

UNDER OCCUPATION ASSISTANCE POLICY & ELIGIBILITY CRITERIA

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Glossary of Terms

- **'Debts'** include, but are not exclusive to, current rent arrears, former tenant arrears, outstanding re-chargeable repairs, current and former housing related service charge arrears, arrears on use and occupation charges (profits charges), Housing Benefit overpayments made to the tenant/landlord, and court costs. They also include Council Tax debts owed to Cambridge City Council.
- **'Scheme'** means the City Council Under Occupation Incentive Scheme whereby the Tenant/Applicant is financially incentivised to downsize to a suitable property

1 STATEMENT ON POLICY

- 1.1 Limited funding has been identified to help encourage tenants under occupying their existing council properties to move to smaller accommodation. The objective of this scheme is to offer an incentive to those tenants for whom moving may be prohibitive, whilst enabling Cambridge City Council to maximise opportunities to fully occupy its stock. Due to the limited budget available Cambridge City Council cannot guarantee that all applicants who apply for an under-occupation payment will be successful.
- 1.2 From the 1st October 2013, tenants downsizing as part of a mutual exchange are also eligible.
- 1.3 The under occupation payment will be made in respect of mutual exchanges, but only to the Cambridge City Council tenant who is downsizing. All tenants taking part in the exchange must be moving to a property that is deemed to be the correct size for their needs.

- 1.4 Where there is a need for a discretionary decision to be made, and as a result one of the tenants is not downsizing, no payment will be made under the scheme.

2 KEY ISSUES FOR POLICY IMPLEMENTATION

- 2.1 The Council's Lettings Policy outlines the way housing is allocated in the City. In respect of under-occupation, the City Council prioritises those households who are under-occupying by either 2 bedrooms or are looking to give up an adapted property they no longer need by awarding a Band A status, and those who are under-occupying by 1-bedroom a Band B status.
- 2.2 In order to qualify for the under-occupation scheme, applicants must be secure tenants of Cambridge City Council, and must have held their tenancy of the current property for at least two years. The full eligibility criteria are attached at Appendix A.
- 2.3 Under the Scheme the Tenant could be offered an Under Occupation Assistance Payment of £1000 per bedroom
- 2.4 Applicants with any debt owed to the Council will have the amount owed deducted from the under occupation assistance payment. Applicants with debts in excess of the eligible payment may be refused.
- 2.5 Applicants can not apply retrospectively for the grant (ie. After they have already moved).
- 2.6 To help with removals a removal payment of up to £800 (depending upon number of bedrooms) will be paid as part of the lettings process. When a Notice To Quit is received, and if the applicant then fails to move, repayment will be demanded in full within one month of the date of payment. The council will take legal action to recover the under occupation assistance payment if not returned.

- 2.7 For a mutual exchange, the removal payment will be paid when the Deed of Assignment has been signed and the move has taken place to the satisfaction of City Council.
- 2.8 Applicants who are secure tenants are responsible for arranging their own removals, disconnections and reconnections etc. Cambridge City Council cannot recommend removal companies.
- 2.9 Mutual Exchange applicants will be responsible for arranging their own removals and electrical reconnections and disconnections; gas connections and re-connections are undertaken by the Council.
- 2.10 For secure Tenants who are transferring to a smaller property the final payment of £1,000 or more (minus any deductions) as a result of moving to smaller accommodation will be paid after the applicant has moved and the void inspection and repairs have been completed.
- 2.11 Under occupation assistance payments will be made by cheque or BACS transfer and applicants should allow up to 28 days for receipt of final payment.
- 2.12 Applicants need to be eligible for the type of property they are moving to, in accordance with the Council's Letting's Policy and Cambridge City Council reserves the right to refuse applications where it is considered the applicant may be worsening their circumstances.
- 2.13 Applicants will be expected to use the Choice-Based Lettings system in order to find a suitable property to move to.

