

Access to Housing Policy



Lead Director: Assistant Director Housing and Communities

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1. Introduction and Aim

- 1.1 The Access to Housing Policy reflects the approach taken in the allocation of Cobalt's vacant homes. It is separate to, but shares, several principles based on housing need with the Merseyside Sub-Regional Allocations Policy 2024 (the 'Allocations Scheme').
- 1.2 It sets out Cobalt Housing's responsibilities and approach to the allocations of vacant homes, defining exceptions to the Sub Regional Policy and providing a set of principles and a framework to ensure tenancy and neighbourhood sustainability in the areas where we own and manage properties.
- 1.3 This Policy also reflects the importance of making best use of our housing stock and promoting and facilitating movement within our stock to meet housing need.

2. Policy Statement

- 2.1 This Policy, including any associated Local Lettings Policies, have been developed to supplement the Sub Regional Allocations Policy (SRCBL). It enables Cobalt to ensure we provide consistent allocations but also provides flexibility to enable Officers to manage any risks identified in the allocation of properties and make best use of our housing stock.
- 2.2 The SRCBL Policy does not always address the local issues within the communities we serve and support Cobalt's view on tackling ASB, gun and gang crime. The Access to Housing Policy supports Cobalt's objective to create sustainable communities where families want to live. The Policy supports the use of Oaktree Gardens, Invergarry Road and Gable View as accommodation for over 55's.
- 2.3 Cobalt neighbourhoods have had significant issues relating to gun and gang crime and more recently issues with County Lines organised crime. This Policy allows the organisation to create new tenancies which do not adversely affect the sustainability of its communities.
- 2.4 The Policy applies to all allocations made through the organisation regardless of the point of allocation, whether it be through Property Pool Plus (PPP) or a direct let to an existing customer. This provides a consistent and transparent approach to allocations.
- 2.5 Cobalt will adopt the PPP priority system as our internal method in establishing housing need, rather than creating a separate system. We will consider internal transfers for urgent management lets, medical requests where the current property is not suitable and also through our Rightsizing scheme (detailed in **Appendix A**) to alleviate under occupation and overcrowding. We will continue to signpost applicants to PPP and provide support and assistance with their applications.
- 2.6 Cobalt will have the opportunity to create Local Lettings Policies within identified areas, where we may need to allocate differently to create more sustainable communities and achieve community cohesion. These policies will be developed in consultation with our customers and the local authority and will be approved by our Senior Management Team.
- 2.7 The Policy applies to all allocations made within our stock and the officers who manage those processes.

3. Policy Principles

Best Use of Housing

- 3.1 Cobalt will always seek to make 'best use' of its available housing stock and aims to create sustainable tenancies and balanced communities. We aim to match an applicant to a home that best meets their needs in size and levels of occupation.
- 3.2 We recognise that our existing stock is predominantly larger family homes with an older customer profile. We have developed our 'Rightsizing' approach to try to offer more suitable accommodation to our customers who are under occupying our homes and freeing up larger family homes to applicants on the housing waiting list.
- 3.3 Our Development Strategy also aims to deliver new homes including some properties specifically for older customers that better meet their needs.

Pre Tenancy

- 3.4 Our pre tenancy work aims to identify any early tenancy failure risks and supports applicants to successfully access and sustain a tenancy by gathering information on the following areas:
- Right to Rent (immigration status and recourse to public funds for non UK citizens).
 - Income and affordability details.
 - Information on any vulnerabilities or customer needs.
 - ASB / criminal history (unspent convictions).
 - Skills or access to support to successfully managing a tenancy.
 - Other practical support required (carpets, decoration, furniture, floating support).
- 3.5 We will ensure that new customers are supported during their tenancy by their Neighbourhood Housing Officer or for customers that require more intensive support, through our Tenancy Wellbeing Officers. We will aim to utilise the information gathered to ensure we can offer adequate support and sustain the tenancy. If there is an occasion where we feel that information gathered as part of the pre-tenancy process impacts on an offer of accommodation, we will discuss this with the applicant and aim to support them to overcoming the issue. If we feel that the information gathered impacts their application to the PPP scheme, we will update the scheme accordingly.

