

# Downsizing Incentive Scheme Policy

## Housing Management policy no. 17

Keniston Housing Association

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### 1. Introduction

Welfare reform encourages a more efficient use of existing housing resources to meet housing need. The Downsizing Incentive Scheme Policy is designed to assist tenants living in Keniston's accommodation that is too large for their needs to downsize to smaller properties via the Keniston's internal transfer list, the Housing Register and Mutual Exchange. This policy will also be applied to offer alternative accommodation to those tenants living in a disabled adapted property that they no longer require.

Incentives will be offered on a sliding scale dependant on the number of bedrooms released.

### 2. Purpose

The purpose of the Downsizing Incentive Scheme is to:

- Make the most efficient and effective use of existing stock
- Assist tenants negatively impacted by the bedroom subsidy who cannot afford to remain in existing accommodation.
- To give tenants a financial incentive and support when moving home
- To cover reasonable costs associated with moving home, including; removals, connection and disconnection of services

### 3. Eligibility Criteria

The Downsizing Incentive Scheme is available to all Keniston tenants who meet the following criteria:

- Have held a tenancy with Keniston for a minimum of two years at the date of application
- Must qualify to join the Housing Register
- Must be under-occupying their current property by at least one bedroom
- Must want to move to a smaller property, not necessarily the same type as their current property.
- Maintained their home in a satisfactory condition and will be subject to an inspection
- Must not be in arrears on their rent account, or alternatively must have entered into and are adhering to an agreement to clear the arrears outstanding
- Must have kept to the terms and conditions of their tenancy agreement 12 prior to the application.

### 4. Ineligibility Criteria

The Incentive Scheme will **not** be available to tenants who:

- Are subject to a Possession order
- Have been served with a Notice of Seeking Possession for anti-social behaviour.
- Have a starter tenancy
- Have previously received an incentive payment within the last 2 years.

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The following restrictions/condition will also apply:

- Applications will not be accepted from households against whom Keniston has started court legal proceedings.
- Applications will not be accepted from households with rent arrears where reasonable repayment of the debt cannot be negotiated prior to the application.

### 5. Existing rent arrears

As per the eligibility criteria, tenants with existing rent arrears will only be eligible for the scheme if they have a clear rent account or have entered into and are keeping to a repayment agreement for a period of 6 months with a review after 3 months. The only other cases where applications from tenants with existing rent arrears will be considered are in cases where the tenants/s is considered to have genuine financial hardship and are negatively affected by the bedroom subsidy and cannot make sufficient payments and:

Where payment of the incentive will clear any existing arrears and other housing related debt in full; or

In exceptional circumstances where the payment of the incentive will clear the majority of any existing arrears and housing related debt and an agreement is entered into in respect of the remaining arrears.

### 6. Removal costs

A fixed payment of £1200 will be made to help with the reasonable costs of moving to a smaller home and can be used for;

- The cost of removals
- Property or garden clearance
- Decorating or decorating vouchers
- Replacing carpets and curtains

### 7. Incentive Payments

In addition to the fixed payment, an incentive payment will be paid to qualifying tenants under this policy. This will be £500 for every bedroom released.

An additional incentive payment of £500 will be paid to those tenants who transfer to a smaller property and leave their tenancy clear of goods and in a clean and tidy condition as required by the Housing Officer. This incentive payment does not apply to mutual exchanges.

Keniston reserves the right to reduce the incentive payments above by:

- Any housing related debts owed to Keniston at the time of the transfer; and / or
- The cost of any work that Keniston has to undertake to the vacated property as a result of damage or neglect on the part of the tenant; and/or
- Any outstanding court costs.

The above payments will be made subject to the budget being available, and the budgetary requirement will be reviewed each year.

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If there are more requests than there is funding available, priority will be given to those tenants paying the under-occupancy charge.

All applicants including those wishing to mutual exchange must be registered on the scheme before a move takes place for a payment to be authorised. Once a transfer applicant has been accepted onto the scheme they will be given a high priority.

### **8. Other assistance**

Where tenants require additional support to assist them to move home, such as garden clearance, or provision of a skip can be arranged. The cost of which will be deducted from the removal payment. This could also include such services as putting up curtain rails through our handy person.

### **9. Downsizing through a Mutual Exchange**

It is recognised that Mutual Exchanges provide a cost effective solution to help tenants move to more suitable accommodation. The scheme is intended to assist those wishing to exchange.

Tenants will be eligible for payments which help with the cost of moving to a smaller home, along with incentive payments. But they will not be eligible for the additional incentive for leaving it clean and tidy.

### **10. Responsibilities**

The Housing Officer will carry out a home visit within 28 days from receipt of an application request from a tenant wishing to downsize from their Council property using the Scheme. At the home visit, the details of the request will be discussed with the tenant (their preferences, the scheme details, housing options available, any support assistance required for the move and confirmation of their entitlement to any incentive payment and process that this follows).

After discussion with the tenant, the Housing Officer will determine if practical advice and support should be provided in accordance with each applicant's circumstances. Depending on the assessment of the applicant's circumstances and capability, such support could include helping with notifications to utilities, change of address notification, redirection of mail, liaison with other services, arranging the move, arranging house clearance etc.

### **11. Right to Appeal**

All applicants who have applied to move under the downsizing incentive scheme, will be informed in writing of the decision and will have the right to appeal by using the appeals procedure. Full details how to appeal will be provided in the decision letter.