Policy written: October 2018

Amended: October 2020

APPENDIX A – ELIGIBILITY CRITERIA FOR UNDER-OCCUPATION ASSISTANCE PAYMENT

1. Applicants must be secure tenants of Cambridge City Council.
2. Applicants must have held their tenancy of the current property for at least 2 years.
3. Applicants with any debt owing to the Council that exceeds the maximum amount of under occupation assistance payment will not be eligible for the scheme.
4. Applicants who are bankrupt, or have a debt-repayment order in place will not be eligible for the scheme.
5. Applicants who have had debts written off in the last 5 years will not be eligible for the scheme.
6. Applicants must be eligible for the type of property they are moving to, in accordance with Cambridge City Council's Lettings Policy.
7. Applicants receiving any other grants relating to their move will not, in addition, be eligible for the under occupancy grant.
8. Applicants who have succeeded to the tenancy and are under-occupying the property are not eligible for the scheme unless they are the surviving spouse or civil partner of the deceased tenant.

APPENDIX B – REMOVALS COSTS

Removal costs will be paid according to the size of property that is being vacated:

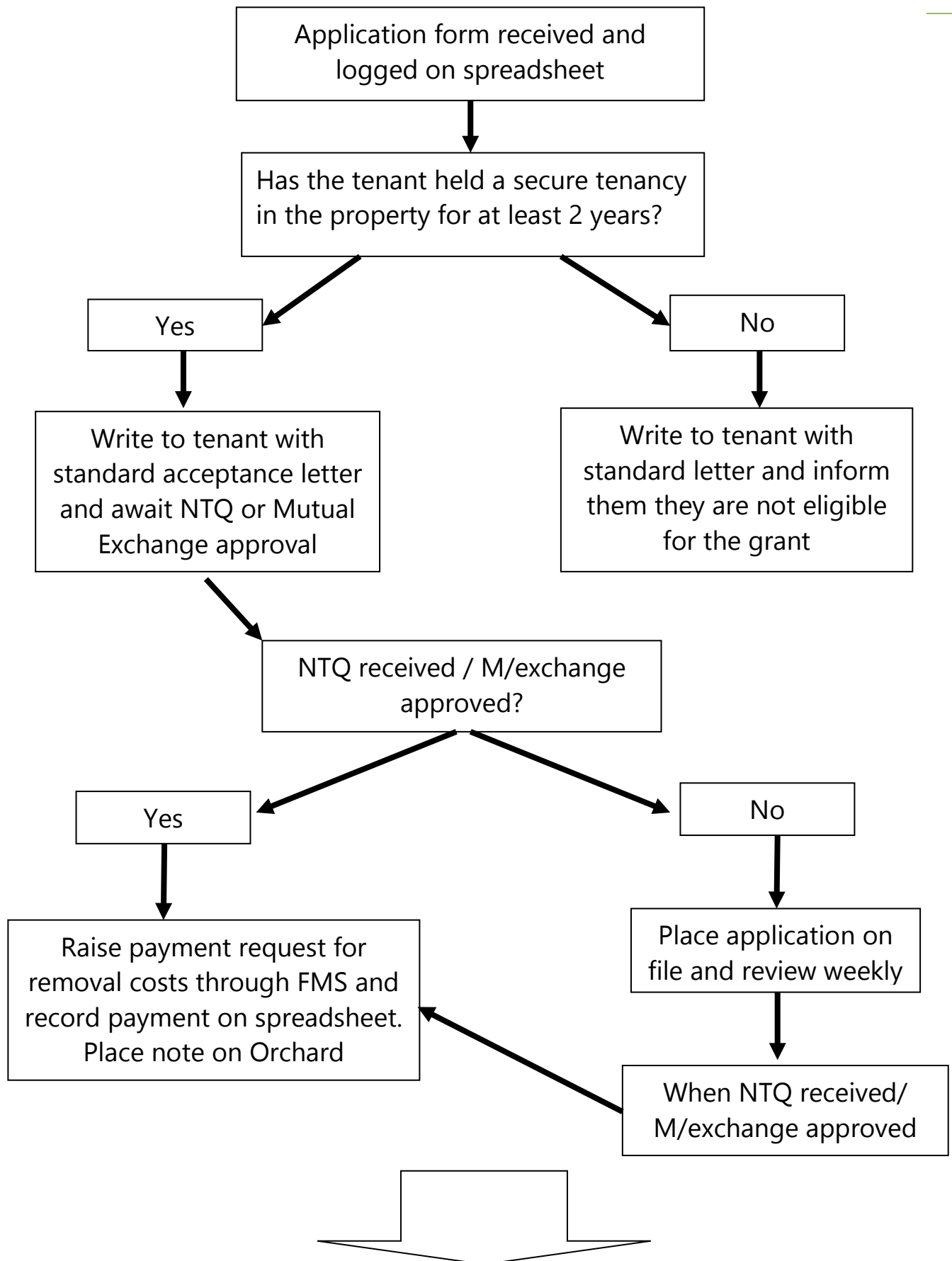
Tenants moving from a four bedroom property will receive the maximum amount of £800 for removals.