Tenancy Fraud

- 3.6 Cobalt will ensure that any applicant who applies for a home provides verified photographic identification. To support this process, we ensure the applicant is met in person during the sign-up process. Through our Starter Tenancy Policy, we carry out two starter tenancy visits with the customer at their home.

Nominations Arrangements

- 3.7 Through our Nominations Agreement with the local authority areas operating in the SRCBL scheme, Cobalt will participate in Property Pool Plus (PPP) and Under One Roof as the means to assist the local authorities in its statutory duty to meet housing need across the City. Our agreement covers the following allocations:
- A minimum of 50% of all available re-let properties.
 - 100% of all new build properties where a form of housing subsidy or grant is provided for development and no other arrangement (Local Lettings Policy) with Liverpool city Council is in place.

- An agreed proportion of available new build properties on schemes with no housing subsidy or grant, to be agreed on a scheme-by-scheme basis.

Assessing Housing Need

- 3.8 We will replicate the guidelines detailed within the Sub Regional Allocation Policy to provide a consistent approach to bedroom standards and identifying housing need. Only permanent household members will be included to assess housing need, but consideration will be given to applicants where access to children is prohibited due to lack of sleeping facilities in their current accommodation. Affordability assessments will take place to prevent future hardship for these families. Where an overnight carer is required and an extra bedroom need identified, supporting evidence will be required to support the move and again affordability assessments conducted.

Local Lettings Policies

- 3.9 Cobalt may take the decision to implement a Local Lettings Policy in a particular area or scheme. This could be for a number of reasons but would usually include first lets as part of a new build scheme, addressing a particular issue impacting a neighbourhood and/or to ensure neighbourhood sustainability through a balanced approach to allocations.
- 3.10 If the need for a Local Lettings Policy is identified, Cobalt will ensure there is consultation with our customers and the local community, consultation with our Neighbourhoods Teams and with the local authority. Local Lettings Policies will be approved by Cobalt's Senior Management Team and reviewed annually in conjunction with stakeholders.

Adapted / Purpose Built Specialist Properties

- 3.11 Cobalt will aim to ensure that our adapted or purpose-built specialist properties are allocated to applicants requiring those adaptations or property type. Adapted properties will be advertised through the Sub Regional Allocations Scheme or let to an existing Cobalt customer through our internal transfer list.

Over 55's Accommodation

- 3.12 Cobalt has several schemes where the existing customer base is over 55 years due to former Local Lettings Policies. To ensure that the sustainability of the scheme is maintained and future allocations do not create an imbalance of lifestyle, we reserve the right to advertise vacant homes in these schemes as accommodation suitable for over 55 years. The schemes included are the following:
- Oaktree Gardens.
 - Invergarry Road.
 - Gable View.

Housing of Young People (16 and 17 Year Olds)

- 3.13 In line with the Sub Regional Allocations Scheme, Cobalt will agree to accept 16 and 17 year olds and will offer a tenancy if an urgent housing need has been established. Any offers of Cobalt accommodation to 16 and 17 year olds will be made via a targeted offer / management allocation. In these circumstances any applicant must agree to:
- An equitable tenancy agreement.

- Provision of a suitable rent guarantor.
- Completion of our Pre-Tenancy process (see 3.4 and 3.5).
- Abide by any agreed external 'care' / support package Cobalt reserves the right to withhold rehousing to any 16- or 17-year applicant if the individual concerned does not have the appropriate support in place or the capacity to maintain a tenancy in a satisfactory manner including a full financial support.

Offenders, Ex-Offenders and Anti-Social Behaviour (ASB)

