

Lettings Policy

1 Introduction

- 1.1 The Lettings Policy of Coastline Housing Ltd (Coastline) takes the following into account:
- I. Requirements of the Housing Act 1996 (Part VI) (as amended by the Homelessness Act 2002) and Localism Act 2011.
 - II. Cornwall Council's Cornwall Homechoice Lettings Policy and its appendices;
 - III. 'Tackling Homelessness', the paper published by the Tenant Services Authority (TSA);
 - IV. The need to link to other Coastline Housing strategies and policies;
 - V. The agreement with Homes and Community Agency (HCA) in respect of the company's delivery of affordable rent tenancies;
 - VI. issues of low demand in some areas;
 - VII. Commission for Racial Equality Code of Practice for Rented Housing;
 - VIII. The HCA's Regulatory Framework;
 - IX. The Welfare Reform Act; and
 - X. The Issue of Fixed Term Tenancies.
- 1.2 The Lettings Policy also takes account of the changes proposed by Housing and Planning Bill, which have not yet been imposed, but may affect tenancy sustainability, when implemented.
- 1.3 The principal aim is to assist in meeting the housing needs of people wishing to live in Coastline housing stock and to liaise and co-operate with the local authority in order to assist it in meeting its duties to homeless people in priority need.
- 1.4 The Lettings Policy ensures that reasonable priority is given to transfer applicants where this meets priority housing need and makes best use of the housing stock, including where customers under-occupy their home.
- 1.5 This policy should be read in conjunction with the Local Lettings Policy and any Local Lettings Plans. These are published in relation to new developments and any area where it has been identified that there is a need to address some existing Tenancy Management issues.

2. Statement of Intent

- 2.1 Coastline will work with the Local Authority to assist in meeting housing need within Cornwall, with currently a minimum of 40% to allow for the assistance in the Homelessness Statutory Duty.
- 2.2 Coastline will work in partnership with Cornwall Council's countywide choice based lettings scheme, Cornwall Homechoice (CHC) to advertise a proportion of its vacancies through that system. Properties are advertised weekly in a range of formats, in a number of public outlets across the county and online on the Cornwall Homechoice website: www.cornwallhomechoice.org.uk

- I. We will operate an open waiting list giving families and households priority relating to their housing and social circumstances in line with the points scheme in Appendix B & C.
We will only apply and operate a local connection criteria when stipulated by a S106 Agreement.
 - II. If an advertised property does not attract a bid through CHC, Coastline will look to its own Register of Housing Need and Transfer List to ensure that the vacant home is let expeditiously to those in greatest housing need, as determined by the points scheme. Appropriate consideration to community sustainability issues, homelessness prevention and other Business requirements will always be given when assessing applicants' suitability.
 - III. If 2 consecutive applicants formally refuse a vacant home after bidding for it, Coastline will let the property from its Register of Housing Need and Transfer List. Appropriate consideration will be given to community sustainability issues, homelessness prevention and other Business requirements.
 - IV. Community sustainability concerns will only override priority housing needs in very clear cases. Coastline will exercise such discretion to maximise the opportunity for community cohesion by adding a preference label to the advert. In these circumstances Coastline will apply its Local Lettings Plan to CHC or let directly from our own Register.
 - V. In cases where Coastline lets a property from its own Register of Housing Need and Transfer List, and the highest pointed applicant is not allocated a vacant home, clear and comprehensive reasons will be stated and recorded and kept for audit purposes.
 - VI. Coastline will ensure that issues of under-occupation are addressed. This may result in vacant homes being let from the Company's own Register.
 - VII. Coastline's Register of Housing Need Guidance Notes outlines the bedroom size criteria of accommodation when letting a property. Coastline will not allow an extra bedroom when letting a property which would deem the property to be 'under-occupied'. Should a foster carer or prospective foster carer apply or bid for a property, evidence will be required and a financial assessment completed to ensure that should under-occupation arise there will be means of paying the rent for the property.
- 2.3 Coastline will work with **The Homeless Service (THS)** to provide homes directly to clients of THS. This will allow clients in 'Move On' accommodation to secure suitable housing, releasing bed spaces in the process.
- I. THS applicants will be given as much notice in order to prepare for their new tenancy. THS clients will normally be notified of the vacant property at the beginning of the outgoing customer's 4 week Notice period. All THS lettings will go through the assessment process as detailed in point 14 of this policy.
 - II. All THS clients considered for rehousing through this process will have a current and up to date application form and risk assessment.
 - III. All THS clients considered for rehousing through this process will have support

from the TNC support worker for a period of 1 – 2 months following the commencement of their new tenancy.

