Our policy on Under-occupation



Our policy on under-occupation aims to free up much-needed homes for families.

If you live in a home that is larger than you need, we offer incentives to move. We do this because family-sized homes are in big demand in Tower Hamlets and many families are over-crowded. You may also want to move if you are affected by the bedroom tax.

Our staff identify under-occupying tenants and will regularly discuss your transfer options with you.

Priority and choice

If you are willing to give up at least one bedroom when you move, you will get a higher priority to move through the Common Housing Register.

You will also get more choices, because, providing you downsize, you can apply for a home with one bedroom more than you would normally be allowed. This means, for example, that if you live alone in a three bedroom flat, you can bid for flats with two bedrooms not just one.

You also have the option of moving to a home with one bedroom (one bedspace) less than you would normally need, if you are affected by welfare reform. However, we never knowingly let a property be over-crowded from the start of the tenancy.

Payments and support

We sometimes offer financial and other assistance to help someone move to a smaller home.

If we agree to a financial incentive, we will pay an amount for each bedroom you give up – up to a maximum of £2,000. If you also give up a garden, we will pay an additional minimum of £250.

We may also consider offering you:

- help to move
- expenses to cover redirection of your post, any connection or reconnections charges
- financial or handyperson support to complete repairs that are your responsibility, and
- payments to offset your rent arrears, or towards the rent at your new home.



Financial incentives for downsizing as part of a mutual exchange

Tenants who downsize when they make a mutual exchange may qualify for an incentive payment

You and your swap partner must both be registered on the transfer list.

This leaflet provides a summary of our policy.

For more information send a message through your 'My Corner' account, or email customerservices@thch.org.uk