



Housing Management | Home No Longer Meets Your Needs

When Your Home No Longer Meets Your Needs- Understanding under-occupation and what support is available



When Your Home No Longer Meets Your Needs

Understanding under occupation and what support is available

We understand that people's circumstances change over time. What was once the right home may no longer meet your needs. This fact sheet explains what to do if your home is now too large for your household (sometimes called under occupation) and how we can support you.

What does "under occupation" mean?

Under occupation is when your home has more bedrooms than your household needs.

This can happen when:

- Children grow up and move out
- A partner or family member moves or passes away
- Your caring responsibilities change

Having extra space is not a problem in itself, but larger homes are in very high demand. We need to make sure family sized homes are available for people who need them.

Why Under-Occupation Matters

1. Housing Benefit / Universal Credit (UC)

If you rent from a council or housing association and you receive Housing Benefit or the housing element of UC, your benefit may be reduced if you have "spare" bedrooms.

This is commonly known as:

- Bedroom Tax
- Under-Occupancy Charge

Why might we contact you about your home?

We may get in touch if:

- Your home is significantly larger than your current household needs

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- You have a flexible (fixed term) tenancy and your tenancy review is due
 - You've told us your circumstances have changed

Any conversation about your home will be supportive, not automatic or enforced.

Does this mean I will have to move?

No – not automatically.

Each situation is looked at individually. We will always:

- Talk to you first
- Consider your personal circumstances
- Take account of any vulnerabilities, health needs, or support arrangements

Our aim is to work with you, not against you.

What options might be available?

Staying in your home

In some cases, it may still be appropriate for you to remain where you are, particularly if:

- You have health or mobility needs
- Your home has been adapted
- Moving would cause significant hardship

Moving to a smaller home (downsizing)

If you are open to moving, we can support you to:

- Register for Home Choice
- Explore suitable smaller properties
- Understand any incentives or practical help available

Moving to a smaller home can:

- Reduce running costs
- Make your home easier to manage
- Free up larger homes for families who need them

Mutual exchange

You may be able to swap homes with another tenant whose home better suits your needs.

What if I have a flexible (fixed term) tenancy?

If you have a flexible tenancy, it will be reviewed towards the end of the fixed term.

At a review we will look at:

- Who lives in your household
- Whether the property still meets your needs
- Any health, disability or vulnerability factors
- The support you receive locally

If your home is larger than you need, we will:

- Talk through your options early
- Offer advice and support
- Work with you to find a suitable alternative if needed

We will not expect you to manage this on your own.

What support is available?

We can help with:

- Advice on housing options

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- Help bidding for homes
 - Referrals to tenancy support services
 - Talking through concerns about moving
 - Signposting to other support services if needed

Tenancy Support – Additional Help if You Need It

If your home no longer meets your needs and this is affecting your ability to manage your tenancy, you may also benefit from support from our Tenancy Support Team.

Tenancy Support can help you with:

- Budgeting and managing household bills
- Understanding benefit entitlement and completing applications
- Dealing with debt that may be affecting your tenancy
- Exploring downsizing options and understanding the process
- Accessing grants or financial help related to moving
- Building confidence to manage your tenancy independently

Support is short-term (usually around 2–3 months) and tailored to your circumstances.

You can self-refer, or anyone working with you can refer you into the service.

How to contact the Tenancy Support Team:

- Complete the online referral form: <https://www.stlegerhomes.co.uk/advice-and-support/tenancy-support/>
- Call: 01302 862050
- Email: HOTS@stlegerhomes.co.uk