- 3.14 Cobalt will not operate a 'blanket' policy regarding offenders seeking to be resettled or ex-offenders who are seeking access to suitable accommodation. The organisation will not prevent an applicant from being included unless this conviction is unspent or was due to unacceptable behaviour serious enough to make them non-qualifying to be a customer.
- 3.15 Some Cobalt neighbourhoods have suffered disproportionately in terms of levels of serious Anti-Social Behaviour criminality. Cobalt is committed to tackling these issues and achieving stable, balanced, and sustainable neighbourhoods. To achieve this, it adopts an approach to allocations that is locally sensitive given the inherent and underlying problems that have and continue to threaten its neighbourhoods and residents.
- 3.16 We will therefore reserve the right to withhold any offer of accommodation if the qualifying applicant/household seeking rehousing has an offending history associated with any of the following activities:
- Gang related activities.
 - Gun related activities.
 - Illicit drug related activities.
 - Serious Anti-Social Behaviour.
 - Any other offence deemed serious enough to pose a high risk to neighbourhood stability.
- 3.17 It must be noted that an offending history does not automatically make an applicant non-qualifying, each application will be reviewed on a case-by-case basis individual housing need. Any refusal will be reviewed by the Neighbourhood Manager to ensure that all aspects of housing need have been considered before the applicant is notified. This decision will then be confirmed in writing to the applicant and a right to a further review by the Head of Housing. The review will take place within 10 working days, and the applicant will be informed in writing. Applicants can also request a review by the local authority.
- 3.18 In relation to Anti-Social Behaviour, Cobalt will look to the guidance covered in the Sub Regional Allocations Policy, but will in addition will consider not making or adjusting an offer of accommodation to any applicant/household in an estate or neighbourhood if any of the following apply:
- a. A proven association with individuals or households in that area who have a history of involvement in serious Anti-Social Behaviour or criminal activities; or where there are significant concerns about direct or indirect links to others who may be involved. Any applicant deemed to fall within this criteria will not be considered for any further offers of accommodation by Cobalt for a period no less than 12 months from when the decision was taken, unless there is a demonstrable improvement in the behaviour deemed to make them unsuitable originally.
 - b. An applicant who is deemed vulnerable and there are concerns that they would be targeted by existing individuals in the area and either become a victim of negative Anti-Social Behaviour or coerced into such behaviour, to the extent that this then would place their tenancy at risk. In these circumstances, Cobalt will assess the support available and other methods to protect the applicant. Should the decision be made that this is not a sustainable tenancy Cobalt will actively look for alternative accommodation for the applicant directly or through partner landlords, to support them in accessing suitable rehousing.

- c. Where an applicant has previous convictions, enforcement action, sanctions and formal complaints for domestic abuse, hate crime or harassment to ensure that they are rehoused at a safe distance from the victim/complainant. This will include children and witnesses and household members.
- 3.19 In reaching such decisions, Cobalt will ensure compliance with the Equality Act 2010 in order to avoid any discrimination. Cobalt will review any application where a sanction has been applied upon request from the applicant after the 12-month period has lapsed. If there have been no further incidents of Anti-Social Behaviour or criminality, then consideration will be made to instating their application. If there is a shown likelihood or probability that there has been involvement in further incidents after their application being instated, then the application can again be made non-qualifying or receive a reduced preference band for a period of 12 months and can request further reviews.
- 3.20 The sanctions applied to any application which is deemed to fit this criteria will be determined by the criteria set out in the Sub Regional Allocations Scheme. Any applicant who has been deemed to satisfy this criteria and has subsequently been withheld an offer of accommodation does have the right to appeal this decision. Any refusal will be reviewed by the Neighbourhood Manager to ensure that all aspects of housing need have been considered before the applicant is notified. This decision will then be confirmed in writing to the applicant and a right to a further review by the Head of Service will be offered. Applicants can also request a review by the local authority.

Affordability

- 3.21 Our pre-tenancy process considers the affordability of the property for the applicant. People can struggle to afford their rent for a range of reasons, and it would be unfair to offer a property knowing this will create financial hardship and /or fail to sustain the tenancy. As part of this approach, we will look to support applicants to understand their circumstances and, through the Welfare Benefits Team, aim to maximise the applicant's income. The aim is to progress as many applicants as possible sustainably into tenancies.

Working Applicants Facing Hardship Through Housing Costs

- 3.22 We are aware that there are applicants who are not deemed in housing need as their current home is suitable and they are not currently under threat of homelessness, however we recognise that there are some applicants who are in financial difficulty and have increasing housing debts and this may impact their future tenancy sustainability. This is particularly prevalent for applicants living in private sector accommodation. Cobalt is committed to supporting the local authority to prevent homelessness therefore we will offer up to 5% of properties to applicants who are occupying a market rented property and are on a low income.
- 3.23 Applicants will be required to demonstrate both the rent charge and their income. Applicants will need to demonstrate that the rent charged on their current home is 40% of their household income. This excludes applicants who receive full Housing Benefit or the housing element of Universal credit which covers the full rent charged.

