

Report for: Cabinet - 10 March 2026

Item number: 23

Title: Under-Occupation Policy: Moving to a smaller home.

Report authorised by: Rachel Sharpe, Director of Housing

Lead Officer: Martin Gulliver, Housing Strategy & Policy Officer

Ward(s) affected: All

**Report for Key/
Non-Key Decision:** Key

1 Describe the issue under consideration.

- 1.1 This policy sets out the support it can offer to those tenants who want to move somewhere smaller and release their home for a new family.
- 1.2 This support can be financial and practical and seeks to make the move to a smaller as easy as possible and so to maximise the number of family homes released.

2 Cabinet Member Introduction

- 2.1 The driving mission of this council is to build a fairer and greener borough. London has a housing crisis – and we are seeing more and more local residents unable to afford rents, let alone afford to buy.
- 2.2 To help tackle the crisis, Haringey – with funding from the Mayor of London and the Government – is on track to build 3,000 new council homes for council rent by 2031. More than 1,300 homes are already complete.
- 2.3 Many of our council tenants raised their families in homes with several bedrooms and their children have now left home, leaving them with homes that are too big to manage. We know of course that many of our residents would now like to move to a smaller home. We want to do everything we can to help and support this. Voluntary downsizing can mean a more comfortable home, closer to family and friends for those moving.
- 2.4 For the wider community, downsizing means there are more family-sized council homes. We have thousands of local residents in the borough living in overcrowded homes in real need of an affordable home with multiple bedrooms. Downsizing can make a real contribution to help meet that need.

- 2.5 Downsizing has to be a voluntary move of course, taken with proper support, guidance and guarantees. This policy sets out the conditions for how we support people to downsize. This policy sets out how we will do that through a more flexible, proactive and supportive approach to help people consider downsizing to a new home.
- 2.6 Under this policy we will:
- Create a dedicated council officer post to guide downsizers through the whole journey
 - Review moving allowances every year
 - Increase the time window for moves – to help people clear their current home
 - Create a database of tenant needs and property features to help matching
 - Guarantee succession rights at a downsized property for children – if they move with their parent
 - Collaborate with housing associations to support and encourage downsizing

3 Recommendations

It is recommended that:

- 3.1 Cabinet approves.
- 3.1.1 the Under-Occupation Policy: Moving to a smaller home (Appendix A)
- 3.1.2 the amendments to the Tenancy Strategy (Appendix B)
- 3.2 Cabinet delegates to the Corporate Director Adults, Housing & Health (in consultation with the Cabinet Member for Housing and Planning).
- 3.2.1 updates to the payment structure & offers to residents within the existing budgets.
- 3.2.2 minor changes and updates to the policy wording including changes required by changes in legislation or in the Standards set by the Regulator of Social Housing
- 3.3 Cabinet notes
- 3.3.1 that policy commitments in this policy will be met by existing budgets.
- 3.3.2 that the budgets for supporting people moving to a smaller home will be updated by existing budgetary processes, and that officers will seek delegation to the Corporate Director Adults, Housing & Health, in consultation with the Cabinet Member for Housing and Planning to set the payment structure within those budgets.

4 Reasons for decision

- 4.1 The approval of the Under-Occupation Policy: Moving to a smaller home (recommendation 3.1) is required to make the Council's current commitments clear and to increase the offer to provide an increased supply of family homes.
- 4.2 The delegations of changes to the financial payment structure (recommendation 3.2.1) and future updates (recommendation 3.2.2) are required to annually update these payments which have remained at the same level for many years.

5 Alternative options considered

Not approving the Under-Occupation Policy: Moving to a smaller home.

- 5.1 This option was dismissed as (i) it is important to set out clearly what the Council's offer is to those who wish to move to a smaller home and to keep the offer up to date and (ii) the increase in supply of larger family homes anticipated from implementation of the policy is important to assist the Council in housing larger families (see 6.2).

6 Background information

- 6.1 This policy seeks to increase the supply of larger family homes by setting out the support for social tenants who wish to move to a smaller home. Because grant-funding does not facilitate the building of family homes with four or more bedrooms, the only source of supply is re-lets of existing homes.

