

## Under Occupation Scheme

Insights and recommendations

**Key insight: Limited stock of age-friendly homes and behavioural frictions in the downsizing process are the main barriers to successful downsizing.**

### Insights Summary

1. Barriers to generate demand
  - a. **Low incentive/compensation**
    - £750 per room given up
    - £500 if you move out on our own
    - If you're in arrears, what you owe to the council is taken out of the compensation
    - If you're a pensioner, the bedroom tax doesn't apply to you
  - b. **Psychological/contextual barriers**
    - Fear of change
    - Wish to stay in one's area and close to neighbours
    - Wish to have a spare bedroom for visitors
    - Family members do not want under occupying tenants to give up larger homes
  
2. Barriers to those who want to move to 1-bedroom
  - High expectations vs limited stock of age-friendly housing (e.g. ground floor, walk-in shower)
  - Long process: Referral → Visits/checks/verification → Acceptance letter → Bid → Move
  - In the bidding process, you're only moved to BAND C, no longer in the high priority band. Max two offers
  
3. Opportunities:
  - **Personalised support** is key to successful rehousing of older social tenants
  - Works well if there is greater consideration of **individual tenants' circumstance and preferences** to which this can be reconciled with available resources
  - Looking **beyond Hackney** enabled several moves that received positive feedback (e.g. Seaside & Country Homes)
  - **Practical support** (e.g. arranging for a removal company) and **ongoing communication** about the process improved the rehousing experience
  - Leverage **community events (e.g. Winter Warmer)** to promote downsizing scheme and mutual exchange. Most people hear about housing schemes through word-of-mouth

**Key recommendation: A dedicated housing navigator who can provide personalised support and direct offers (where applicable) to those who are motivated to move into a smaller property that better meets their current needs.**

## Recommended next steps

1. **Understand our current age-friendly stock:** Pull together a list of 1-bedroom housing that is currently available and mark which ones meet our age-friendly criteria (e.g accessible flats that are on the ground or first floor)
2. **Create a list of residents who are eligible** for the under occupation scheme. We can prioritise those who are in 4-5 bedroom housing and/or have expressed interest in downsizing. Helen referenced a list of residents who requested to downsize in the past that needs reviewing
3. **Create a secondment role to proactively reach out to priority residents:** Since we already have a [business case](#) in place, Zoe had a great idea of creating a secondment where a downsizing 'housing navigator' can work alongside Link Workers.
4. **Provide direct offers where possible:** Since downsizing only puts you in Band C, we're likely to lose people in the system. Helen came up with a brilliant suggestion of providing direct offers where possible to speed up the process. She shared an excellent case study where a direct offer helped a resident downsize in 2 months. We can also introduce other relevant schemes such as mutual exchange or properties in the private rental sector.
5. **Iterate our comms as we go:** A key insight from the research is that the financial incentive was not always the main driver for people to downsize. If we do need to generate demand, I suggest broadening our comms so we can get people to speak to the navigator (see mockup below). The navigator can work out what motivates the resident and can put together a personalised housing action plan. We can adapt our comms as we go based on the learnings from the pilot.