

Right Size Policy

Formerly Under-Occupation

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1. Document Overview

Purpose	To ensure Thrive Homes makes the best and most effective use of its housing stock by incentivising qualifying tenants occupying larger and family sized homes to downsize.		
Audience	All Thrive Homes Employees and customers		
Data Classification	For Internal & External Use		
Review Cycle	36 months		
Last Review	24/10/2024	Next Review	24/10/2027
Relevant Legislation	Housing Act 1985/2004		

2. Document Version History

Version	Date	Author	Reviewer	Changes & Additions
V3.0	27/01/25	SD	Customer Working Group	Policy title from under-occupation to Downsizing Policy Removing qualifying age Included a section for appeals

3. Introduction

At Thrive we want to ensure that by managing under occupation in our homes, tenants are able to move which can help create sustainable communities. As less funding is available for new house building, registered providers face challenges to make the best use of the homes available.

Within Thrive Homes' area of operations, there is a lack of larger family sized accommodation to meet the growing housing demand from within Thrive Homes' tenants and applicants on the choice-based lettings housing registers.

The largest number of Thrive Homes households with two or more spare bedrooms have a main tenant over the pensionable age. The aim of this policy is to encourage and assist tenants who are under occupying their home to move to a smaller home within Thrive Homes stock.

Thrive Homes will support qualifying tenants seeking to downsize to homes that better meets their personal needs

4. Scope

This policy applies to all under occupied properties of Thrive Homes.

4.1. The key objectives of the policy are:

- To support and encourage tenants to downsize to better meet their housing need
- To release family accommodation to assist Local Authorities meet their housing demands
- To make the best use of housing stock

5. Definitions

Under occupation is where a tenant is occupying a property with 1 or more bedrooms above the allocation entitlement set by the Local Authority for the area in which they live.

Incentives to move from a larger to smaller home will apply to a qualifying Thrive Homes tenant who is moving either through the Choice Based Lettings or mutual exchange process. Incentives are not available to tenants who exchange with the tenant of another landlord.

Incentives offered to tenants downsizing will be either:

- A cash payment
- Part cash payment and assistance
- Assistance

Assistance can include paying the costs for services, for example:

- Removals including packing
- Replacement flooring
- Disconnection and reconnection of kitchen appliances
- Payment of transfer of telephone lines
- Disposal of unwanted furniture
- Redirection of mail

6. Eligibility

All tenants will be considered for a downsizing incentive as long as they:-

- Hold an assured at transfer, assured tenancy or fixed term tenancy of their current home.
- Have kept to the terms of their tenancy agreement
- Has at least two years left on a fixed term tenancy (if applicable)
- Have no housing related debt with Thrive Homes (this is considered as current/former rent arrears, use and occupation charges, court costs, and rechargeable repairs)
- Agree to leave their present home

Tenants who owe Thrive Homes money either through rent arrears (even if subject to a debt relief order) or rechargeable repairs, will be allowed to downsize, with any cash incentive being used to clear any current or former debt.

Where the Housing debt is higher than the incentive payment, applicants will still be considered if the property they currently occupy is unaffordable and causing financial hardship. This will be

subject to a payment plan being implemented that is deemed affordable by the Income Team. Discretion may need to be applied when considering an application from Tenants who are subject to a current possession order.

Tenants will only be eligible for the Incentive to Move payment if they are under occupying their home by at least one bedroom, and this does not make a household overcrowded.

Tenants will only be eligible for the Incentive to Move payment if they are moving to a new property which they will not be under occupying, except where tenants eligible for incentives through receipt of pension credit have a medical need for an additional bedroom.

Customers will be offered a new property that is adequate for their housing need. The table below illustrates the minimum property size Thrive Homes will offer different household types:

Household	Number of bedrooms
Single Applicant	Bedsit-Studio or 1 bedroom
Couple without children	1 bedroom
Pregnant with 1st Child	1 bedroom
Parent/s with 1 child	2 bedrooms
Parent/s with 2 children of the same sex under 16 years of age	2 bedrooms
Parent/s with 2 children of the same sex where 1 child is at least 16 years of age	3 bedrooms
Parent/s with 2 children of the opposite sex under 10 years of age	2 bedrooms
Parent/s with 2 children of the opposite sex where 1 child is at least 10 years of age.	3 bedrooms
Parent/s with 3 or more children	3/4 bedrooms

7. Incentive to Move payments

Thrive Homes will help its qualifying tenants who are under occupying their home to move to a smaller property by offering a few incentives, including a monetary payment, part monetary payment and assistance, and assistance only. Monetary payments will be made via bank transfer.

Cash Payments	Examples of Assistance
£1000 for first bedroom then £500 per subsequent bedroom up to the maximum of £6000 per household	Removals (including packing and un-packing for older or vulnerable tenants) Clearance of gardens Disconnection and reconnection (telephones, computers, cookers, washing machines, etc)

Assistance will be to the value of the total eligible cash payment.

Refusal of Incentive to Move Payment or Assistance

Thrive Homes reserves the right to refuse an incentive to move payment/assistance application if:

- The tenant has not had a clear rent account for a minimum of three months (however discretion may be applied depending on an individual's circumstance)
- There has been a breach in the tenancy

- The tenant has incurred debts to Thrive homes including, court costs, rechargeable repairs for example
- The downsize will result in the household becoming overcrowded.
- The tenant is required to move due to succession
- The tenant is being 'decanted' to enable works to be carried out on their home.
- Have previously received a downsizing incentive payment.

Decision process

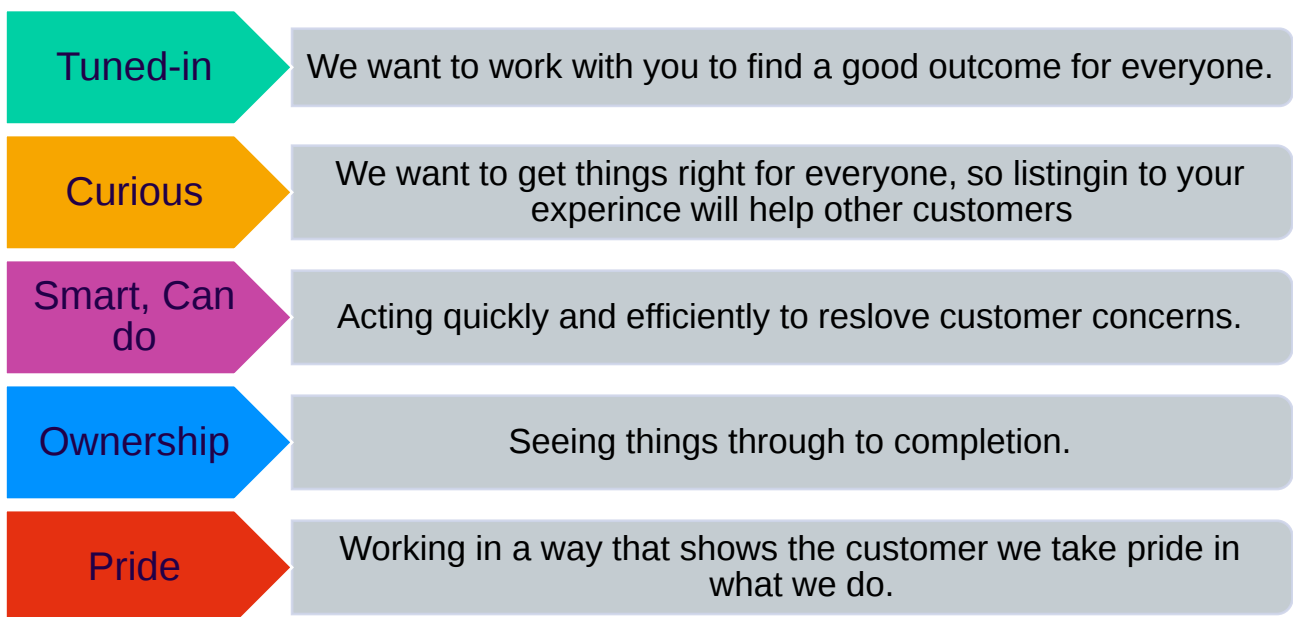
Applications will be processed once an application form is received.

The decision to award a discretionary incentive to move payment will be taken at a Management Panel meeting. The Panel has the discretion in exceptional circumstances to increase the discretionary payment to a maximum of £1,000 where it will allow the objectives of the policy to be met.

Any appeals regarding decisions should be submitted to the Onboarding & Tenancy Lead and discussed at the Management Panel meeting with other Management Leads that were not involved in the original decision.

8. Thrive's Core Behaviours

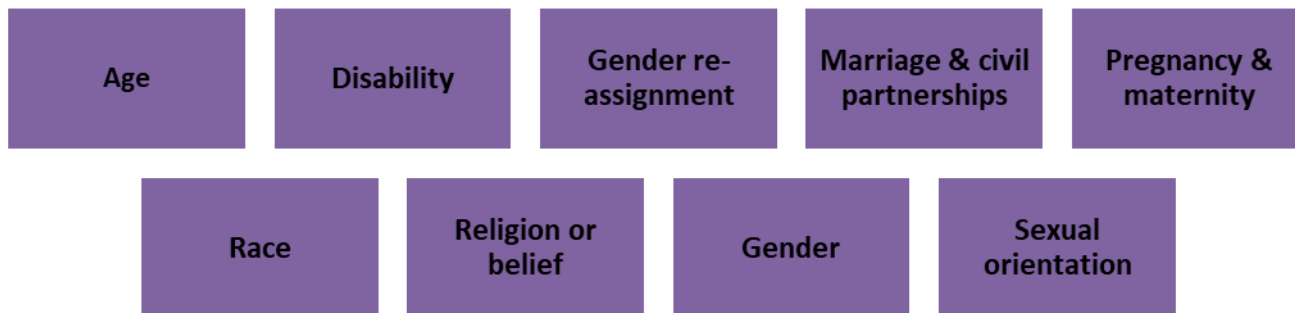
Working with colleagues across Thrive, we have established 5 core behaviours we believe support the culture Thrive strives to foster. To demonstrate how our behaviours can support the delivery of this policy we have set out below some examples:



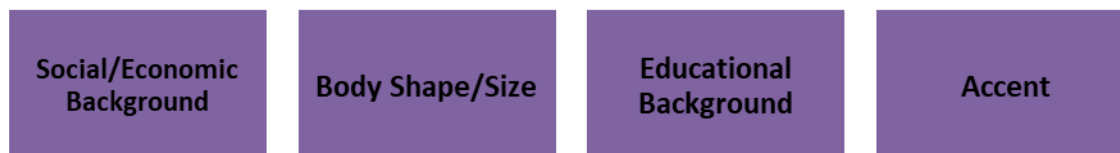
Customers and colleagues are entitled to hold us accountable if we behave in a manner that isn't in keeping with the statements above. To be clear that doesn't mean we can always deliver exactly what is being sought. but it does mean we demonstrate empathy and provide clarity.

9. Treating Everyone with Respect

This policy has been impact assessed in line with Thrive Homes' obligation to comply with the Equality Act (2010). We aim to design inclusive services, policies and behave in a way that does not discriminate on the grounds of:



While we are not required by law, we seek to ensure we do not discriminate on any basis that is rooted in prejudice, for example we are not influence by:



Every effort will be made to ensure that decisions made reflect this commitment.

10. Other Related Policies and Guidance

This policy links to other polices Thrive has in place, including but not limited to:

- Tenure Policy
- Empty Homes & Lettings Policy
- Income Protection Policy
- Aids & Adaptations Policy

As a business we try hard to keep all these related policies aligned with each other. Anyone spotting inconsistency or contradictory statements, is asked to contact the Author and make concerns known. Supporting us to keep information clear and consistent will always be welcomed.

11. Policy Approval

As this policy forms part of our operational framework, the document will be evaluated by the Customer Working Group as part of any review process.

Downsizing is monitored by the Onboarding Lead. Moves are reported in the Voids health of the business report and through the budget.

12. Support and Further Guidance

This policy has been drafted with input from colleagues across Thrive. Any concerns on how to interpret or follow its requirements, can be raised with members of the Onboarding Team.

Colleagues have a responsibility to work in a way that's consistent with the expectations set out in the policy and its implied intent. Should anyone witness or become aware activities that undermine or conflict with the intention this policy please alert your line manager or any member of the leadership team as soon as possible.

13. Appendices

Appendix Number	Name
A	Downsizing Incentive application form