Under-Occupation and Allocations

- 3.24 Cobalt currently has a significant number of family homes that are under-occupied and customers, if in receipt of housing related benefits are adversely financially impacted to meet under occupation charges. We also recognise the need to use our stock effectively to meet housing need and facilitate mobility across our stock.

- 3.25 Conversely, there are significant numbers of applicants / households seeking larger and/or 'move-on' accommodation. Cobalt will aim to ensure through the allocation of properties that we can effectively manage applicant's expectations whilst meeting housing need and providing choice. To achieve this Cobalt will:
- Prioritise allocations to maximise occupancy in line with the Sub Regional Allocations Scheme.
 - Promote and support existing customers to participate in recognised mutual exchange schemes.
 - Actively participate in and promote initiatives aimed at reducing under occupation and overcrowding.
 - Encourage social mobility in our older customer base by developing suitable stock types and prioritising these customers for allocations where this will free up family accommodation.
- 3.26 Cobalt will in some circumstances permit a level of under occupation through the allocations process where it can be clearly exhibited that there are no issues surrounding affordability, centred around an assessment of income and outgoings.
- 3.27 Cobalt will only seek to award under occupation status as outlined in the Sub Regional Allocations Scheme, to those applicants who would fully occupy the property they are seeking rehousing to, further under occupation will not be permitted.

Adaptations

- 3.28 Cobalt will follow the principles set out in our Adaptations Policy when considering allocation to applicants requiring an adapted property. Cobalt will seek to make best use of its housing stock and match accommodation to suitable applicants. In cases where customers require adaptations at the point of sign up, we will consider each request and aim to provide suitable adaptations that the customer needs. In cases where we are not able to complete the adaptations, we will discuss the options available with the applicant, primarily other existing property types that may be available.
- 3.29 Where void properties already contain adaptations; we will allocate in line with section 3.26 above.

Management Allocations

- 3.30 As part of our commitment to reduce or prevent homelessness, Cobalt will take practical steps to address urgent housing need impacting our own customers where possible.
- 3.31 In some circumstances it is appropriate to consider whether rehousing of an existing customer should be accelerated for their safety or wellbeing. To ensure that those in the greatest need are assessed and accommodated in line with the appropriate priority, Cobalt reserves the right to award a management transfer and facilitate rehousing to suitable accommodation outside of normal allocating processes, as a direct let/targeted offer, as necessary.
- 3.32 Reasons why we may offer a management transfer include:
- Victims of serious Anti-Social Behaviour or criminality whose life may be at risk, or they are in substantial risk of immediate, serious harm.
 - High level dependency health and welfare cases who may have complex housing needs with specific rehousing requirements.
 - Significant damage to their existing home (i.e. fire or flood) making the home uninhabitable and requiring major repair Management transfers may also be considered in any of the following circumstances:
 - Failed successions, left in occupation cases, and succession cases where the property is deemed unsuitable for the assignees' needs.

- Any other circumstances where the living circumstances of the applicant/household are significantly detrimental to their health and welfare, and where there are inadequate provisions within the Sub Regional Allocations Scheme to facilitate a move to settled accommodation.
- Customers living in a Cobalt market rented property where their income can no longer meet the rent charged and the rent is more than 50% of the household income.

3.33 The decision to award a management transfer will be made and documented by the relevant Neighbourhood Manager and reviewed if necessary or in complex cases by the AD Housing and Communities.

Administrative and Housing Management Issues

3.34 The following general issues will also apply:

- Offer Refusals – where any Cobalt property has been advertised through the Sub Regional Allocations Scheme and no suitable applicant can be found through the shortlisting process, Cobalt will advertise the property on ‘Available Now’ on Property Pool Plus. If there are no applicants that bid, Cobalt will then advertise the property on other external platforms, which can include internet marketing sites and/or our website and social media channels. In these circumstances we acknowledge that this does not become a council nomination. Any person(s) expressing an interest will be subject to the same checks as our standard application process.

3.35 Cobalt recognise that a more flexible approach is required in areas of low demand, limited interest in a particular property type and where there has been a reduction in the number of customers available for the properties becoming available. Where a property is considered hard to let it may be offered directly to any applicant who we assess as suitable and likely to accept the property. Properties may only be considered hard to let if either:

- No initial interest has been expressed in a least one bidding round of choice-based lettings or there have been up to three rejections by applicants on the housing waiting list.
- We are aware from other previous lettings in that area that a property is unlikely to receive any bids if placed on choice-based lettings or is likely to be rejected by applicants on the housing register.
- Cobalt will always aim to seek one viable reference to support any application for rehousing. Where a landlord or lender reference is unable to be obtained, Cobalt may insist on other reasonable measures such as for example, the production of periodic bank statements to show rent or mortgage payments. Cobalt will reserve the right to reject any reference it deems as unsuitable. We also exercise our discretion to allocate without reference but subject to reasonable investigation/ checks on an applicant’s housing history.
- Three Reasonable Offers Rule - Cobalt will adopt the following for direct match cases:
 - Band A – remains unchanged and in line within the Sub Regional Allocations Scheme.
 - Other Bands – 3 reasonable offers will be applied to all other bands.

Homeowners

3.36 In order to ensure social housing is available to those who are in housing need we will not allocate a property to people who already own a home unless there are extenuating circumstances.

3.37 Applicants who have savings more than £16,000 would not normally be accepted.

3.38 We will review applications on a case-by-case basis and will consider any individual circumstances including the suitability of their existing property and their ability to secure private accommodation.

3.39 Examples of this could include adapted or purpose-built accommodation such as Extra care.

Non-Socially Rented Accommodation

3.40 These homes will be allocated differently and not included in the nomination’s agreements with Local Authorities.

3.41 New homes will be advertised and interested parties will make contact to register their interest. Contact will be made and affordability assessment carried out. Allocation / offers will be made in a strict date order of completion of affordability documentation and place on list.

Allocations Requiring Approval

3.42 Allocations made to members of staff, their relatives, Board Members and all customers involved in supporting Cobalt through its various forums and panels will require approval from the Senior Management Team at Cobalt. Neighbourhood Managers will present ‘Register of Exemptions’ for approval before progressing. This process also applies to non-socially rented accommodation.

3.43 These lets will follow the same process including Pre Tenancy Risk Assessments for socially and affordable lets and affordability assessment for non-socially rented.

4. Risk Management

The key risks associated with non-delivery of this Policy is:

Risk Register Ref:	Risk:
FV10 – Poor Management of Empty Homes and Tenancy Turnover	<ul style="list-style-type: none"> Poor management of empty homes results in poor relet times, void costs and rent losses which increase beyond the levels assumed in the approved Business Plan
Risk Consequences:	Management and Mitigation:
<ul style="list-style-type: none"> Failure to follow our Access to Housing Policy impact our tenancy sustainability and increase our turnover. Failure to efficiently manage this process could impact the length of time our homes are empty for, increasing associated losses and risk 	<ul style="list-style-type: none"> Pre tenancy assessments and sign-up process Tenancy Wellbeing Officers Effective use of transfers and mutual exchanges Incentives budget Local Lettings policies
Risk Register Ref:	Risk:
SD08 – Neighbourhood and Communities Service Standards	<ul style="list-style-type: none"> Failure to maintain the quality of neighbourhoods or communities or to provide services that meet relevant standards within agreed resources
Risk Consequences:	Management and Mitigation:
<ul style="list-style-type: none"> Increase in turnover. Impact on the reputation of our neighbourhoods 	<ul style="list-style-type: none"> Neighbourhood Management Policy Community and Partnership working Customer Strategy Consumer Standards

