

## HOW DO I HELP TENANTS TO MOVE TO ANOTHER HOME?

When landlords began contacting tenants affected by the bedroom tax to explain what it meant for them, some people knew that they wouldn't be able to afford the 14 or 25 per cent shortfall between their rent and housing benefit and indicated that they wanted to move to a smaller home. However, the majority of tenants – often around 65-70 per cent – said that they wanted to 'stay and pay', sometimes with financial help from family or friends.

The bedroom tax has now been in place since April 2013 and many tenants who wanted to stay in their homes are finding that they can't make up all, or any, of the shortfall every week – and this is before colder weather brings higher fuel bills. Added to this are tenants affected by the overall benefit cap, particularly in areas where rents are high, who, if they are unable to increase their income through employment, may be forced to look for homes in less expensive areas. All of this means that we can expect to see an increase in the number of tenants who need to move over the coming weeks and months.

### MOVING ON – THINGS TO THINK ABOUT

- Does your allocations scheme give under-occupiers enough priority to be offered a move? Does it also recognise/prioritise financial hardship?
- Do you need to focus on tenants who are under-occupying by more than one bedroom as they face a larger financial penalty?
- If you have an under-occupation incentive scheme, do you need to review and/or target it better? For example, many schemes focus on freeing up larger houses, while many people affected by the size criteria may be living in two bedroom flats
- Support tenants to apply for a transfer and make sure that they understand how to bid for homes if you operate a choice-based lettings scheme – offer help with bidding if they need it
- Can you help people into the private sector by, for example, offering financial help with the deposit and rent in advance?
- Try to work closely with partners to help people to move – no housing provider has all the solutions
- Are policies on current and/or former tenant arrears preventing people from moving? Can you take a more flexible approach? Bear in mind that you can recover arrears by including a clause in the new tenancy agreement requiring tenants to repay what they owe at an agreed rate

### MAKING THE MOST OF MUTUAL EXCHANGES

Smaller homes are in short supply in many areas and so landlords are turning to mutual exchanges as a way of helping tenants to move.

- Aim to actively promote mutual exchanges – tenants may not know that this could be a solution for them.
- Tell tenants about national exchange schemes – this is particularly important for those who need to move to cheaper areas because of the benefit cap
- Try to work with other landlords as this will increase the opportunities for tenants to exchange
- Creating a 'match-maker' role, possibly shared with other landlords, will help to identify possible matches
- Can you cope if the number of mutual exchanges increases - make sure that your processes are stream-lined and efficient

- Make sure that you understand how to carry out a mutual exchange, particularly if the people involved have different tenancy types – [practice online](#), which CIH's chartered members have free access to, includes good coverage of this
- Develop clear information for tenants – they need to know and understand that they take the property 'as seen' and the situation when they swap with someone with a different type of tenancy
- Can you offer practical and/or financial help with the moving process – it may make business sense when weighed against increasing arrears
- Can you offer down-sizing payments to exchanging tenants if you do so for transfer applicants?

### IDEAS INTO PRACTICE

- **Eastlands Homes** has a dedicated under-occupation project officer, supported by a handyman service, who advises and supports people who need to move
- **Walsall Housing Group, Caldmore Accord** and **Solihull Community Housing** have clauses in their tenancy agreements allowing them to recover former tenant debts when people with rent arrears transfer
- **Derby Homefinder** partners, **Salford City Council** and **Circle Housing Group** have run successful matching events to bring potential mutual exchangers together
- Under its Smartmove scheme, **LB of Islington** pays £750 per bedroom freed up to downsizers who are exchanging, compared to £500 per bedroom for transfers. It also takes photographs and advertises swaps online
- **One Vision Housing** has a dedicated officer to find mutual exchange matches.

### RESOURCES TO HELP YOU

CIH has produced a range of useful resources on welfare reform exclusively for CIH members including:

#### Briefings

- [What you need to know about welfare reform](#), and a range of further 'what you need know about' briefings on specific aspects of the changes, such as the bedroom tax, the overall benefit cap and the uprating of benefits.
- [Welfare reform: Practical approaches](#)
- [How do I...tell tenants about welfare reform?](#)
- [How do I...make sure tenants pay their rent?](#)

#### Webinars

Watch recordings of our recent webinars online, including:

- [Understanding the latest changes to housing and council tax benefit](#)



OCTOBER 2013

- [Practical responses to welfare reform](#)

#### **Coming soon**

We will also be producing a further 'how do I' briefing in this series, exclusively for CIH members on helping tenants to find work.

CIH Consultancy is also looking to work with a small group of landlords to help them to [develop their approach to creating sustainable tenancies](#). The project will start from the end of November 2013.

For the full range of resources that are available visit [www.cih.org/welfarereform](http://www.cih.org/welfarereform)

