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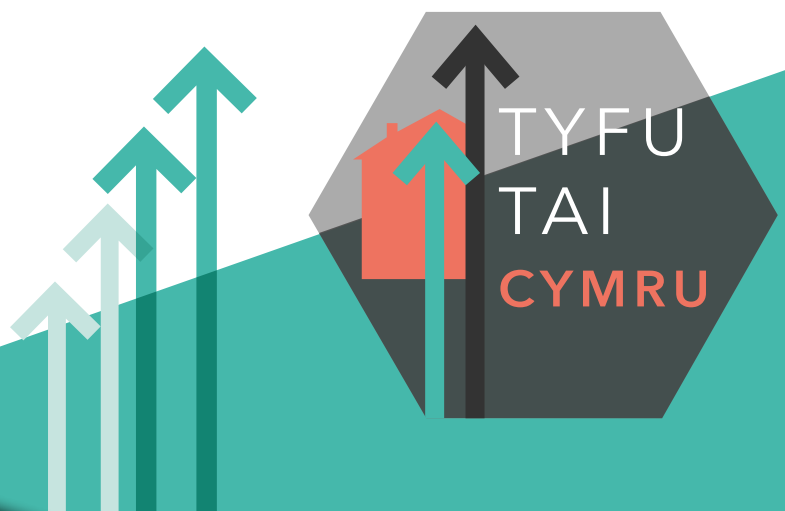
Right place, right home, right size?

Increasing housing mobility for social housing tenants in
North Wales

Dylan Jones, Matt Kennedy, Catherine May



In collaboration with...



Introduction

In late 2020, the Tyfu Tai Cymru team (part of CIH Cymru) were approached to undertake research for a North Wales working group which included all local authorities and almost all the housing associations operating in the region to highlight which activities would support 'rightsizing' for tenants living in social housing. The research included a focus on the reasons preventing people from moving into homes that are the "right size" despite their current homes being too big or too small utilising insights from professionals, tenants and the existing literature to propose areas of future focus for the group to work collaboratively on progressing.

Tyfu Tai Cymru (TTC) is a five-year housing policy project funded by the Oak Foundation which aims to provide insightful analysis and fill evidence gaps to support policy progression.

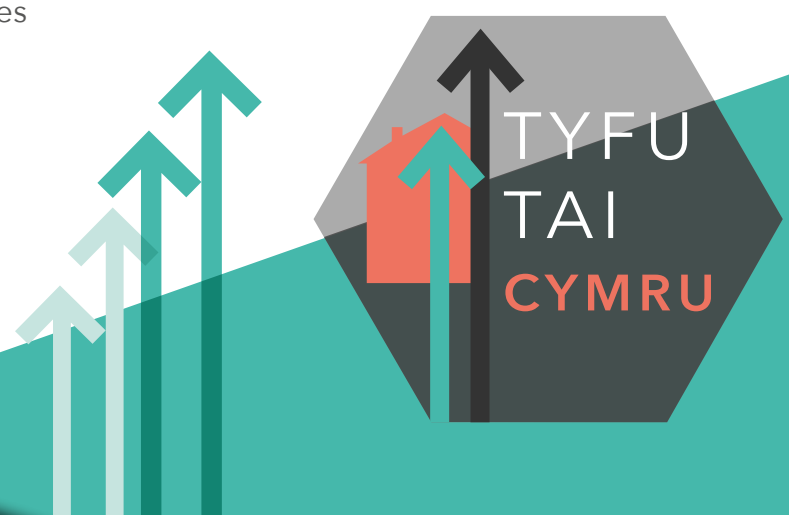
Acknowledgements

We would like to thank the working group for their ongoing engagement and support of the TTC team in undertaking this work and the professionals who took the time to share their insights with us. We would also like to thank all the tenants who responded to the survey and took part in focus groups. Finally we would like to highlight the efforts of one of the report authors Dylan Jones, who as a final year Housing Studies student at Cardiff Metropolitan University continued to contribute to this work despite the pressures of academic life.

Methodology

The research employed a mixed methods approach to incorporate the use of both existing information and uncover fresh insights.

- **A rapid literature review** was undertaken to provide an overview of the nature of the problems around overcrowding and under-occupying and detail what barriers/solutions had been commonly used.
- **A survey of tenants** was developed collaboratively with the working group that received 321 responses
- **A survey of staff** was developed that received 21 responses
- **Semi-structured focus group discussions** were held with professionals working directly in the areas of housing management and a group of engaged tenants.



Rapid literature review

At a glance...

- Overcrowding and under-occupation of properties have been highlighted as a concern for decades and have been exacerbated by the chronic undersupply of social and affordable housing leading to limited housing mobility and choice
- Systemic barriers include 'the Bedroom Tax' and conflicting social housing allocations policies
- Other barriers include the practicalities of moving and the emotional impact on people's well-being
- Solutions have included using dedicated housing staff roles to facilitate moves and prompt conversations about the future with tenants
- Incentivisation can be a good way to overcome some of the practical and financial barriers associated with moving home.

Overcrowded housing has long been identified as having detrimental effects on physical and mental health, childhood development and education and familial relationships (Shelter, 2005), all of which have been highlighted and exacerbated by the COVID-19 pandemic. Overcrowded housing increases the likelihood that household develop symptoms and a disproportionate impact on low-income and BAME communities who have a higher likelihood of living under such conditions (Barker, 2020).

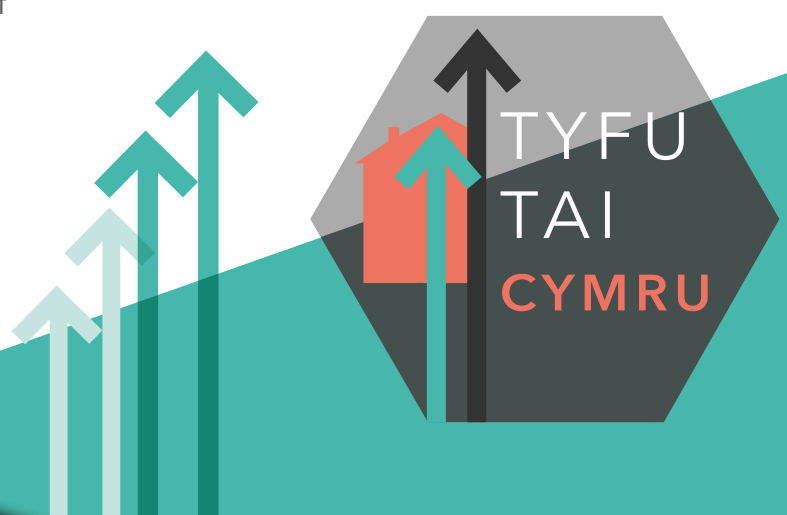
The issue of under-occupation is not a new one with parliamentary discussion of such issues dating back to 1929 (Cowan & Marsh, 2018). It has been argued that under and over-occupation are not individual problems

but part of the same problem in ensuring the efficient and proper management of social housing (Cowan & Marsh, 2018).

Under occupation of properties within the social housing sector was challenged by the UK Coalition Government through the introduction of the under-occupation charge, commonly known as the 'bedroom tax', which has created hardship for many (Koch, 2014). The U.K. under-occupation charge does not directly affect people reliant on pensions and as such has less influence over older people's options.

Other factors that contribute to why people may be in a home that is too large for their needs can include; emotional connection to the property; time invested in making the property a home; needing the extra space to accommodate family visits and well-being impacts arising from relocation and the loss of, or distance from, social and support networks (Family Mosaic, 2017).

Systemic barriers were also present in the literature in the form of allocation policies that differed between areas and the prioritisation given to those seeking to move to a larger or smaller home and the conflict with those in most urgent housing need.

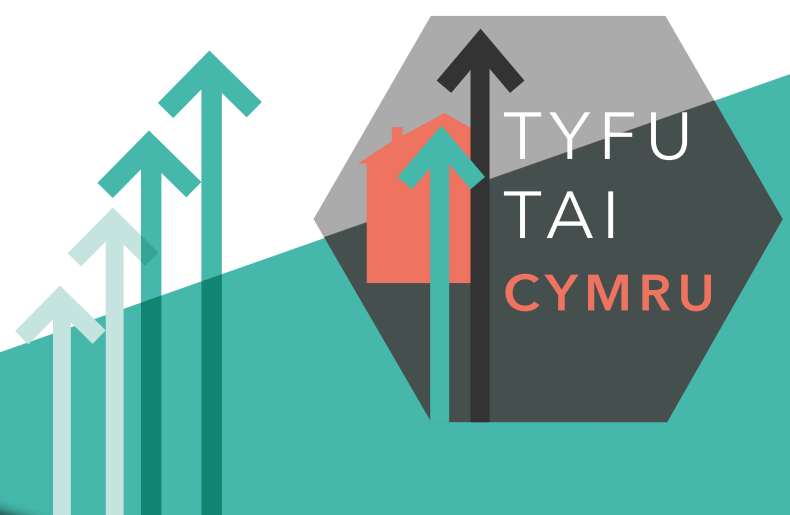


Several responses aimed at overcoming these barriers presented themselves in the literature including local authorities (in and outside of Wales) having a dedicated rightsizing service and housing associations employing a dedicated rightsizing officer to facilitate moves (Family Mosaic, 2017). Manchester City Council take a similar approach through their Housing Options for Older People Service (OOP) which offers a housing MOT for people over 50 encouraging informed forward planning for their housing requirements and options as they age (APSE, 2019).

Other approaches included a focus on persuasion and incentivisation. Persuasion strategies included encouraging tenants to consider the suitability of their property as they age with attention to accessibility and falls prevention (Public Health Wales, 2019) and highlighting financial savings and more comfort arising from residing in smaller, better insulated properties (Family Mosaic, 2017).

Incentivisation strategies included giving

priority to tenants wishing to downsize in internal transfers (Cardiff Council, 2020), prioritising repairs for potential downsizers, writing-off rent arrears, cash incentives, assistance with decluttering, packing and help to move, and paying moving costs (Family Mosaic, 2017). Cardiff Council (2020) also offer the opportunity to claim a Welfare Reform Disturbance Payment of £250 to assist with costs of setting up a new home. The effectiveness of such strategies has been questioned in that their focus on removing financial barriers to moving fail to persuade anyone who has not already considered a move (Cowan & Marsh, 2018).



Tenant survey analysis

Profile of respondents

Overall, the survey received 321 responses¹. The geographical spread of responses was as follows:

- Anglesey - 4.7% (15)
- Conwy - 12.9% (41)
- Denbighshire - 2.8% (9)
- Flintshire - 26.1% (83)
- Gwynedd - 6.6% (21)
- Wrexham - 46.9% (149)

46.7% were female and 15% male² with the vast majority being aged between 25-79, and a much smaller proportion - 2.5% aged under 25, or over 80 respectively.

29% of respondents considered themselves as having a disability. 41 respondents could speak Welsh fluently, whilst 152 were non-Welsh speakers.

¹The survey was done digitally, with organisations involved in the research publicising it to tenants via their already established communication channels. The survey was open from January 11th and closed on March 12th, 2021

²Any questions capturing equality information were optional, therefore the percentages will not be fully representative of the entire sample.

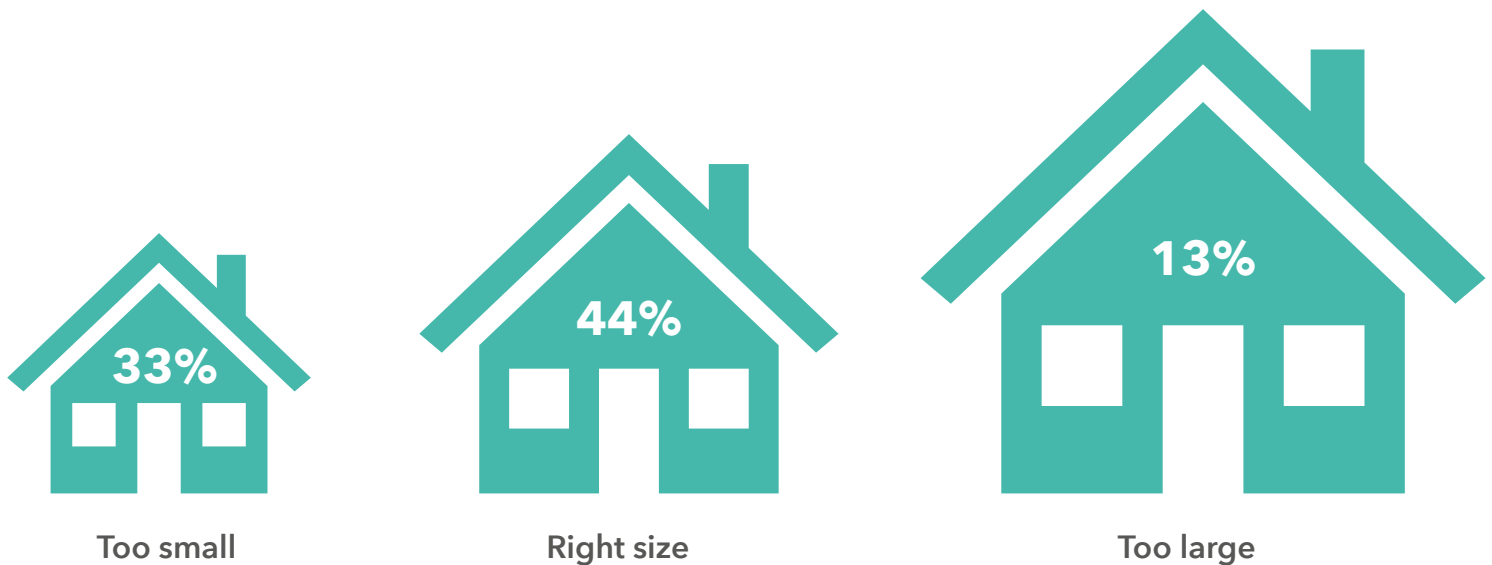
Current housing circumstances

A small proportion indicated that they live in older persons housing, with the majority in general needs broken down as follows:

- Semi-detached house - 36%
- Terraced house - 21%
- Bungalow - 13%
- Ground floor flat - 10%
- Upper floor flat (no lift or stair lift) - 9%
- Detached house - 6%



In thinking about the size of their current home, respondents indicated the following:



A high proportion (83%) of those who indicated their homes are too small were from a household including one or more children.

When asked what respondents like most about their homes a wide variety of responses were selected.

Table 1. Top 5 most popular factors about people's existing homes

Overall

1. Garden/outdoor space
2. Close to amenities
3. Close to family/friends
4. Local area
5. Rent/bills affordable

Those who indicated their home is too big placed a greater emphasis on their existing home 'feeling safe and secure' and much less on 'my rent/bills are affordable' compared to the overall sample results.

"It's the home we moved to when we got married, raised our children and will be buried fromit's home."

Thinking about the future

Looking to the future, 65% had concerns about the suitability of their current home and almost the same amount had thought about moving in the past year. 82% of those who said their home is too small and 90% of those who said their home is too large had considered moving during that period.

The additional comments to this question illustrated the impact that a disability/illness, caring responsibilities and the ability to maintain mental and physical well-being can have for people who feel their house is not the right size for them.



"I'm struggling on the stairs can't have stairlift as tried that - need 2 bedrooms as my partner has cancer and sits up most of the night to help his breathing."

"My girls bedroom isnt big enough for them to share and the age gap they should have their own room."

"It will be too big for me once my daughter and grandson move out."

Of those who had thought of moving, 75% were not registered on the SARTH or their council waiting list.

The majority (91%) were not aware of what help and support could be provided to move home.

Respondents were asked about what factors would be most important to them if they were to move in the future.

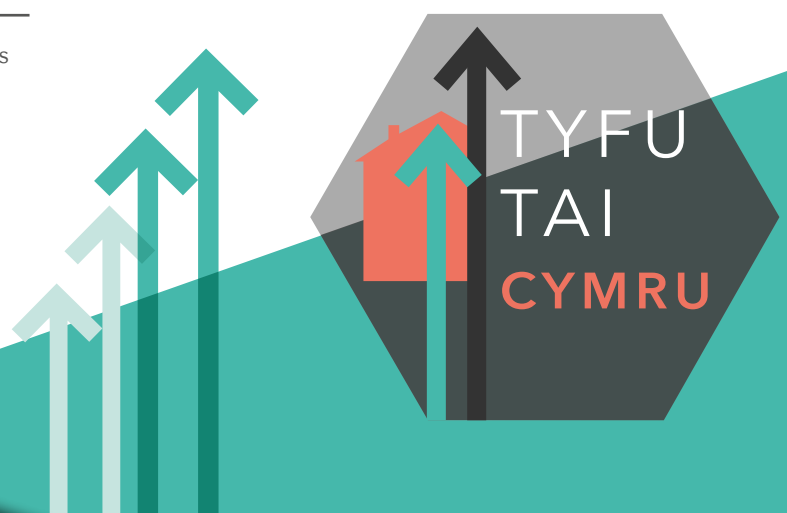
- The most popular factor overall was 'having outside space' followed by 'feeling safe and secure'.
- For those with a home too large for their needs 'moving closer to family/friends' and 'somewhere that felt like home' were a greater priority.
- For those with a home too small for their needs 'the cost of rent' and 'having a modern and spacious home' received strong support.

Table 2 - Type of support to help with moving across respondents that indicated homes is too small or too large against the overall sample (%)

	Overall (%)	Too large (%)	Too small (%)
Help with settling into my community	6	7	7
Help to organise and pack belongings	11	13	8
Help with connecting to utilities	8	9	6
Help with decorating	19	21	18
Help with the cost of moving ³	26	20	43
Support with my well-being	10	9	15

"Would love to move house but cost too much and a lot of work to pack and move."

³The survey provided 'new carpets' and 'removal services' as examples of costs.

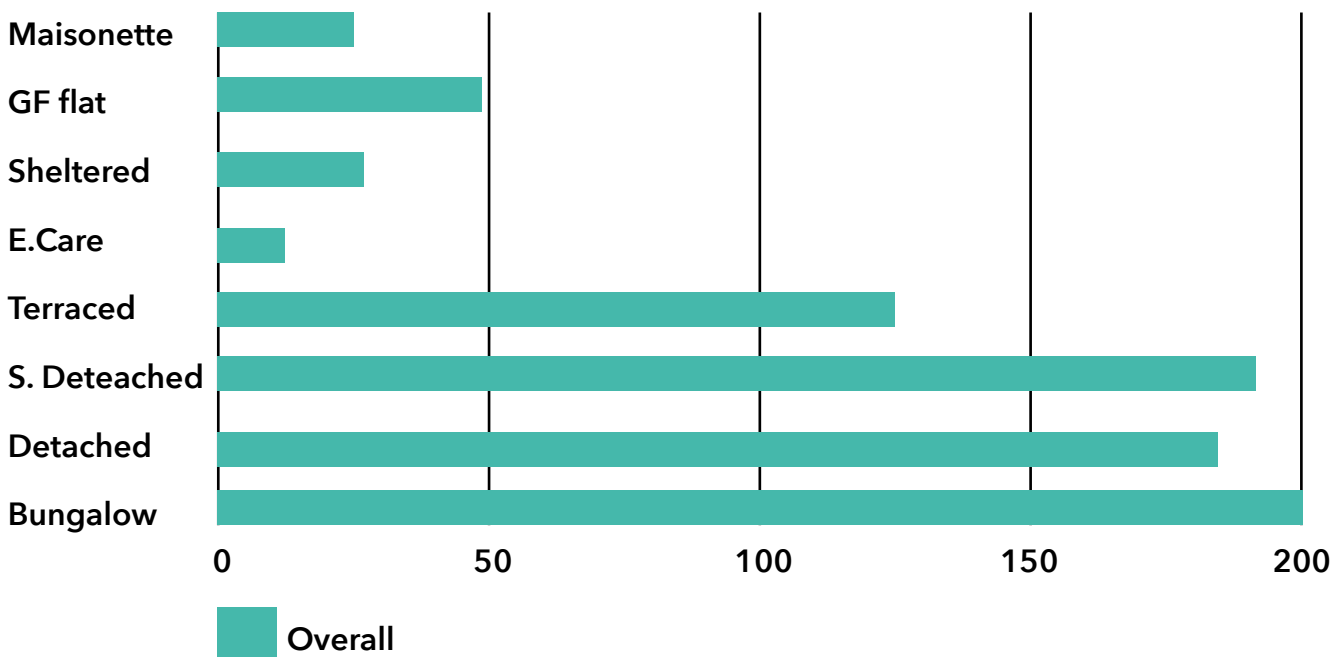


People who felt their homes were too large for their needs had relatively consistent results with the support they need compared with the overall sample. In contrast, people who felt their homes were too small for their needs placed greater emphasis on needing help with the cost of moving and support with well-being.

"I feel the actual size of the bedrooms should be taken into account when deciding if a family is adequately housed."

When asked how many bedrooms respondents would want (if they were to move), most popular were two bedrooms followed by three. One- and four-bedroom homes were only half as popular compared with the top two selections.

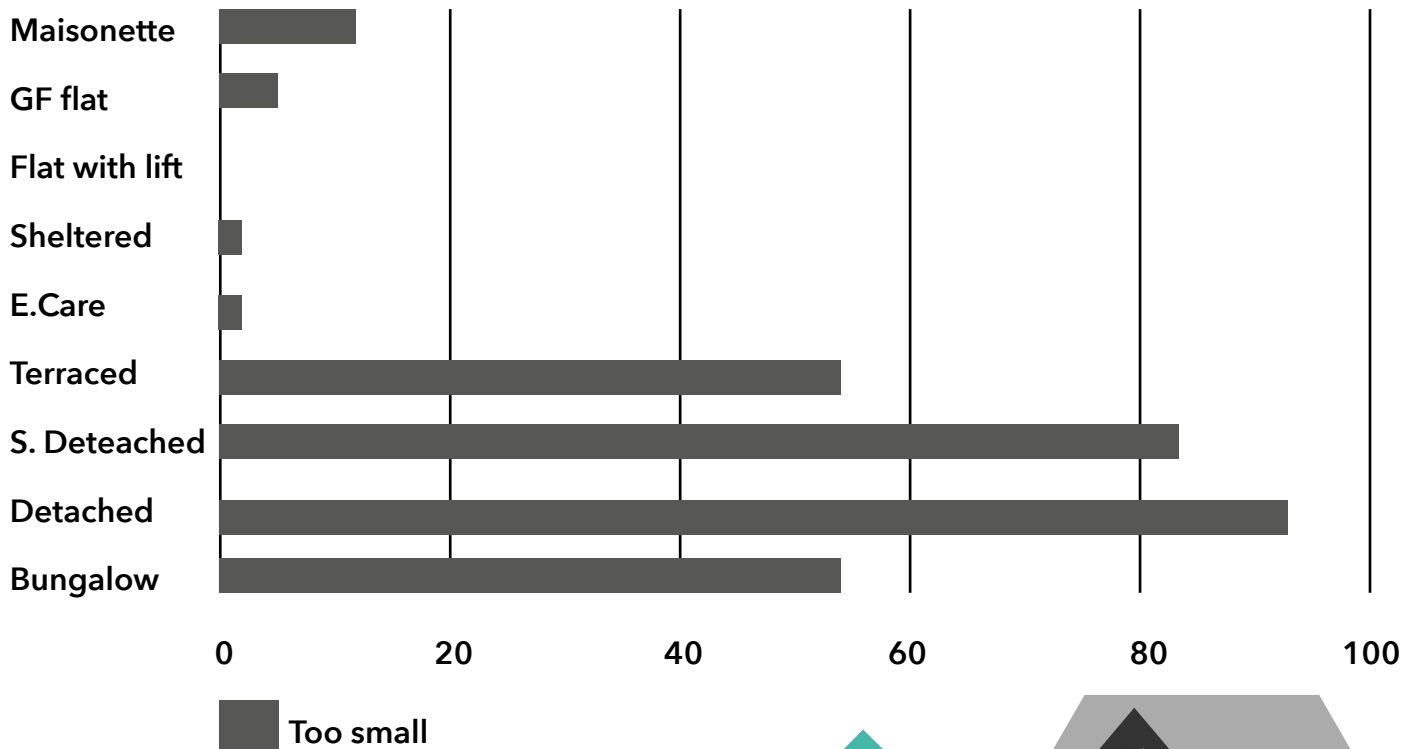
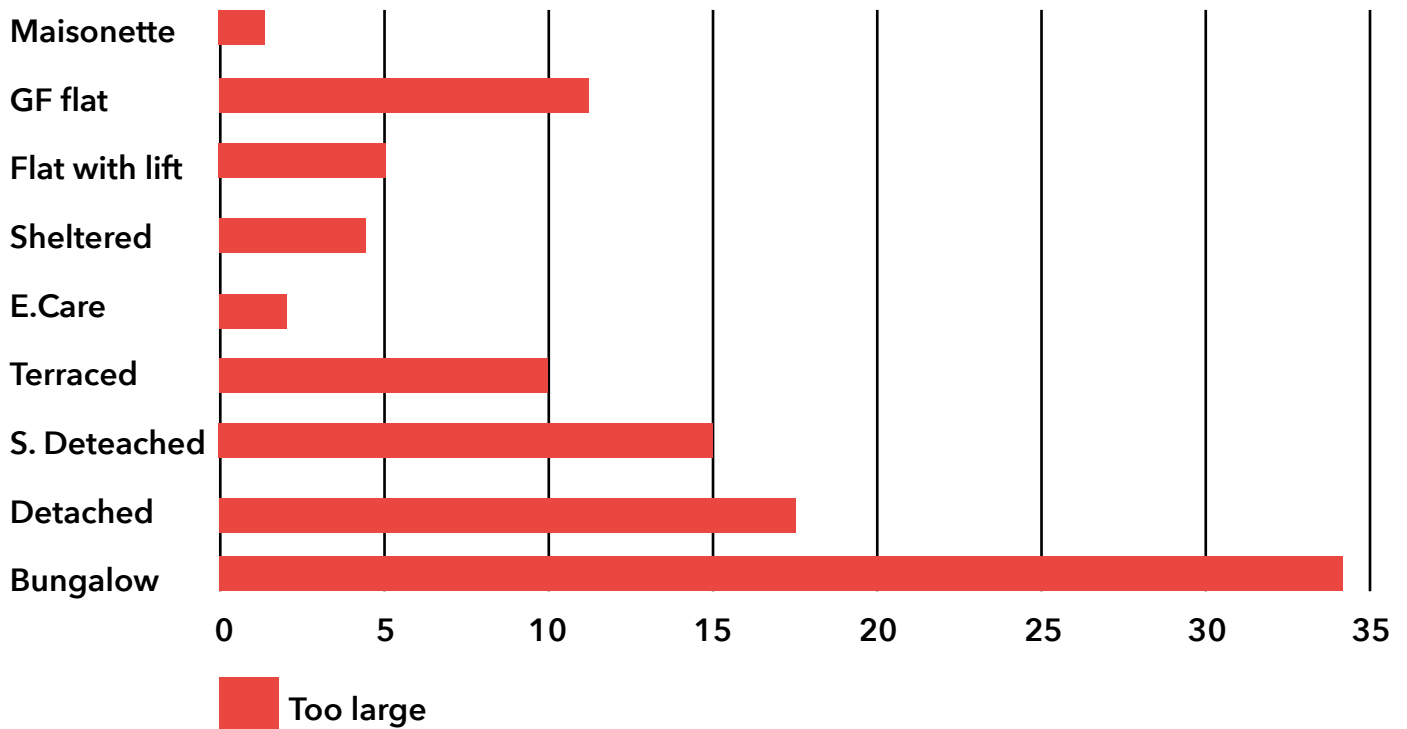
Table 2, 3 & 4 - Popularity of property types across respondents that indicated home is too small or too large against the overall sample by number of responses⁴⁵



⁴Bedsits and upper floor flats without a lift/stairlift had little/no demand.

⁵Respondents could select up to three options - the number on the horizontal axis therefore represent how many times a particular response was selected.





In the overall sample, bungalows and houses that are detached or semi-detached receive high levels of support⁶.

"I would love a bungalow but there are no bungalows in my area."

For those who say their home is too large, 'bungalow' receives a higher proportion of support, and unlike in the overall responses, there is good support for ground floor flats. For those who say their home is too small, detached homes become the most popular property choice, closely followed by semi-detached. Bungalows and terraced homes also receive good support with a marked lack of support for any other property types such as flats or supported accommodation.

Realising the reality of rightsizing

The following boxes highlight the issues identified by a focus group of tenants, and the story of one individual. They told us about the barriers that currently exist to realising some of their housing aspirations.

Sampled stock data

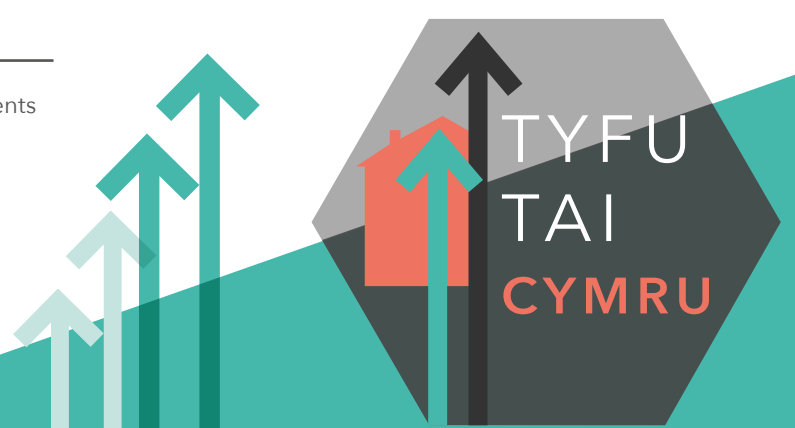
Housing association data: Whilst one housing association managed 231 bungalows 71% had never turned over, whilst 25% had done so once, and only 4% had done so more than once.

Single Access Route to Housing (SARTH) data:

Whilst there is a good supply of homes against demand for 2 bed and 3 bed room properties the average time spent on the waiting list is similar to the average time spent waiting for 1 bed accommodation (despite there being a clear undersupply of 1 bed accommodation). This is in part explained by there being only one location that matches the top 5 areas where stock is located and the top 5 areas where the demand is greatest.

SARTH data: There is also a considerable undersupply of larger homes of 4 beds or more. Whilst the average wait for those requesting 4 beds on the list is 1135 days the wait jumps to 2769 days for those needing 6 beds. (Although demand for 6 beds is considerably smaller).

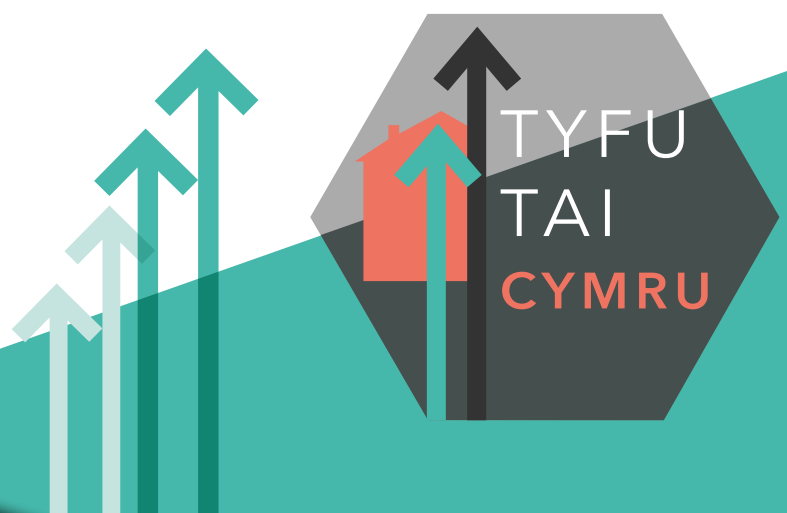
⁶There was no limit on the amount of selections respondents could make in response to this question.



Focus group with tenants

- For some the “bedroom tax” was a clear barrier to considering moving in the future, and for those already impacted it created additional anxiety over the financial security of individuals
- Despite the impact of the bedroom tax some tenants highlighted the need for additional space to accommodate their responsibilities in caring for children or grandchildren on a regular basis
- Tenants told us they would approach their landlord for support with moving, but they recognised that they represented an engaged group of tenants and that further work may be needed to ensure the offer of support is better known across all tenants
- The importance of having a key point of contact (usually a housing officer) was raised as something that could enhance the knowledge about a person’s housing needs - and make conversations about moving, if desired by the tenant, easier to have
- Tenants valued feeling part of their community and feeling safe and secure in their homes

Anne’s story... Anne (aged 63) has lived in her housing association first floor flat for ten years. When she moved in she was employed and was able to meet the rent for her two-bedroom property through her salary. She has been very happy living there, being near family and being able to have grandchildren to stay in her spare room. Anne experienced very poor mental health five years ago and subsequently lost her job. Since this time she has lived with the stress of the spare bedroom tax. As Anne lives on Employment Support Allowance she can only cover the extra charge for her spare bedroom through receiving Discretionary Housing Payments from her local council. This decision is made every 6 months and is a stressful time for Anne waiting to hear if she will receive the payment or risk losing her home. The housing association are supportive of Anne staying in their property. While Anne appreciates being able to remain in her home the need to regularly apply for the extra funding adds to her stress and poor mental health.



Staff survey analysis

The staff survey sought to better understand how organisations currently manage rightsizing, and the staff perceptions about the barriers facing tenants and the opportunities to do things differently.

How organisations consider rightsizing at present

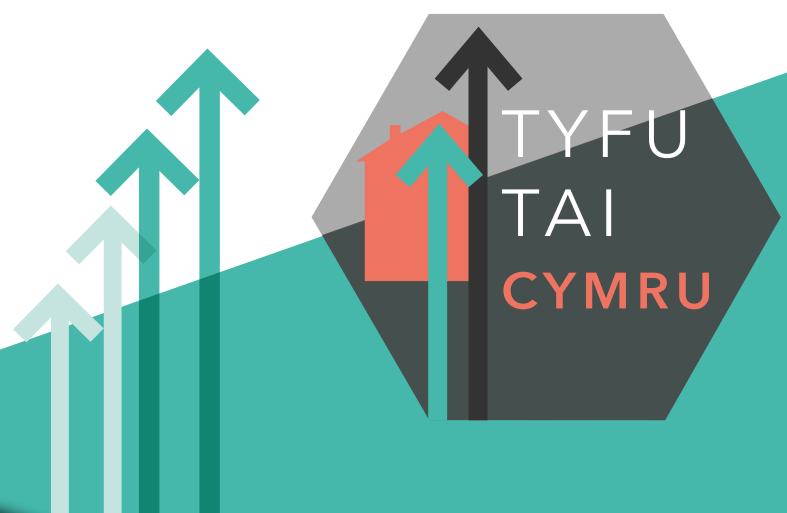
Most respondents (86%) felt their organisation had quite a strong, or a very strong understanding of why some tenants may be living in homes that are too small or too large. Reflecting on the impact of the COVID-19 pandemic a slight majority (52%) suggested the current crisis has not had an impact on the demand for more appropriately sized housing. Findings from the staff focus group (detailed later in this section) highlight evidence that some staff feel the pandemic has impacted requests to move.

Reflecting on how their housing management team operates, respondents described a few different iterations. A common theme was the role of housing officers as being central to addressing and identifying concerns from tenants, and as a point of advice for other team members - such as rent officers. Some described that where allocations sat outside of the housing officer role there could sometimes be a disconnect between the housing officers who have in-depth knowledge of the housing circumstances of individuals and households, and the allocations function itself.

The Wales & West approach

Wales & West originally focussed on one void property and mapped out the journey of the applicant that was matched to the property, identifying what happened and who was involved at every stage. It became apparent that the property was not suitable for the applicant and this developed an understanding that just because Wales & West had a property and an applicant it did not mean they were well matched. Repeating the same evaluative process for every upcoming void allowed them to define what mattered to the applicant and subsequently define what was the purpose of the lettings system.

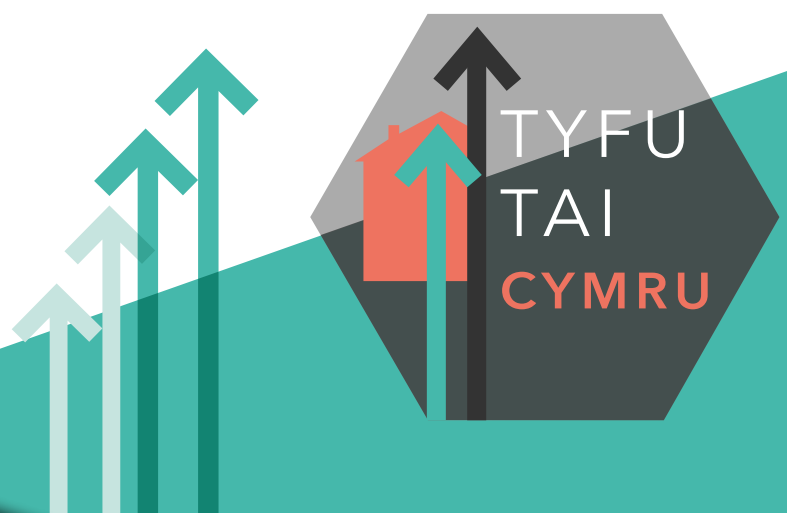
Identifying that the service was designed for a general approach and not best suited to define individual needs the organisation moved to a person-centred approach utilising Outcome Stars to define individual requirements.



Continued assessment via the use of the Outcome Stars at every point of contact with the tenant allows for continuous evaluation of outcomes for the tenant and evaluation of the services that the organisation provides and thus defines service improvements. It is via this bespoke, tenant-centred approach that Wales & West manage their properties to ensure that rightsizing issues are dealt with individually as they occur. This approach was claimed to be more labour intensive, requiring more housing officers with smaller patch sizes (between 200 and 250 tenants to each officer) than usual, but the organisation believes it is worth the increased costs as tenants are happier and savings are made due to problems not arising elsewhere.

Table 1. Overview of the level within organisations at which respondents felt issues around overcrowding or under-occupying were discussed. (%)

	Yes	No	Unsure
At your organisations board/senior management meetings	45	20	35
At operational meetings within and between teams/departments	65	15	20
At regional meetings aimed at increasing collaboration	25	25	50



Staff report that issues that drive the need to consider rightsizing take place at several different fora. Responses suggest that operational meetings between teams is where this is most frequently discussed, but there was also a positive indication that some organisations consider these issues at a board/senior management level.

Most organisations (59%) did collect data and evaluate interventions aimed at helping people find a suitable home, however a significant amount (41%) indicated that this was not done.

In considering data collected by organisations on equalities information linked to overcrowding or under-occupying there was a mixed picture, with some (35%) collecting this, but a slight majority (55%) not doing so. Taking this a step further, some (35%) indicated that policies linked to addressing the issues of overcrowding or under-occupying were subject to an Equality Impact Assessment – almost half (47%) however were unsure on this aspect.

Identifying barriers and interventions behind overcrowding and under occupying

Respondents were asked to reflect on the reasons why some people may be living in homes not suitable to meet their needs, the barriers they could experience to moving home and, as professionals working directly with tenants in such circumstance, provide a view on what activities could be undertaken to help.

Driving forces

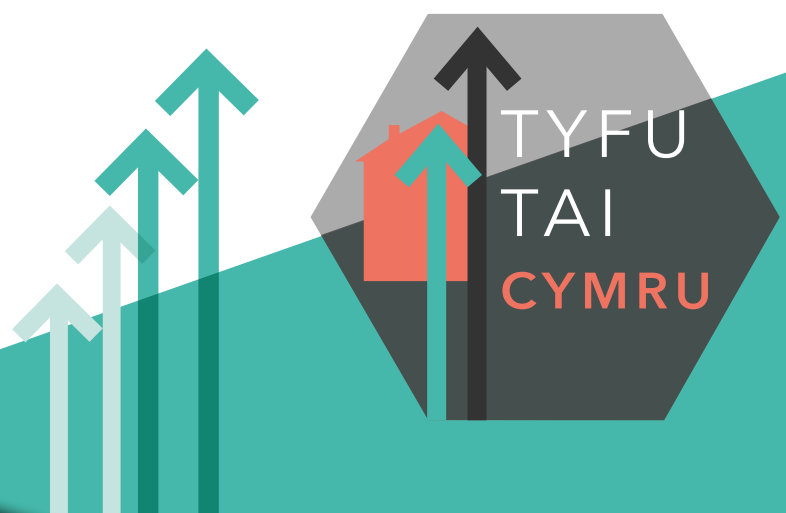
In relation to overcrowding the lack of appropriate housing and family growth (births, children returning to the family home, extended family moving in) were identified as the two main driving forces. Being able to afford a home with more space and the small footprint of someone's existing home were also highlighted. Issues around the bedroom tax and waiting list prioritisation were also mentioned by some respondents.

The sentimental attachment to a home and household changes (children moving away, relationship breakdown) were the two most cited reasons for homes being under-occupied. Again, limited housing options were highlighted in addition to how people are considered on the waiting list.

Focussing on solutions

In relation to under-occupying, respondents felt that increasing the supply of smaller homes (many caveated this to say that this didn't mean flats) and both financial and practical incentives would help those under-occupying to move home. There was also some support for better communication of housing options.

In relation to overcrowding, respondents felt constructing larger homes at a greater volume would help alleviate the issue. In addition, better promotion of existing options and



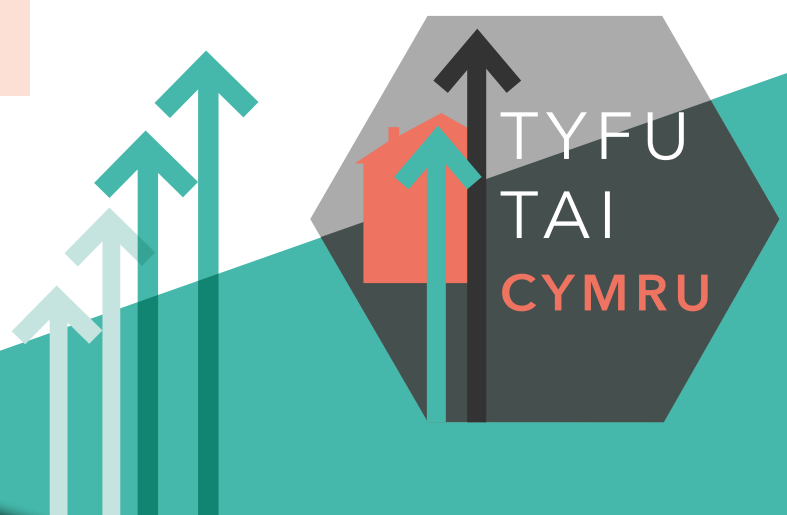
strengthening communication with tenants to inform expectations was also seen as useful. Several respondents also highlighted the need to utilise existing homes and empty properties to increasing housing options.

Respondents were asked to select any activities that could help the rightsizing process, based on activities identified by the literature review. There was meaningful support for every measure offered with the payment of moving expenses being the most popular and having a dedicated rightsizing officer the least popular. Assistance to de-clutter, arrears cancellation and cash incentives were also seen as good activities to undertake.

Staff focus group - highlights

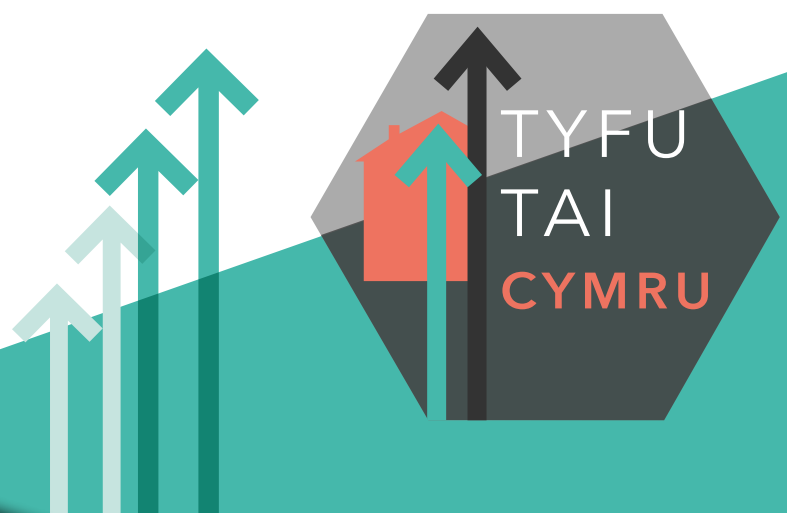
- A one size fits all approach would not work in supporting people to move to a more suitably sized home
- Older housing stock and an under-supply of homes in more popular areas further compound the issues of overcrowding and under occupying
- Some staff highlighted an increase in the amount of people living in overcrowded homes during the pandemic
- The possibility of introducing local lettings policies could help increase the options for people needing to move
- A view by some that choice-based moves (rather than needs) could result in more sustained tenancies and increase tenant satisfaction

- A real tension between what is delivered through s.106, and to make development stack-up financially and the need to build more larger homes
- Homeswapper type initiatives were seen as useful, although for some particularly older people, this approach may not always be the most appropriate
- May need to re-consider how demand is captured to evidence where development activity is focused
- Significant challenges in rural communities where links to shops and other local amenities decrease the desirability of areas
- Communication and language used was seen as key to ensuring discussion with tenant were done in the right way, without causing alarm or panic about their ability to remain in their current home.



Taking forward development-based solutions

Monmouthshire Housing Association engaged Cardiff University's architecture department to design flexible housing that could accommodate older people seeking to downsize or single occupant households (Forster, 2020). The solution was to design one bedroom courtyard properties with a living space large enough to accommodate overnight guests while still allowing for living space. This innovative solution provided older people with the space they required to accommodate visitors whilst assisting younger, single tenants to avoid the bedroom tax. Two previously problematic sites were utilised, being mews garages owned by the association behind properties they also owned. Mews garages are notorious for attracting anti-social behaviour (Sweeney, 2020) The developments solved this issue whilst creating modern, light dwellings with private outdoor space which could accommodate tenants who were under-occupying without the need for them to leave their local area, whilst experiencing significant cost savings by utilising land the association already owned.



Conclusion

Reflecting on all aspects of the information gathered to construct a contemporary picture of challenges around rightsizing across North Wales there are a number of threads emerging from the evidence.

Housing supply is a key barrier limiting choice for tenants and placing organisations on the back-foot when considering how to both alleviate urgent housing need, and also ensuring a sufficient supply of homes to allow choice and mobility as people's circumstances change over time. It isn't only about housing supply generally, but about the supply of the right homes - those homes people either find more desirable or need to accommodate to fit the needs of a household.

Other systemic barriers included the impact of the 'bedroom tax' limiting choice and control and the conflict between ensuring the viability of new housing developments against delivering homes that would maximise housing mobility.

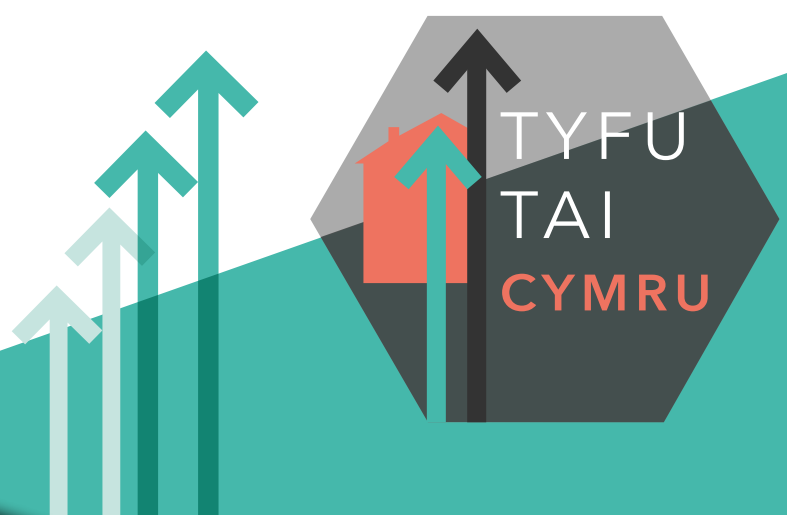
For tenants, practical support really matters when considering moving. In this respect, financial assistance was a priority but respondents showed support for a variety of other measures that would help reflecting that a one size fits all approach would not work, and that different interventions would fit different circumstances to prompt or help facilitate a move.