5. Regulatory and Legislative

- 5.1 In accordance with the Regulator of Social Housing (RSH)'s Consumer Standards - Tenancy Standard, Cobalt is committed to allocating our homes in a fair and transparent way and co-operating with the local authority in meeting its strategic housing functions.
- 5.2 Cobalt is committed to work in partnership with Liverpool City Council (LCC) to assist the local authority in its statutory duty to meet housing need. Cobalt participates in the local authority's Sub Regional Allocations Scheme choice-based lettings system, Property Pool Plus, and nominates to the local authority no less than 50% of all available empty properties for allocation through this scheme.
- 5.3 The law requires that local authority allocation schemes must afford reasonable preference to certain categories of person over those with no reasonable preference. These reasonable preference categories include:
- People who are homeless (within the meaning of Part VII of the Housing Act 1996 as amended by the Homelessness Act 2002).
 - Allocation of accommodation: Guidance for local housing authorities in England' June 2012.
 - People owed a duty by any local housing authority under section 190(2), 193(2), or 195 (2) of the 1996 Act (or under section 65 (2) or 68(2) of the Housing Act 1985) or who are occupying accommodation secured by any such authority under section 192(3). These sections relate to people who are homeless or threatened with homelessness.
 - People occupying unsanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions.
 - People who need to move on medical or welfare grounds (including grounds relating to disability).

6. Links to Other Key Documents

- Sub Regional Allocations Policy
- Tenancy Policy
- Anti-Social Behaviour and Hate Crime Policy
- Domestic Abuse Policy
- Tenancy Policy
- Empty Homes Policy
- Vulnerable Persons Policy

7. Governance of this Policy

Equality Diversity and Inclusion (EDI)	An Equality Impact Assessment (EQIA) was completed in March 2024.
Financial and Links to VfM	The pre tenancy process detailed in this Policy aims to ensure that new customers are able to afford their home and that their income is maximised, this should reduce incidences of rent arrears accruing. The allocations options contained within this Policy will support us in identifying a suitable applicant in the minimum amount of time, reducing our void time.
Privacy and Data Protection	Data will be stored on our housing management system and will be subject to normal protocols in managing data.

	Cobalt have an Information Sharing Agreement with the local authority for the purposes of administering and accessing the Sub Regional Allocations Scheme.
Health and Safety	The sections contained within this Policy around Anti-Social Behaviour and criminality support the health and safety and wellbeing of our communities and our staff.
Development and Consultation	This Policy has been reviewed in conjunction with key teams involved in the implementation of the Policy. Our Tenant Consultative Panel (TCP) have been consulted on changes. We have also consulted Liverpool City Council in the development and key points contained within this Policy.

8. Definitions

- Local Lettings Policy (LLP) – enacted as part of the Homelessness Act 2002, LLP’s enabled local authorities to introduce flexibility into agreed allocation policies. LLP’s have been adopted by RPs to develop temporary and revised allocations criteria to suit local circumstances and needs.
- Sub Regional Allocations Policy – a system of allocating properties where applicants for social housing and existing tenants who want to move apply for vacant properties.
- Property Pool Plus (PPP) - is the sub-regional choice-based lettings system adopted by the following local authorities in the Liverpool City Region - Liverpool City Council, Wirral MBC, Sefton MBC, Knowsley MBC, and Halton BC.
- Allocations Scheme - the set of published rules which a registered housing provider uses or adopts to let its properties.
- Reasonable Preference Groups – the Housing Act 1996 determined there are certain groups of people who must always be given priority in Allocation’s Policies. The law calls this 'reasonable preference'.
- Nominations Agreement – a formal contract between a local authority and a RP outlining an agreement to provide a minimum percentage of the RP’s available relets and new build properties for allocation to assist the local authority meet its statutory housing needs.
- Direct Lets – the proportion of properties available to the RP to allocate in line with its own allocation priorities.
- Management Let/Transfer – an offer of Cobalt accommodation made to an applicant outside of the normal bidding criteria of the Allocation’s Scheme.

Appendix A

Rightsizing Policy Statement

This Policy sets out how Cobalt's Neighbourhoods Team will assist our current customers transfer into a suitable Cobalt property through registration onto an internal register which includes mutual exchanges.

Rightsizing will be made accessible to offer suitable accommodation to those customers who meet the following criteria:

- Cobalt customers where their current home is too big or too small for their needs following a change in household composition.
- Customers living in an adapted Cobalt property with adaptations are no longer required by household members.
- Cobalt customers who are adversely impacted due to affordability because of the size of their existing home.

