

Policy name;	Downsizing Policy
Executive responsible;	Director of Housing
Review by;	Director of Housing
Tenant review;	Yes - consultation with Resident Engagement Panel January 2026
Type of review;	Full
Authority to amend;	Chief Executive
Frequency of review;	Every three years
Last review;	January 2026
Next review;	January 2029
Responsibility for delivery;	Housing Team
Strategy;	Customer and Communities Strategy
Supporting Documents;	Lettings Policy
Associated risk;	Risk 8 - Inadequate and/or ineffective customer service support and engagement
Health & Safety;	No specific implications
Equality & diversity;	No specific negative implications identified
VFM & benchmarking;	Making best use of existing stock through downsize moves is better value for money in meeting housing demand than new development.

VERSION CONTROL			
Version Number	Sections Amended	Date of update	Approved by
1.0	First issue	June 2019	Chief Executive
1.1	Financial support reviewed by PP	September 2022	Head of Housing
2.0	Full review	January 2026	Chief Executive

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1. Aims

Our aim is to make best use of our housing stock by reducing under-occupation and freeing up larger homes for applicants in housing need. This policy sets out how we will encourage and support tenants to downsize to a home that is more suited to their needs, if they want to do so.

2. Context

The Tenancy Standard 2024 states “Registered providers must develop and deliver services that seek to address under-occupation and overcrowding in their homes. These services should be focused on the needs of tenants”.

In the three years to January 2026 seven tenants have been supported to downsize through this policy.

The table below shows that demand for three and four bedroom homes in the local authority areas we work remains high compared to homes being let.

Table: Devon Home Choice applicant bedroom needs as of October 2025

	3 bed need	Homes let Jul-Sep 2025	4+ bed need	Homes let Jul-Sep 2025
Exeter	252 (13%)	12	133 (7%)	2
Mid Devon	198 (19%)	7	79 (8%)	4
East Devon	281 (18%)	9	144 (9%)	1
Teignbridge	288 (19%)	20	145 (9%)	1
West Devon	73 (14%)	5	67 (13%)	0

The demand for one bedroom homes is the highest across all the local authorities within which we work, so it is important that this policy does not increase that demand as an unintended consequence.

At the point of writing:

- Cornerstone has 460 three bedroom and 24 four bedroom rented family homes.
- We have 30 tenants identified as potential downsizers in three or four bedroom homes.
- Over half of our tenants are aged over 55 years and we anticipate increasing numbers of under-occupied homes and opportunities for downsizing.
- Cornerstone has a high proportion of two bedroom homes suitable for downsizers moving from larger homes.

We recognise that some tenants living in our larger homes have lived in those homes or many years and have strong connections to their homes and their communities. We do not want tenants to feel forced out of their homes, instead we wanted to identify the

best ways to encourage and support tenants to overcome the barriers associated with downsizing.

We recognise that those downsizing often want to retain a spare bedroom for visiting family or support.

We also recognise that some tenants may choose to live in multi-generational households for a variety of reasons and that downsizing would not be appropriate for them.

3. Eligibility

Tenants are eligible under this policy if they are living in a Cornerstone property with three or more bedrooms (with no minimum age restrictions) and they are willing to move to a home that is smaller than their current home and suitable for their needs (as defined by our Lettings Policy).

Due to the demand for one bedroom homes, and where it is affordable for the tenant, we will allow a tenant to downsize and continue under-occupying their new home. For example, moving from a three or four bedroom home to a two bedroom home when they have a one bedroom need.

For tenants who are seeking to mutual exchange to move to a smaller property, they will be eligible for the same support made available to tenants under this policy including any applicable financial support.

We will consider eligibility for tenants downsizing to a home outside of social housing, for example to private rent, on a case-by-case basis. This will consider their individual financial situation and evidence of the size of home they are moving to.

We will complete a property inspection and rent account check on any tenants seeking to downsize. If there are arrears or property related issues that are the tenant's responsibility, we will give the tenant the opportunity to put this right. If they are unable to do that and the costs will not be covered by the downsizing financial support, it is unlikely that tenants will be eligible under this policy. We will, however, consider each case on an individual basis.

4. Information & Advice

We will provide information to tenants about this policy and the support available through general and targeted communication including in our tenant newsletter, leaflets, on our website and other forms of digital media.

Where a tenant is considering a downsize move, we will visit them to discuss their housing options, what they would like from their move, any concerns they have and support they may need.

We may also refer tenants for other specialist support from other agencies, in agreement with them.

5. Finding A Smaller Home

We will help tenants to explore the housing options available to them including Devon Home Choice and House Exchange (for Mutual Exchanges). Tenants will be provided with information about these schemes and support to register and engage with them.

Exploring these schemes will maximise the options for tenants who are downsizing but we recognise through our work with tenants that some will not be able to or want to engage with them. In addition, some will only want to downsize to homes in a particular area or to a particular property type that meets their needs. Our research also tells us that some may only move if they can remain a tenant of ours. Under these circumstances, our Lettings Policy allows us to direct match downsizing tenants to other properties we own.

In practice, we will keep a register of tenants who wish to downsize along with their agreed property needs. We will contact a tenant if a suitable property comes up that we feel meets their needs and will follow the normal lettings verification process. Where we have more than one tenant interested in a property, we may advertise the property on Devon Home Choice giving preference to all tenants that are downsizing and we will encourage tenants to bid.

6. Financial Support

We know that the financial burden of moving home can be a barrier to tenants downsizing, so to help them with the costs associated with moving to a smaller home we will offer financial assistance up to the value of £1500. This will be a flexible payment system that can be used towards the items set out in Appendix 1.

The amount of financial assistance offered will be kept under review and may be lower or higher depending on available budget. The settlement of outstanding debts to us will be the priority for payment before any other financial assistance is given.

7. Practical Support

We understand that the practicalities of downsizing can be a worry and a barrier to tenants downsizing. When talking to tenants about the downsizing process, we will get an understanding of what practical support they need and have available for things

such as seeking a home, packing, organising removals, etc. and where possible, we will provide or refer them for additional support.

8. Monitoring And Review

This policy will be reviewed every three years but will be updated sooner where needed. We will record the number of downsized moves facilitated by this policy and will measure tenant satisfaction with the process.

Appendix 1

Financial Assistance For Downsizers

The flexible payment of up to £1500 in total can be used towards the items listed below, and tenants will be able to claim their payment once evidence of payment has been received (for example, receipts).

We accept that in some cases, tenants may not be financially able to pay out and claim back for some items, so we are happy to liaise directly with our approved contractors for carpets and removals.

Items tenants can claim for:

- Removal costs (including packing, services of removal company or van hire)
- Carpets or other flooring for the new home
- Curtains or blinds
- Furniture (such as sofa's, beds, white goods to fit in new smaller home)
- Payment of rent arrears or other debts with us
- Payment towards rechargeable repairs
- Payment of rent in advance on a new home
- Re-direction of post
- Disconnection and reconnection of appliances such as cookers and washing machines
- One-off re-connection of services such as telephone, broadband, and television

Other moving related costs may be considered at our discretion.