Tenants moving from a three bedroom property will receive £650 for removals.

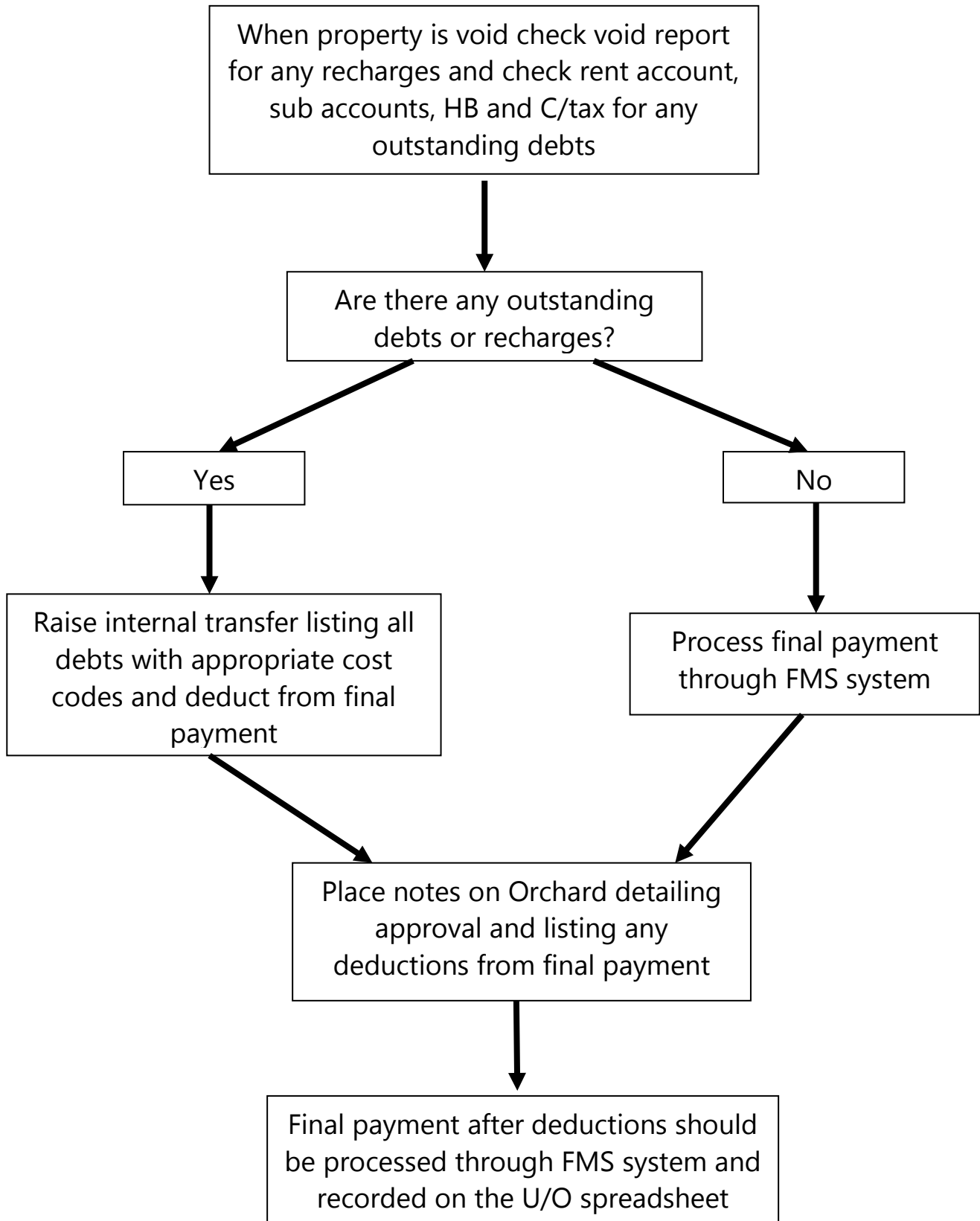
Tenants moving from a two bedroom property will receive £450 for removals.