- 2.4 Coastline will ensure that its commitment to deliver affordable rent tenancies is adhered to, in compliance with the offer to the HCA. Each void will be reviewed in accordance with the flow chart at Appendix C
- 2.5 The policy will be monitored to ensure that it is meeting its objectives and is in accordance with other Coastline Policies.
- 2.6 Coastline will review its Lettings Policy every two years, using the annual Continuous Recording of lettings (CORE) returns, National Census data and with reference to the relevant company documents.
- 2.7 Coastline will assess all completed applications within 14 days of receipt. Further information will be requested within fourteen days of receipt of application.

3. The Key Objectives of the Lettings Policy

- 3.1 This Lettings Policy aims to;
 - I. Let accommodation to those in greatest housing need;
 - II. Achieve sustainable tenancies and stable and balanced communities;
 - III. Work with the local authority, other partner agencies to meet housing need and to ensure appropriate lettings and support;
 - IV. Assist the local authority in its duties towards homelessness prevention;
 - V. Make effective use of the Company's housing stock;
 - VI. Ensure that Coastline's Development Programme is achievable through affordable rent tenancies;
 - VII. Treat customers in a fair and non-discriminatory way in accordance with the Company's Equality and Diversity Policy;
 - VIII. Address issues of under-occupation within the Company's housing stock, complementing the Welfare Reform Act;
 - IX. Be effective and accountable.

4. Equality and Diversity

- 4.1 The Lettings Policy will:
 - I. Ensure that everyone is treated fairly;
 - II. Ensure that Coastline does not discriminate against anyone, whether directly or indirectly;
 - III. Ensure that Coastline provides equal access to the provision of housing; and
 - IV. Ensure that refusals and satisfaction levels are monitored to ensure that customers from minority and under-represented groups are not discriminated against.
- 4.2 Discrimination, either direct or indirect by an employee or member of the Board will not be tolerated and the appropriate action will be taken in all cases.

- 4.3 All Coastline facilities will be accessible to all and all services are provided in a variety of formats (e.g. Braille, other languages and audio tapes).
- 4.4 Coastline is committed to meeting the needs of people with disabilities and will ensure its offices and meeting venues are accessible to all. Alterations and adaptations to property will be undertaken whenever it is appropriate to accommodate all customers.

Where a property has been adapted Coastline will endeavour to let it to a family with adapted needs.

5. Applying for a Home

- 5.1 There are a number of different routes to access the Company's general rented stock:
- Direct Applicants – registered on Coastline's Register of Housing Need;
 - Transfer Applicants – Customers of Coastline wishing to transfer from their present accommodation;
 - Local Authority Nominations through Cornwall Homechoice's advertising and bidding process – to meet its statutory obligations with regard to the Homelessness Act 2002; and
 - Decants – Existing customers who need to be re-housed whilst major work is being undertaken to their current property.
- 5.2 An application form must be completed in all cases, and this may be obtained with a set of Guidance Notes by visiting the office, by telephone or by downloading from the website at www.coastlinehousing.co.uk
- 5.3 All Housing Register applicants are required to provide a form of identification for each member of the household, and to notify the Company immediately of any changes in their circumstances, which may affect priority for re-housing.
- 5.4 Existing customers or previous Coastline customers who have rent arrears or other debts with the Company will be eligible for a transfer, but will not be considered for a move unless they have a clear rent account, unless there are exceptional circumstances, where they will be required to enter into a mutually agreed repayment plan.
- 5.5 In cases where an affordable rent tenancy is advertised applicants will be offered an assured shorthold tenancy, the first 12 months of which will be probationary, with a 4 year review.
- 5.6 In cases where a person of 16 or 17 years of age has been nominated for a property, an agency guarantor, (for example Adult, Health and Wellbeing), will be required before a tenancy can be offered. We will only accept a successful bid with an agency guarantor.

6. Excluded and refusing applicants

- 6.1 Because of the implications of the Welfare Reform Act and in particular the financial implications of the 'under-occupation', we will refuse successful bids from applicants who do not conform to the size criteria set out in section 10.1.