Concerns around disability, illness, caring responsibilities, ongoing mental and physical well-being were common features of the comments included by tenants - reflecting the pressures in people's lives that can drive feelings of anxiety about the future and the perception of how suitable a home is and will be going forward.

Perhaps of most concern was the finding that the majority of tenants didn't know where to go for help with moving (Although it's worth noting some indicated not needing support with moving). This re-affirms the need to consider how tenants are kept informed of the support available.

Staff were more likely to focus on barriers present in the system- such as the bedroom tax, waiting list prioritisation and allocations policies. It was clear that staff/ organisations are placed in difficult positions in attempting to support tenants, temper expectations and overcome those systemic barriers whilst making the best use of existing homes. There was also a clear enthusiasm for progress to be made on increasing the options for tenants.

Whilst some of the challenges highlighted are those which will take large-scale change to national policy to resolve, there are some areas that seem ripe for new/additional collaboration, which we detail in the following section.



Areas of future focus

We believe that given the challenges highlighted in this research there needs to be greater ownership at Welsh Government level to ensure new homes that are built have a meaningful impact on people's ability to move and have housing options available to them. To that end, we make the following recommendation:

The Welsh Government should consider more closely aligning funding for social housing with building homes that increase housing mobility.

The following points put across activities/topics to help guide the working group in considering how best to prioritise collaboration, resources and time in the interest of maximising the ability to enable rightsizing to take place across North Wales.

1. Tenant communication and engagement

- a. The group should consider developing a flexible approach to how things like the support on offer to help people move is publicised to tenants drawing on the insight and expertise of tenants and colleagues in communication teams.
- b. The group should consider a joint campaign working collaboratively with tenant groups aimed at increasing the awareness of the help on offer from social landlords and alleviating the concerns highlighted by the tenant survey, including case studies to illustrate what support could achieve for others in practice.

2. Shared incentives

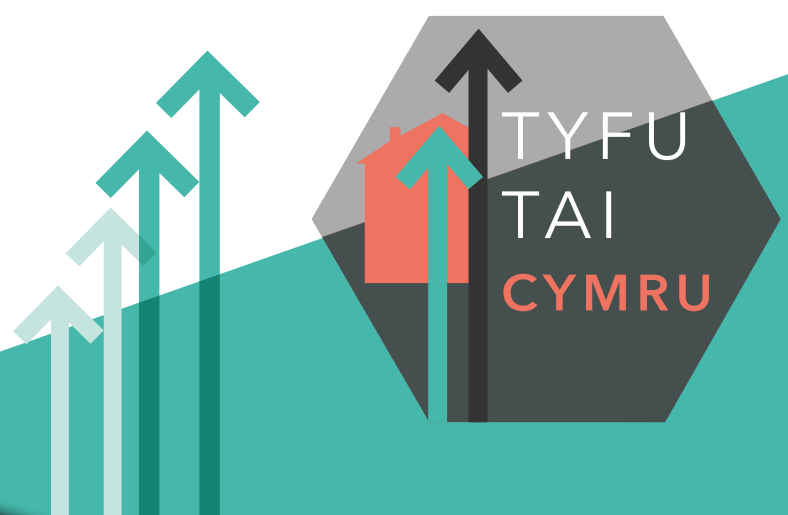
- a. The group should consider ways in which incentives - from the financial to the practical - could be sourced as a shared resource available to all tenants in the region.

3. Maximising current housing mobility

- a. The group should consider how existing schemes could expand to allow transfers between providers for those who are willing, or who wish to move to other areas.
- b. The group should consider sharing good practice and providing a common set of principles that could underpin how housing officers work with colleagues in lettings/allocations.

4. Local lettings policies

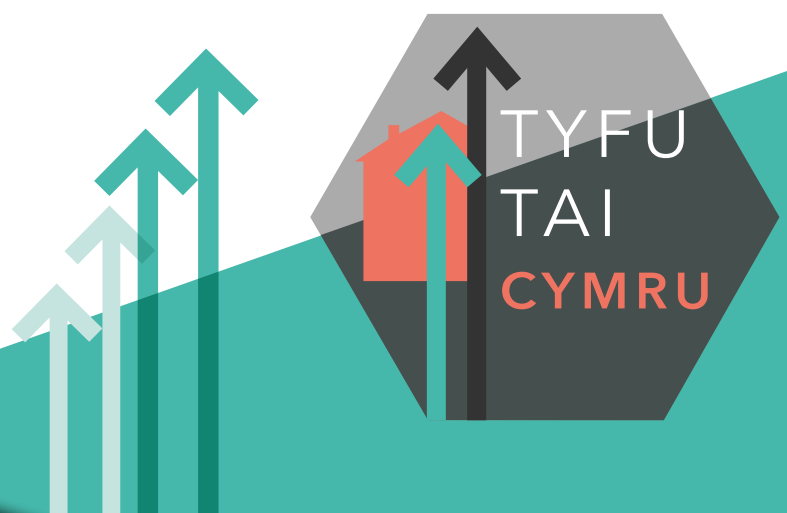
- a. The group should consider the use of scheme-specific lettings policies to prioritise those who are under occupying or in overcrowded housing.
- b. Where there is a clear need for a certain type or size of home, local authorities should make these a strategic priority to inform development planning at the earliest opportunity.



- c. The group should consider how data held by both individual organisations and regionally could inform a true representation of the scale of the rightsizing issue in North Wales.

5. Evaluation and monitoring

- a. The group should consider the mechanisms needed to effectively monitor and evaluate the activities undertaken to build a further evidence base and make refinements to maximise the impact of activity on tenants and organisations alike.
- b. This should include a focus on equalities to highlight how interventions are able to meet the needs of all tenants.





Chartered
Institute of
Housing
Cymru

Meet the team:



Catherine May

Tyfu Tai Cymru manager, CIH Cymru

E: catherine.may@cih.org T: 02475 312021



Matt Kennedy

policy and public affairs manager, CIH Cymru

E: matthew.kennedy@cih.org T: 02475 312020



Matt Dicks

director, CIH Cymru

E: matthew.dicks@cih.org T: 02475 312018



Sharon Dean

customer support coordinator, CIH Cymru

E: sharon.dean@cih.org T: 02475 312013

Tyfu Tai Cymru -
Right place, right home,
right size?