Rightsizing supports Cobalt to deliver best use of its stock and supporting our customers sustaining their tenancy.

Cobalt will achieve this through:

- Maximising the efficient and effective use of Cobalt's housing resources to meet the needs of its customers.
- Assists those customers impacted by the bedroom tax.
- Supporting those customers facing financial hardship by a potential move with financial support to moving home.
- Ensuring that the rightsizing register is managed effectively and is transparent.
- Giving priority to those customers who seek rehousing into a suitable property.
- Providing customers with a home that meets their housing needs.
- Excludes those tenants with a proven historical record of Anti-Social Behaviour, significant tenancy breaches including non-payment of rent, excluding bedroom tax arrears.

Eligibility Criteria

Rightsizing is available to Cobalt customers who meet one or more of the following criteria:

- Have held an assured tenancy with Cobalt for a minimum of two years.
- The tenancy is impacted by the bedroom tax.
- Under occupancy in their current home by at least one bedroom.
- Overcrowded by at least one bedroom Must be willing to move to a smaller or larger property within Cobalt's management area, this does not need to be the same type of accommodation i.e., house to house move.
- Maintained their home to a decent standard (inspection will be carried out prior to acceptance onto the register).
- Must not be in rent arrears (excluding bedroom tax arrears).
- Must not have other housing related debt, this includes recharges, court costs or former tenants' arrears.

Rightsizing into an Adapted Property

Customers wishing to rightsize into an adapted property must be eligible for an adapted property under the Sub Regional Allocations Policy and Cobalt's Adaptations Policy.

Existing Outstanding Rent Arrears or Housing Related Debt

Where a customer has an existing debt with Cobalt, the request for rightsizing will be referred to the Neighbourhood Manager for consideration. Cobalt will consider the following factors in assessing a customer's request for rightsizing:

- Customer has entered into a repayment agreement, and this has been maintained for a minimum of 6 months.
- Where the payment of financial incentives can be offset against debt to assist with moving where the benefit to the organisation is greater, such as four or five bedroom houses.
- Where financial hardship has been identified, this includes bedroom tax arrears. A financial assessment will demonstrate the impact downsizing will have on the customer and will be taken into consideration.
- Where the customer's household income has reduced due to the death of the main income earner or long-term unemployment through illness.

Ineligibility Criteria

Rightsizing will not be available to customers who:

- Are either subject to a Possession Order or have been served with a Notice of Seeking Possession for Anti-Social Behaviour.
- Are a starter Tenant.
- Where Cobalt has commenced either Court or legal proceedings against the household.
- Currently live in an adapted home where adaptation is still required for a member of the household.
- Having not maintained their home through neglect, consideration will be given to customers who through illness or vulnerability are not able to maintain their home.
- Wish to move to a smaller property but would remain under-occupied, the new property must meet their full housing needs and not create a housing need.
- Only the main tenant(s) can apply to downsize, applications will not be accepted from household members through the scheme.

Financial Incentives and Support

Cobalt customers who are eligible for rightsizing may receive some support if there is a barrier to moving this can include:

- Downsizing incentive payment of up to £300 - this is targeted towards tenants who are living in larger properties where demand is great and turnover extremely low.
- Support from Cobalt to move including help completing forms, applying for grants, and understanding what is needed to make the move as easy as possible.
- Cobalt reserves the right to reduce the payment if the customer has a housing related debt to the organisation
- Payment will be made at the discretion of the Neighbourhood Manager.

Disturbance Payment

Cobalt can consider disturbance payments to those customers who qualify for downsizing under the Policy. This payment is to financially compensate those who have chosen to downsize for some of the expenses associated with moving home.

The payment is a contribution towards the following costs:

- Disconnecting and reconnecting telephones, internet, TV, and satellite dishes.

- Disconnecting and reconnecting washing machines, dishwasher, cooker.
- Adapting carpets and curtains, altering, or providing new soft furnishing.
- Removal costs.
- Redirecting mail.
- Short-term storage costs.

Right to a Review

All customers applying for rightsizing have the right to review, this will be carried out by the Head of Housing. A response will be given in writing and will include full reasons for exclusion and advise on how to remedy the issues. The Head of Housing will review requests within 10 working days.