- 6.2 All applicants will be subject to a Pre-Tenancy Assessment (PTA), which includes a Risk Assessment and affordability check). Where it is considered the family will not be able to afford the rent the application will be refused.
- 6.3 Otherwise we will not impose an automatic ban on any prospective applicant. Instead, every case will be considered upon its own merits, with any overriding factors regarding the housing needs prevalent at the time, taken into consideration – this includes cases of current and past rent arrears, whether these are a former tenant debt, have been written off, or are under a Debt Relief or Bankruptcy Order. Current and past anti-social behaviour will also be considered along with any other tenancy conditions that may have been breached.
- 6.4 Coastline may seek a reference from a previous private landlord or Registered Housing Provider to confirm details of conduct of previous tenancies.
- 6.5 Coastline will use Insight to provide a credit reference, via Experian, as part of the pre tenancy interview process. Should the credit report give a High Risk or Very High Risk scoring this may affect the affordability of the property which could result in a refusal.
- 6.6 From April 2018, the Local Housing Allowance (LHA) cap will apply to general needs tenancies taken on or renewed from 1 April 2016, and most single people under 35 will only receive the Shared Accommodation Rate of LHA, which is significantly lower than our one-bed rents.
- 6.6 Bids or nominations from single applicants under the age of 35 years will be subject to more stringent affordability checks, particularly to confirm that the rent remains affordable from April 2018.
- 6.7 Where it is deemed acceptable to offer accommodation, the applicant will receive a standard letter confirming the likely shortfall in benefit entitlement, and that resultant arrears will be dealt with in accordance with policy.
- 6.8 Where an applicant is refused, all factors will be taken into consideration, including the results of the pre-tenancy interview and risk assessment and any supporting evidence from support workers/agencies, as well as the suitability of the property and neighbourhood.

7. Reviewing Applications

- 7.1 Every application will be reviewed on a bi-annual basis. The application will normally be withdrawn from the Register of Housing Need if no response is received from the Applicant within 28 days of the review letter.

8. Immigration Control

- 8.1 The following categories of applicant may not be eligible for the Housing Register;
 - I. Persons subject to immigration control (except those in classes prescribed by the Secretary of State as being eligible for an allocation of housing)

II. Persons not habitually resident in the Common Travel Area (i.e. the U.K., Channel Islands, Isle of Man and the Irish Republic)

Any person making an application who is identified as falling under the Asylum and Immigration Act 1996 will be assessed in accordance with the Act. Coastline reserves the right to seek independent advice and assistance to confirm any issue of eligibility.

9. Special Circumstances - Management Transfers

- 9.1 Where an existing tenant has urgent or exceptional circumstances that may threaten their or their family's safety, additional points may be awarded. Urgent or exceptional circumstances may include harassment or hate crime, domestic abuse, a witness requiring protection or cases of under-occupation etc.
- 9.2 Each instance will be considered on its own merits. In all cases discussions would take place with appropriate reference to the relevant support agencies i.e. Police, Probation, and local authority social service to verify the need for accommodation.
- 9.3 Additional points will be awarded at the discretion of the Head of Housing Services and the Lettings Manager. In cases (other than hate crime and domestic abuse) supporting evidence from external agencies will be required to support the request for a transfer. The member of the tenancy management team working with the household will submit a detailed report, along with evidence backing up the request for a transfer. This information will be retained for audit purposes.
- 9.4 Where the customer is at 'significant risk' in their current accommodation, as a result of domestic abuse or hate criminality, they will be advised to and supported in submitting a homelessness application to gain access to alternative accommodation.
- 9.5 Additional points may be awarded, at the discretion of the Head of Housing Services and the Lettings Manager where:
- I. A transfer will free up a property identified for sale, under the Sale and Invest initiative; or
 - II. Where a member of a household has been issued with 'Use and Occupation' following the death of a near relative and where there is no legal right to succeed to the tenancy; or
 - III. An affordable rent tenancy review has highlighted the requirement for a move to more suitable accommodation.
- 9.6 Current customers under-occupying their home may qualify for the Downsizing Scheme. In these situations applicants will receive additional points to ensure that they appear at or near the top of the Allocation Shortlist. The letting decision will always be made with due consideration to other households on the Shortlist.
- 9.7 Sale and Invest, Use and Occupation and affordable rent tenancy applicants will receive additional points to ensure that they appear at or near the top of the Allocation Shortlist. The letting decision will always be made with due consideration to other households on the Shortlist.
- 9.8 Additional points may be awarded, at the discretion of the Head of Housing Services and the Lettings Manager with respect to transfer applicants living in Tarn West, where the

resident has returned to low paid employment and paying the rent has become an affordability issue.

- 9.9 Tarn West applicants demonstrating clear affordability problems will receive additional points to ensure that they appear at or near the top of the Allocation Shortlist. However, in conjunction with Cornwall Council's Housing Options Team all potential Homeless applicants placed in Tarn West are advised to join CHC and to actively bid for appropriate properties advertised.

10. How Coastline Housing Applications are Assessed

- 10 Coastline operates a points scheme within its Register of Housing Need. All applicants registered must be in housing need as determined by the points scheme, as shown at Appendices B and C.

