



# UNDER- OCCUPANCY POLICY

**'Downsize for Cash Scheme'**

October 2024

If you or anybody you know requires this or any other council information in another language, please contact us and we will do our best to provide this for you. Braille, Audio tape and large print versions of this document are available upon request.



Tel: 01322 343434

Calls are welcome via Relay UK



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## CONTENTS

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| <b>Section</b> | <b>Title</b>   | <b>Page number</b> |
|----------------|--|--------------------|
| 1              | <a href="#">Introduction</a>   | 3                  |
| 2              | <a href="#">Strategic Aims</a>   | 3                  |
| 3              | <a href="#">Objectives</a>   | 3                  |
| 4              | <a href="#">Eligibility</a>  | 3                  |
| 5              | <a href="#">What the Scheme Offers</a>                                 | 4                  |
| 6              | <a href="#">Applications and Assessment</a>                            | 5                  |
| 7              | <a href="#">Offers of Accommodation</a>                                | 6                  |
| 8              | <a href="#">Payment</a>  | 6                  |
| 9              | <a href="#">Paying for Removals</a>                                    | 6                  |
| 10             | <a href="#">Disposal of Unwanted Furniture or Household Appliances</a> | 7                  |
| 11             | <a href="#">Budget Limits</a>  | 8                  |
| 12             | <a href="#">Further Information</a>                                    | 8                  |
| 13             | <a href="#">Complaints</a>   | 8                  |
| 14             | <a href="#">Data Protection</a>  | 8                  |
| 15             | <a href="#">Equality and Diversity</a>                                 | 8                  |
| 16             | <a href="#">Review</a>   | 9                  |

## **1. Introduction**

- 1.1. Some Dartford Council tenants find themselves living in homes that are larger than they want or need. Perhaps their children have left home and they find that their running costs, such as gas, electric and rent are becoming expensive, or perhaps the property is too large to manage.
- 1.2. Dartford Council recognises that there is a significant under supply of family homes within the Borough. To increase the number of larger properties that become available each year, the Council will utilise a downsizing incentive scheme to support tenants seeking to downsize from family sized Council homes (2 bedrooms and above) to a smaller property that better meets their housing needs.

## **2. Strategic Aims**

- 2.1. There is a need to make the most effective use of council housing stock to meet known demand on the housing register and, in particular, reduce long term reliance on temporary accommodation for homeless families.

## **3. Objectives**

- 3.1. The key objectives of this policy are:
  - To encourage and assist tenant's under-occupying family accommodation to downsize into smaller general needs or Housing Scheme accommodation
  - To release family accommodation to maximise occupancy
  - To give tenants a financial incentive and support when moving home through this scheme. The financial incentive is intended to contribute towards the costs incurred as a result of moving
  - To be sensitive to the needs of the individual tenant or household
  - To be fair, efficient, effective and accountable.

## **4. Eligibility**

- 4.1. Tenants who apply to transfer under this scheme will be considered providing the tenant:
  - Is a secure tenant of Dartford Borough Council
  - Is under-occupying a general needs family home by one or more bedrooms
  - Does not have any housing related debt or Council Tax arrears
  - Agrees to provide vacant possession of their present home
- 4.2. If tenants with housing related debt and/or Council Tax arrears (but not in excess of the grant limit) agree with the Council that the incentive payment can be used as payment to clear the debts then tenants may still be approved for the downsizing scheme. Removal costs will still be paid.
- 4.3. The Council will not accept 'Downsize for Cash' applications:

- Where the applicant is a tenant of a housing association property. However, removal costs may still be paid
- Where the consequence of the move results in the homelessness of a member of the household
- The tenant will be making themselves and their household overcrowded.
- The tenant has an Introductory or Demoted tenancy
- The tenant is required to downsize following a succession
- The tenant is being 'decanted' under the terms of the Council's [Decant Policy](#)
- The tenant is not considered 'a qualifying' applicant on the Council's Housing Register
- A tenant has previously received a 'Downsize for Cash' payment from Dartford Council within the last two years.