The Need for an Under-Occupation Policy

- 6.2 There is a severe shortage of family sized homes available to the Council for letting. In 2024/25, there were only 11 four-bedroom social tenancies relet which compares to 520 household in Band A and B waiting for them. This is nearly fifty times the annual supply. Although the supply of four bedrooms homes is expected to increase in 2025/26, there still remains a large shortfall between supply and demand.
- 6.3 From the 2021 census, there were 502 four-bedroom and 305 five-bedroom social tenants who had at least two spare bedrooms. If only 1% extra five-bedroom tenants moved each year, this would triple the typical annual supply of five beds which is only one property a year.
- 6.4 The new policy also seeks to increase the number of housing association tenants who move, as around 60% of social tenants who had spare bedrooms were Housing Association tenants who are not covered by current policies.
- 6.5 This new policy seeks to give all these tenants the opportunity and support to move to smaller homes should they wish to. Success will be measured by the increase in the availability of family size homes available to those in housing need.

Current offer to those choosing to move to a smaller home.

- 6.6 The Council has employed an Under-Occupancy officer to help Council tenants move to a smaller home. This post is currently vacant.
- 6.7 The priority for rehousing is determined by the Housing Allocations Policy which currently gives the highest priority banding (Band A) to social tenants wishing to move to a smaller home. Where they are a Council tenant, there are also incentives offered of £1,000 per move and £1,000 per bedroom given up. These incentives have not been updated since (at least) 2017 and tenants are given little flexibility on how they are used.
- 6.8 This approach has had mixed results with only 6 Council tenants moving to a smaller home in 2023/24 but 26 in 2024/25. This increase was due to both additional hours from the Under-Occupancy officer hours and an increased supply of one-bedroom new build homes which represented 42% of those who moved to a smaller home. Others moved to Supported Accommodation (21%) or to another existing property (26%). Only 11% moved through a Mutual Exchange.

Policy Development

- 6.9 The policy was developed through an online survey and focus group specifically targeting under-occupiers and older social tenants. This engagement was undertaken by an external research company who were commissioned by the council to undertake this work.
- 6.10 In total, 147 people completed the survey, with 120 providing responses online and 27 via a paper survey. More detailed work was undertaken with twenty-one respondents with discussions either in person or over the phone.
- 6.11 The majority of survey respondents were female (76%) and either from a Black (28%) or White (35%) ethnicity. Similar percentages were shown in the one-to-one conversations.
- 6.12 Key factors for at least half of all respondents were that:
- the new home should be easier to clean and maintain.
 - be safe with low ASB in the area.
 - have an accessible bathroom and access to outdoor private space.
- 6.13 Survey respondents also told us that support being offered was also important.
- 80% Help with moving costs (which the Council already offers).
 - 46% Help with practical issues (esp. pack) and
 - 38% Help setting up the new home.
 - 37% having one person to contact.

6.14 The policy was informed by engagement with those with spare bedrooms during the letting of new homes in Wingspan Walk. These homes have been targeted to potential under-occupiers over the age of 55.

6.15 During this engagement, common themes highlighted the importance of a dedicated officer and flexibility in the timing and offers.

- There is a clear preference among some residents for continuity of contact with the same staff member.
- Residents value clear information, consistency, and space to discuss their needs.
- Residents need support to feel confident progressing, informing future communication and engagement plans.
- Several residents required additional time and reassurance when discussing a potential move.

New Policy

6.16 The policy will re-confirm the current support but also expand how that might be applied and offered.

6.17 The key policy principles are:

- **A dedicated officer to support tenants in their move to a smaller home.**
This is an existing post. The officer will continue to guide applicants through the moving process and will now also support them with a bespoke package of incentives/support. This may also include practical support where needed.
- **Annually review the moving allowance.**
The current amounts have not been increased for many years. This annual review will allow the level and use of allowances to be maximised.
- **Allow flexibility on how this money is used.**
Currently, the moving allowance can only be used as an incentive payment. Research indicates many potential movers would prefer other uses to make the move process simpler. These options will be explained and accessed via the dedicated officer.
- **Where possible, maximise the time people have when deciding to move to a smaller home.**
Tenants moving to a smaller home frequently need more time to clear their existing home and often value more time to move.

While this is not always possible, the Council will aim to offer early viewings of properties or showrooms.

