

A guide to the under occupation scheme

Housing Management Services

Feel good about **coming home**

we can 

What is the under occupation scheme?

We encourage tenants living in family-sized homes to move to a smaller property where appropriate so that the homes released can be offered to tenants who need them. This includes tenants affected by the “Bedroom Tax”.

Our scheme provides a range of ways to help tenants wishing to move to a smaller home. Assistance includes a dedicated caseworker, moving payments and help with the cost of removals

Ways to move

What are the main benefits of the scheme?

- We offer a home visit or office appointment to discuss with you in detail what your requirements are and agree a personal rehousing action plan.
- Advice about all the possible options for rehousing including referral to any special schemes.
- A named member of staff to keep in regular contact with you and support you in finding a smaller home
- A generous moving payment and money towards removal expenses
- High priority on our Transfer list with extra priority for tenants affected by the Bedroom Tax for some properties.

- The option of moving to two smaller properties in certain circumstances.
- The option to have additional works carried out when you move to a smaller property
- An overlapping period of two weeks between your new tenancy and your old tenancy so that you don't have to move in a rush.
- Up to three rehousing offers

How are moving payments calculated?

Your payment is calculated on the basis of £500 for each bedroom released. We pay a fixed amount of £500 for any move into a home with 3 or more bedrooms. You can work out how much you would be entitled to using the following grid:

Payment Calculator

Current property size?	Property size moving to?			
	1	2	3	4
2	500			
3	1000	500		
4	1500	1000	500	
5	2000	1500	500	500
6	2500	2000	500	500

We also offer up to £500 towards removal expenses when you use our recommended contractor.

These payments are also available if you carry out a mutual exchange or move through another scheme such as Housing Moves or the Seaside and Country Homes scheme, provided we can offer your old home to a family on our Transfer List.

We can also refund you up to two weeks' rent on your current home so that you

can keep the keys for an overlapping period to give you more time to move and return the keys to us.

You should continue to pay the rent on your current home until you return the keys. This does not apply to moves by mutual exchange.

When and how is the money paid?

In order to receive your moving payment, you must meet the following conditions:

- You must give adequate Notice of Vacation for your current home. This may be up to four weeks but will be agreed with you at the time an offer is made.
- Before you move out you must provide access to your home for an inspection and a viewing by a prospective tenant accompanied by

a member of staff during normal working hours.

- You must leave your current home in a satisfactory condition and clear of any rubbish and furniture including any garden, loft or cellar and return the keys on time.

If you owe any money to Family Mosaic at the time you move, your moving payment will be used to clear the debt up to the whole amount of the payment due before you receive any money.

If you leave your current home in an unsatisfactory condition and as a result we have to carry out works that are your responsibility, we may recover the cost of these works from your incentive payment.

The amount you are eligible for will be confirmed at the point a rehousing offer is made to you.

Payments are made by automated bank transfer direct to a nominated bank account after you have returned the keys to your current home and we have inspected it to check that all the above conditions have been met.

What priority will I get for a move?

As an approved under-occupier you will get the highest possible priority for a move.

We will place your application in Band A of our three band system.

We give extra priority for some properties for tenants affected by the “Bedroom Tax”

We operate a choice- based lettings system which means you can see the properties we have available each week.

If you have difficulty using our choice- based lettings scheme we offer a range of types of support including autobidding on your behalf for suitable properties.

What size home will I be offered?

We will assess your needs in line with our current Transfer policy. However, if you are giving up a property with three or more bedrooms and you would normally be entitled to a one- bed roomed property, we may be able to offer you a two-bedroomed property.

Please note that this will reduce the size of any moving payment you may be entitled to receive. See the payments table for details.

We allow tenants in need of a home with three or more bedrooms to bid for a home with one fewer bedroom even if this results in a low level of overcrowding.

If you do this as a result of an under-occupation move, you will not be able to rejoin the Transfer list on the grounds of overcrowding.

Any offer of a property will be subject to an affordability assessment to ensure you can afford the rent including any entitlement to Housing Benefit.

Can we be offered two smaller properties in exchange for our current home?

We are happy to consider requests for two smaller properties from any tenant living in a property with three bedrooms or more provided that the combined number of bedrooms in both properties is no greater than the number of bedrooms in the property being given up.

This will be limited to circumstances where the tenant moves to a property with one or two bedrooms and the other adult person in the household moves to a studio or one- bedroomed property.

Where this happens it will be necessary for the tenant and other household member(s)

to move to a smaller property first before we offer separate rehousing to other family member(s).

Incentive payments are payable to tenants whose householdsplits into two smaller households as long as at least one bedroom is released.

For example:

Illustration 1:

Tenant and adult son move out of a three bedroomed property into a two bedroomed and one bedroomed property. No incentive payment payable.

Illustration 2:

Tenant and adult son move out of a three- bedroomed property into two x one- bedroomed properties. Incentive payment of £500 payable.

With your agreement we can divide the incentive payment between both parties according to your wishes.

Can I get additional works carried out to my new home?

We can carry out additional minor works to your new home.

These works might include redecoration, fitting of window battens, curtain rails, curtains and blinds, plumbing in of dishwashers and washing machines, and fitting hand rails.

Please discuss this with a member of staff when you view a property.

You will be provided with an estimate for the cost of the works which will be taken from your incentive payment.

All works will be carried out after you move into your new home. You may also be entitled to a Decorations allowance, depending on the condition of the property.

Can I have more time to move into my new home?

We normally expect tenants to move quickly to keep to a minimum the length of time homes stand empty.

We recognise that under-occupiers may need more time to move therefore you may delay the return of the keys to your current home by up to two weeks after the tenancy date for your new home. After you have returned the keys and we have completed a satisfactory inspection, we will pay you an additional amount

equal to the rent payable at your current home for the overlapping period.

How many offers will I get?

We make underoccupiers up to three offers of rehousing. If you refuse three offers you will be removed from the Transfer list but we will offer you advice about other ways to move.

Are there any other rehousing options?

Apart from a transfer there are several other ways you could move.

Housing Moves

This London-wide scheme gives priority to under-occupiers wishing to move to a different borough in London.

You can register to join the scheme online.

www.housingmoves.org

Apply to your local council

Your council is likely to run a scheme to help tenants downsize and may also offer financial help when you move.

You will not qualify for a moving payment from Family Mosaic if we have to offer your old home to the council once you have moved out.

Mutual exchange

There are many overcrowded families eager to move to a larger home through a swap. We recommend Homeswapper.

www.homeswapper.co.uk

There are other schemes and options we may be able to help you with. Please contact us for more information and check our website.

How can I get more information?

For further information about how we can assist you to downsize, please contact the Customer Care team on 0300 123 3456 and choose Option 2.

This leaflet is intended to provide general guidance only. Please ask us for more specific advice about how we might be able to help you move and any financial help we might be able to offer.

Access to our services

There are a range of ways
you can contact us:



Dedicated Customer Care Line

0300 123 3456 and press option 2
to speak to a Housing Officer.



Via email

customercareline@familymosaic.co.uk



Via letter

Family Mosaic

Albion House, 20 Queen Elizabeth Street,
London, SE1 2RJ or

Family Mosaic

Pembroke House, Northlands Pavement,
Pitsea, Essex SS13 3DU.



Through our web site

www.familymosaic.co.uk

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This document gives you information about **the under occupation scheme**. If you need any part of this document in **large print or Braille** please contact us on 0300 123 3456.

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