## 5. What the Scheme Offers

5.1. If you qualify for the scheme, the benefits are:

- A payment of £1000 for each bedroom released
- A payment of £500 for each parlour room released (see 5.3)
- An additional £500 for those releasing 3 and 4 bedroom properties
- An additional £1000 for those transferring to 1 bedroom Housing Scheme accommodation for older people
- An additional £200 to help towards preparing for the move
- Payment towards your removal and packing expenses **up to a maximum of £1000**. Please note that if your removal costs are less than £1000 we will only pay the total amount that you have paid to the removals company, or for van hire, if you decide to move yourself. Valid receipts must be produced in all cases.

5.2. Those who do not meet the eligibility criteria for the scheme, but are still under-occupying their property, may apply for a transfer in the normal way by making a housing application to join the Council's Housing Register via [Kent Homechoice](#).

5.3. The table below shows how the bedroom release payment is worked out.

| Property currently occupied | Property moving to | Bedrooms released | Payment for the bedrooms released | Plus additional £1000 payment for a transfer to 1 bedroom Housing Scheme accommodation |
|-----------------------------|--------------------|-------------------|-----------------------------------|--|
| 2 bed parlour*              | 1 bed              | 1 + parlour       | £1,500                            | £2,500   |
| 2 bed                       | 1 bed              | 1                 | £1,000                            | £2,000   |
| 3 bed parlour*              | 2 bed              | 1 + parlour       | £2,000                            | 0  |
| 3 bed                       | 2 bed              | 1                 | £1,500                            | 0  |
| 3 bed                       | 1 bed              | 2                 | £2,500                            | £3,500   |
| 4 bed parlour*              | 3 bed              | 1 + parlour       | £2,000                            | 0  |
| 4 bed                       | 3 bed              | 1                 | £1,500                            | 0  |
| 4 bed                       | 2 bed              | 2                 | £2,500                            | 0  |
| 4 bed                       | 1 bed              | 3                 | £3,500                            | £4,500   |

*\* Please note that the decision on whether the room is a parlour (separate dining room that could be used as a bedroom) will be confirmed by the officer who comes to inspect the property during the moving process.*

#### 5.4. Example

5.5. If you are a tenant releasing a 4 bedroom property and transferring to a one bedroom Housing scheme property, you will be eligible for £4,500 as a cash incentive, plus up to £1000 moving costs and £200 towards costs to help with preparing to move, giving a total of up to **£5,700**.

## 6. Applications and Assessment

6.1. Tenants wishing to downsize under this Policy will firstly need to register on line at [www.kenthomechoice.org.uk](http://www.kenthomechoice.org.uk). Once you are registered please call 01322 343378 to speak to a member of the Allocations' team regarding making an application.

6.2. Applicants will be offered an alternative property that meets their current housing needs in line with Dartford Borough Council's [Housing Allocations Policy](#).

6.3. Applicants will be able to move to:

- A suitably sized property advertised on Kent Homechoice, that meets their current housing needs
- A one bedroom housing scheme unit for people aged over 55
- A suitably sized property through a nomination to a housing association or a private rented property
- A suitably sized property in a different borough or district

6.4. Applications will be assessed and notification will be sent to the tenant advising if:

- They are eligible to join the Council's Housing Register
- If they meet the eligibility criteria of the 'Downsize for Cash' scheme
- The size of property they are eligible for

6.5. Assistance with bidding for a property can be made available under the 'Downsize for Cash' scheme if required

## **7. Offers of Accommodation**

7.1. All offers of accommodation will be made in line with the Council's current Housing Allocations Policy which places applicants who are under-occupying their property in **Priority Band A** (the highest priority band).

7.2. An accompanied viewing will be offered and the applicant will be shown around the property and will need to decide whether or not to accept.

7.3. If the applicant accepts the offer, a tenancy agreement will need to be signed with an agreed tenancy start date and arrangements will be made with regards to decorating, removals and carpets if applicable. Upon the tenancy starting, the current application for housing will end (i.e. be cancelled).

## **8. Payment**

8.1. Payment will be made by BACS payment directly into the tenant's bank account. It is therefore essential that tenants have a bank or building society account.

8.2. The payment is made after the tenant has moved into their new home and returned the keys from the previous property. Although no exact timescale can be guaranteed, payment will normally be made within four weeks of the move taking place.

## **9. Paying for Removals**

### **9.1. Option 1**

9.2. Tenants can contact any removals company that they wish and make their own arrangements with them. In this case, they will need to supply us with two independent quotes. Once we have received the quotes we will instruct the least expensive removals company to carry out your removals up to a maximum of £1,000.