In exceptional circumstances, and only where three removal quotes have been supplied, it may be possible to increase the payment up to the maximum figure of £800 where the tenant is deemed frail or vulnerable and has no family or friends to assist them with the move.

APPENDIX C - PROCEDURAL FLOWCHART



PROCEDURAL FLOWCHART.....CONTINUED



APPENDIX D – PROCEDURES

1. On receipt of the application form a note should be placed on Orchard.
2. Applicant details should be logged on the Under Occupation spreadsheet and allocated a file number.
3. Tenancy checks, as detailed in Appendix A, should be made to ensure eligibility onto the scheme.
4. Check to see if the tenant has applied to the scheme before? If so, are they still eligible for the payment?
5. Write to the tenant accepting (in principle) or refusing them onto the scheme.
6. When the Notice to Quit (NTQ) has been received, or you have been notified of the mutual exchange approval, raise payment for the removal costs using the Financial Management System's (FMS) payment request form and log details of the payment on the under occupancy spreadsheet.
7. Place a note on Orchard detailing the date payment was requested and the amount to be paid. **NOTE:** No deductions should be made from the removal costs to cover other debts unless there are exceptional circumstances and it has been explicitly agreed by the tenant.
8. Check Orchard weekly for notification of void date.
9. When the property is void you should request the void report and check for any recharges that have been applied.
10. Check the rent account is clear and there are no other debts before processing the final payment. Final payment should be raised using the FMS payment request form and the details of the payment should be logged on the under occupancy spreadsheet.

11. A note should be placed on Orchard detailing the amounts paid and any deductions made.
12. If there are any recharges or other debts these will all need to be paid using the internal payment request form. The completed form should be emailed to the housing finance team, who will credit the payments to the relevant accounts.

APPENDIX E - APPLICATION FORM

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**Under-occupancy Incentive
Scheme**

Application form

Name of tenant/s

Address

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Telephone number

Type of property –
(Please tick relevant box)

Bedsit /Studio ☐ Flat ☐ Maisonette ☐ House ☐

Older Peoples Housing ☐ Bungalow ☐ Sheltered ☐

Number of bedrooms your current property has

Number of bedrooms you would like to downsize to

If your current property has any adaptations please indicate what they are.

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If you require any adaptations please explain what you feel you need (you may be required to fill out a self-assessment medical form at a later date).

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Names of everyone (non-tenancy holders) who permanently resides with you (include the ages of any children).

Person 1 Person 2
 Person 3 Person 4

If you would like to elaborate further on anything, please do so here.

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Declaration

(Please delete appropriate word where there is an option)

I/we declare that the information given on this application is correct. I am/we are interested in downsizing my/our current council owned property, in which if found eligible may be entitled to a financial incentive. At the point of confirmation of an incentive I can decide whether or not to pursue a transfer.

I understand that there may be deductions from the grant if there are rechargeable repairs and rent arrears.

You: Signed **Date**

Joint tenant: Signed **Date**

Office use

Removal costs approved

Sign: Date:

Under Occupancy Grant approved

Sign: Date: