice about the availability of smaller properties through the Local Authority
- Money advice and debt management

2 Best use of stock

Priority will be awarded to an application in line with the provisions of the Allocations Scheme in operation at the time. If the Allocations Scheme changes in future, the relevant banding will be applied.

bpha will apply the best use of stock to any allocations made through this policy. This may include moving to from a house to a flat, or if appropriate into Sheltered accommodation.

3 Discretionary Incentive Payments

Tenants applying through the scheme will be made aware that any financial payment is at the discretion of bpha and there is no automatic entitlement. Payments are intended to reduce financial hardship to tenants and to incentivise tenants to vacate properties which they no longer need and for which there is a high demand. Therefore, bpha may decide not to make a payment where the tenant is not suffering financial hardship and/or where the property being vacated is not in high demand.

For transferring tenants an amount of up to £2,000 will be payable depending on the type/size of the tenant's current home, or the property they wish to move to, subject to the provisions set out in 4.1 below. At the complete discretion of bpha, we may, in extreme circumstances agree to payments in excess of this amount.

3.1 Under this policy, discretionary payments are available in the following circumstances:

- a) Where tenants are affected by the removal of the spare room subsidy, creating a shortfall in

- housing benefit payment and leading to an increase of rent arrears.
- b) Where tenants are occupying larger family homes (those with four bedrooms or more) which are no longer needed to accommodate the household.
 - c) Where tenants are living in homes with significant adaptations for a disabled person, and these are no longer required, for example, homes with a through-floor lift, disabled adapted kitchens.
 - d) Where the tenants have agreed to commit to working with a Money Advice Service and where required our surveyors to reduce the cost of any dilapidation charges.

Where a tenant is under-occupying an adapted property which has been funded through a disabled facilities grant and needs to downsize, bpha will seek to identify a smaller property which has already been adapted, fully or partially, to meet the household's needs.

Where a tenant is suffering financial hardship as a result of the removal of the spare room subsidy but they are still managing to cover their rent costs they may still be entitled to financial assistance as long as they are working with a Money Advice service and grant permission to share information.

3.2 Discretionary payments will not be considered where:

- a) The tenant(s) are occupying a property on insecure terms e.g. a licence agreement, temporary accommodation via homelessness, or where payments have been accepted for use and occupation only.
- b) The tenant is occupying a property where they have succession rights to a tenancy but not to the property in question because they would be under-occupying
- c) The tenant is not suffering financial hardship through under-occupation. Due regard will be given to the tenant's overall financial position, e.g. where an elderly person/couple incurs large heating bills for a family home or where there are other household debts impacting on financial wellbeing. bpha may restrict the type of property which will be offered in these circumstances.
- d) The tenant has been served with a NOSP for any tenancy breach other than for rent arrears
- e) The tenant has received a moving allowance payment, or home loss or disturbance payment or an incentive to move payment within the last two years.
- f) The tenant(s) are under-occupying due to a relationship breakdown and/or a shared custody arrangement.

3.3 Non financial hardship Under-occupation

Tenants who wish to downsize but do not face financial hardship will be offered advice on Mutual Exchange. The tenant downsizing will not be eligible for a discretionary payment

3.4 Historical Under-occupation

Where a tenant has under-occupied their home from the beginning of the tenancy through their own choice, they will not normally be eligible for a discretionary payment. Examples may include mortgage rescue tenants or those allocated an extra bedroom for child access arrangements. However, if the tenant is now suffering financial hardship due to the removal of the spare room subsidy a payment of £500 towards the cost of removals may be offered, subject to satisfactory maintenance of the tenancy. Any rent arrears and/or dilapidation charges must not exceed £500 and any amounts owing will be deducted from the payment.

3.5 Deductions from Discretionary Payments

Where there are outstanding debts to bpha, these will be deducted at source from any discretionary payment. Examples of debts include:

- a) Rent arrears
- b) Former rent arrears
- c) Repairs which are the tenant's responsibility
- d) Damage to bpha property other than fair wear and tear
- e) Removing/making good alterations made by the tenant which do not comply with **bpha** standard
- f) One months rent paid into new account

bpha will advise the tenant in advance of signing a new tenancy what deductions will be made.

3.6 Payments and payment method

Where there are no outstanding debts, the full amount of the discretionary payment will be made to the tenant. Payments will only be made after a new tenancy has been started. Payments will be made by cheque only.

4 Mutual Exchange

Tenants downsizing via a mutual exchange will need to satisfy the usual criteria for acceptance for a mutual exchange, with respect to the size and type of property they are seeking, and subject to having maintained their tenancy successfully. However, where a tenant wishes to downsize by means of a mutual exchange and they are suffering financial hardship due to the removal of the spare room subsidy, a discretionary payment up to £240 maximum will be made to assist with the costs of moving. Payments will be made by cheque following verification that the move has taken place, and subject to any deductions (See 4.5 above).

C Regulatory and Legal Considerations

This policy will comply with all statutory, regulatory and legal requirements, including but not limited to:

- Housing Act 1996 as amended by the Homelessness Act 2002
- Localism Act 2011
- Data Protection Act 1998
- Bedford Borough Allocations Scheme
- bpha Allocations Policy

D Monitoring, Reviews and Evaluation

Review of decision

1. Reviews regarding decisions about discretionary payments or deductions should be made to the Regional Manager. Appeals will be considered by a panel consisting of the Regional Manager, the Home Manager for the area the tenant is moving from, and another Manager not connected with the administration of the Policy. Appeals will be considered in the light of the tenant's history of tenancy management, financial management and current financial situation, bearing in mind that any payments are at the discretion of bpha. The tenant will be notified of the decision in writing. The decision of the panel is final.
2. Complaints about this Policy will be addressed via the bpha Feedback procedure.
3. Complaints about the way in which an application under Room to Move has been managed should be addressed to the Complaints Manager.

A cost benefit analysis will be undertaken periodically to ensure that discretionary payments made have a benefit to bpha's rental income stream overall, and to support any request for additional budget.

E Associated documents and procedures

- Income Collection & Rent Arrears Policy
- Mutual Exchange procedure
- Aids & Adaptations policy
- Feedback procedure



Status	Version – 3.2
Responsible	Head of Housing Management Services
Equality impact issues	None identified
Next review date	October 2018