9.3. Removals can include packing but the total costs claimed must not exceed £1000.

9.4. If the least expensive quote is in excess of £1,000, or if the actual costs exceed £1,000, regardless of the circumstances, it will be the tenant's responsibility to pay the balance.

9.5. Option 2

9.6. Tenants can carry out the removals themselves and send a claim for the cost of van hire to us. These costs must be backed up by valid receipts and must not exceed £1,000. Once the costs are agreed and verified by us, the Council will pay these costs into the tenant's designated bank account as soon as possible.

9.7. The Council recognises that some people, for example older people, or those with a disability, may need some additional help with moving, for example by offering advice or practical help. If additional help is needed, tenants can let the Council know when they apply and we will let them know if we are able to help.

## **10. Disposal of Unwanted Furniture or Household Appliances**

10.1. The Council understands that downsizing to a smaller home could mean that tenants may have to dispose of some unwanted furniture. If the furniture is of good quality, there are local charitable organisations that can collect it for free and recycle it to others in need.

10.2. Alternatively, the Council can arrange for a contractor to collect and dispose of large bulky household waste such as furniture or large appliances (available only to Dartford Borough Council residents). For example, this includes sofas, beds, wardrobes, tables, chairs, carpets, televisions, fridges, freezers and washing machines.

10.3. There is currently a charge for the collection and disposal service of £37 for up to 10 items, with extra items charged at £2 per item (maximum 4 extra items). Please visit <https://www.dartford.gov.uk/waste-recycling/special-collections-bulky-household-items> for more information or to book a service.

10.4. Although it is not part of the 'Downsize for Cash' scheme rules, if a tenant is having difficulty removing carpets, contact the Council and we may be able to help.



10.5. If a tenant is moving to another Dartford Borough Council property, the property could qualify for decoration vouchers, which can be spent on buying materials to decorate the new home. However, this will depend upon the condition of the property the tenant is moving to.

10.6. If the property does qualify for decoration vouchers, details of these and where they can be spent will be given to tenants when they move.

## **11. Budget Limits**

11.1. The scheme is subject to budget availability. If there are more requests for 'Downsize for Cash' payments than the funding available, priority will be given to those tenants moving from accommodation that is more urgently required. Priority will be decided by the relevant managers.

## **12. Further Information**

12.1. If you need further information please speak to your Housing Officer or call a member of the Allocations' Team on 01322 343378.

## **13. Complaints**

13.1. If a tenant is not satisfied with the service they have received regarding the application of this policy, the Council's [Corporate Complaints Procedure](#) can be followed. Complaints leaflets are also available from the Council offices.

13.2. The [Housing Ombudsman](#) can be contacted if further advice and support is needed on making a complaint to the Council.

## **14. Data Protection**

14.1. The Data Protection Act 2018 and the UK GDPR regulate the processing of information relating to individuals, which includes the obtaining, holding, using or disclosing of such information.

14.2. The Council needs to collect and use certain types of information about its service users in order to carry out its everyday business and to fulfil its objectives and its statutory functions.

14.3. The Council's:

- [Data Protection Policy](#) sets out how it will protect special category and criminal convictions personal data; and
- The [Housing Services \(landlord and tenant\) Privacy Notice](#) explains that the Council collects personal information to administer these services.

## **15. Equality and Diversity**

15.1. The Council is committed to welcoming and valuing diversity, promoting equality of opportunity and tackling unlawful discrimination in accordance

with the Equality Act 2010. The Council, in delivering this policy, will have regard to the Public Sector Equality Duty and ensure that no individual is discriminated against based on their sex, sexual orientation, marital status, pregnancy and maternity, gender reassignment, race, religion, belief, disability or age.

15.2. The Public Sector Equality Duty is a duty on the Council and that responsibility cannot be delegated to a contractor/service provider and is a continuing duty.

15.3. A [Customer Access Review](#) has been undertaken to assess the impact this Policy will have on affected persons with protected characteristics. The review concluded that there were no known negative impacts.

## **16. Review**

16.1. This Policy will be reviewed every three years or earlier to address legislative, regulatory, best practice or operational issues.