- **Development of a database of property features and the needs and wants of each tenant seeking to move to a smaller home. This will allow the Council to alert them to available properties meeting these criteria.**
Each tenant will have their own preferences and may be very specific making it realistic for applicants to look every week.
- **Allow adult children with succession rights to the current tenancy to retain succession-like rights if they move to a smaller home with the tenant.**
This offer would only apply to adults who would have the right to succession if the tenant had not moved and will only apply to adults moving with the tenant. Offers made would be through a Grant to Tenancy
- **Work with Housing Associations to support their tenants to move.**
Currently the Council and Housing Associations have their own incentive schemes. The Council will work to develop a more unified approach.
- **Develop a Council-wide approach to supporting tenants to move to smaller accommodation and to ensure tenants are aware of their options.**
This would include advising tenants of the option to move when their current home becomes unsuitable for example where the tenant needs adaptations.
- **A re-launch of the offer to tenants moving to smaller homes.**
This will include a development of our webpages as well as internal and external advertising to ensure that as many tenants are aware of the offer and support.
- **Promotion of Mutual Exchange.**
The Council will support tenants through this complex process and access to moving allowance if swapping with someone overcrowded.

Change to the Tenancy Management Strategy

6.18 The current Tenancy Management Policy was approved in October 2025 and refers to incentives to move to a smaller home. As these are now set out in this policy, it is proposed that the Tenancy Management Policy as follows (and as set out in Appendix B).

- To add reference to the continuation of succession rights (offered in this policy) as an additional reason for a Grant of Tenancy
- To remove the automatic offer of incentives to be paid to successors who are under-occupying the inherited home.

Under this policy, the payment and structure of incentives will be reviewed and set annually. The Tenancy Management Policy commitment to pay these to successors will now be reviewed annually along with all other potential payees.

- To clarify that for under-occupying successors, moving to a smaller home is not optional and successors may be asked to move even if there is only one spare bedroom.

7 Contribution to the Corporate Delivery Plan 2024-2026 High level Strategic outcomes

- 7.1 This Policy will support objective 1.2. of Haringey's Housing Strategy "The right mix of homes for our communities".
- 7.2 It particularly assists in meeting the "needs of all household types" and makes sure "there are enough homes for households and families of all kinds and all sizes".

8 Carbon and Climate Change

- 8.1 This policy does not create or change any physical assets or direct service provision, there are no carbon or climate change implications.

9 Statutory Officers comments (Director of Finance, Procurement, Director of Legal and Governance, Equalities)

Finance

- 9.1 This report seeks approval of the under-occupation policy. Nothing in the policy principles as drafted will lead to additional financial cost at present.
- 9.2 Further review of incentive will be considered in line with other organisational priorities as part of budget setting process.
- 9.3 Any updates to payment and resident offers will be subject to the usual governance process and approval.

Procurement

- 9.4 Strategic Procurement note the contents of this report and confirm there are no procurement related matters preventing Cabinet approving the recommendations stated in paragraph 3 above.

Director of Legal & Governance

- 9.5 The Director of Legal and Governance has been consulted in the drafting of this report and comments as follows.
- 9.6 No statutory consultation is required on the balance of the proposals.
- 9.7 There is no legal reason why cabinet cannot adopt the recommendations set out in this Report.

Equality

9.8 The Council has a Public Sector Equality Duty (PSED) under the Equality Act (2010) to have due regard to the need to:

- Eliminate discrimination, harassment and victimisation and any other conduct prohibited under the Act.
- Advance equality of opportunity between people who share protected characteristics and people who do not
- Foster good relations between people who share those characteristics and people who do not

9.9 The three parts of the duty apply to the following protected characteristics: age, disability, gender reassignment, pregnancy/maternity, race, religion/faith, sex, and sexual orientation. Marriage/civil partnership status applies to the first part of the duty.

9.10 Although it is not enforced in legislation as a protected characteristic, Haringey Council treats socioeconomic status as a local protected characteristic.

9.11 An Equality Impact Assessment Screening tool has been completed for this change and has concluded that if the proposal is likely to have no/minimal impact on groups that share the protected characteristics or other disadvantaged groups.

9.12 The aim of this policy is to widen the offer and support available to those who wish to move to a smaller home to make this more attractive and so increase the number of family homes which can be let to appropriate size households.

9.13 The council recognises that older people are likely to be over-represented among social tenants who have spare bedrooms. However, acceptance of these offers if voluntary and represents an improved offer and better options for these households. The changes are therefore not anticipated to have any negative impact on service users, residents or staff.

10 Use of Appendices

Appendix A – Draft Under-Occupation Policy: Moving to a smaller home.

Appendix B – Changes to the Tenancy Management Policy

11 Background papers

Tenancy Management Policy

Tenancy management policy - October 2025