

26 March 2018

Under-occupation

The purpose of this information sheet is to provide a brief update for members on the under-occupation of Stroud District Council owned properties as well as information on housing association and private rented properties.

Giving our tenants more/better opportunities to move within the sector can promote social and economic mobility and ensures that we are putting our properties to the most effective use. Whilst we cannot make existing secure tenants move, we can offer support to those who wish to do so.

1 bed = 1768	Property Type				
	2 bed	3 bed	4 bed	5 bed	6 bed
Number of SDC properties	1641	1639	79	1	1
Number of SDC households identified as under-occupying due to a reduction in their housing benefit*	103	121	8	0	1
Number of housing association properties (where housing benefit is in payment)	63	15	-	-	-

**tenants under-occupying and not in receipt of housing benefit or who are not subject to the reduction have not been included as our database does not currently allow us to record this information*

Under-occupancy only relates to social housing and not private rented properties. Historically, this issue has already been catered for in the private sector with higher rents and Local Housing Allowance Rates as per the link below:-

<https://www.stroud.gov.uk/housing-benefit-universal-credit-and-council-tax-support/housing-benefit/local-housing-allowance-rates>

Benefit Cap and Discretionary Housing Payment (DHP)

There are currently 5 SDC households that are benefit capped and 15 SDC under-occupiers in receipt of a DHP.

Benefit Cap: this first came into force on 15th July 2013. It was extended in November 2016 with new limits on the total amount of benefits that working age people can claim. The current weekly cap means that the maximum amount of benefit a household can receive is:

- £384.62 per week for lone parents and couples; this equates to £20,000 per year
- £257.69 per week for single persons; this equates to £13,400 per year

You can find more information at <https://www.gov.uk/benefit-cap>

DHP: funded by central government and operated by the Benefits team, this short term emergency fund is used to assist universal credit or housing benefit claimants who may need further financial help with their housing costs. Housing costs can include help towards rent, tenancy start up costs and moving costs. Not everyone who claims a DHP may be awarded one. The period and amount of the award is entirely dependent on the claimant's circumstances and funding available.

You can find more information at <https://www.stroud.gov.uk/housing-benefit-universal-credit-and-council-tax-support/housing-benefit/discretionary-housing-payment-dhp>

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Housing Need

Housing stock across the district is in short supply; as at 8 March 2018 demand for properties was as follows:-

Homeseeker Plus Banding	Property Type & Number of Families registered with Homeseeker Plus					
	Bungalow (60+ & one bed need)	Bungalow (confirmed medical need)	2 bed	3 bed	4 bed	5 bed
Emergency	32 [^]	4 [^]	0	0	0	0
Gold	25	1	35	5	2	7
Silver	155	9	195	104	38	3
Bronze	175	4	352	95	5	1

[^]All of these applicants are current social housing tenants giving up family sized accommodation.

How are we communicating with under-occupiers?

The Income Management Officers regularly communicate with under-occupying tenants, advising them of the options available, whether that is remaining in their home or down-sizing. Tenants can:-

- Take in a lodger with our permission
- Apply for a Discretionary Housing Payment (DHP) to make up the shortfall in rent
- Mutually Exchange (by registering with Homeswapper)
- Transfer to a smaller property (by registering with Homeseeker Plus)

Why tenants don't want to down-size

The IMO's contacted a sampling of tenants and asked why they didn't want to move; the main reasons given were:-

- Insufficient properties in their area of choice
- Family support nearby
- Living in an adapted property/medical need to remain in current property
- Happy to pay the difference and remain in their home
- Currently under a Court Order with high rent arrears
- Consider the property as their family home
- Don't want to move at this time

Assistance with moving

We have two budgets available to help tenants with down-sizing:-

- Moving Home Grant – £2,000 available to tenants aged 55+ occupying a 2+ bedroom property. The money can be used to help with packing/removal costs; reconnection of services/appliances; carpets/curtain refitting/purchase.
- Welfare Mitigation Budget - £1,000 available to any tenant currently affected by the "bedroom tax" whereby their housing benefit has been reduced by either 14% (1 bedroom) or 25% (2+ bedrooms) due to under-occupation and rent arrears are accruing as a result.

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