- 10.1 Applicants will be considered for accommodation suitable for the size of their household. In determining the number of bedrooms required, one bedroom is allowed for each of the following:

- each adult couple
- any other person aged 16 or over
- two children of the same sex under the age of 16
- two children under the age of 10 regardless of their sex
- any other child (for example – a foster child/children)
- a carer (who does not normally live with you), if you or your partner need overnight care.

11. Medical Priority

- 11.1 Some applicants may find themselves unable to occupy their current accommodation due to a medical condition, which is exacerbated by their living conditions. Coastline will refer such cases to a Medical Assessment Panel (MAP), after which additional medical points may be awarded.

12. Housing for Older People

- 12.1 Letting Homes for Older People efficiently and effectively can be problematic, due to the complexity of age and other criteria determined by Local Lettings Plans, Section 106 Agreements and in respect of Miners Court funding requirements.

- 12.2 Consequently vacancies will be advertised and let through a variety of routes, as deemed most effective, whilst satisfying audit scrutiny and funding requirements.

- 12.3 **Intensive Housing Management** – Monitoring the welfare of older people is a strategic requirement to sustain tenancies and communities. In order to effectively achieve this, an intensive housing management system is installed for all 'sheltered' customers, as an integral part of their tenancy, and is an optional extra for customers living in 'Homes for Older People'.

- 12.4 **Sheltered** - Homes identified as 'sheltered' are for applicants aged 60 years or over, or who satisfy the relevant Local Lettings Plan, which clearly identifies when the age criteria can be 'cascaded';

- 12.5 **Homes for Older People** – ‘Homes for older people’ are for applicants aged 50 years or over, or who satisfy the relevant Local Lettings Plan or Section 106, which clearly identifies the age criteria;
- 12.2 **Miners Court Extra Care** - Referrals for Miners Court Extra Care facility can come from various agencies, such as the Health Authority, Adult Social Care and Support, Housing Authority and self-referral depending on the applicant’s circumstances. Assessments are made by the Extra Care Monitoring Group to assess suitability and funding in relation to the dependency ratio of 40% High, 30% Medium and 30% Low.
- 12.3 Any applicant who is moving into Housing for Older People and has capital from owning their own home, it is reasonable to expect the applicant to dispose of their existing unsuitable property in order to fund the rent, service charges and any support charges that may be liable.
- 13. Affordability**
- 13.1 Coastline offers customers a variety of tenancy products, often determined by other strategic considerations, such as the Development programme, complementing funding requirements. These include:
- 13.1.1 Social rent tenancies – these are offered as both fixed term and ‘lifetime’ tenancies. Rent is paid weekly in advance, and customers may be asked for up to 4 weeks rent in advance at the commencement of their tenancy;
- 13.1.2 Affordable rent tenancies – these are offered as fixed term tenancies. Rent is paid weekly in advance and customers may be asked for up to 4 weeks rent in advance at the commencement of their tenancy.
- 13.2 A key objective of this Policy is achieving sustainable tenancies and stable and balanced communities, so it is important that customers are able to pay their rent and financially contribute to their communities.
- 13.3 In order to achieve this, financial checks are carried out prior to the offer of a tenancy, and if it is deemed that the prospective customer is unable to afford rent payments, in the context of their other weekly outgoings, including the repayments of existing debts, their application may be refused.
- 13.4 For the suitability of applicants who may be owner-occupiers or in private rented accommodation, consideration will be given on the basis that limits are set at 4.5 times Cornwall Council’s LHA Levels as set out in Appendix A.
- 13.5 Income Limits – the income limits are set out in Appendix A.
- 13.6 Capital Limits – Net capital limits for applicants requiring accommodation will be not more than the amounts set out at Appendix A.
- 14. The Process**
- 14.1 Vacancies will be either let through Coastline’s own Register of Housing Need or advertised through CHC, except lettings made under the Downsizing Scheme. Where a

property is let through CHC a property log form will be completed in all instances and a photograph of the property taken for advertising purposes.

- I. Where a property has been identified as an affordable rent tenancy it will clearly be advertised with the appropriate symbols to highlight the review term and the temporary nature of the tenancy.
 - II. The rent for a new affordable rent tenancy will be determined by an independent valuation by an independent valuer.
 - III. Dates for advertising properties follow strict deadlines in conjunction with the Advert Cycle, produced by CHC.
 - IV. Where an advertised vacancy receives no bids through CHC, Coastline will use its Register of Housing Need and Transfer List to ensure that the vacant home is let expeditiously to those in greatest housing need, as determined by the points scheme. Appropriate consideration will be given to community sustainability, homelessness prevention and other business requirements.
 - V. If a vacancy is advertised through CHC and two consecutive successful bidders refuse or are refused, Coastline will use its Register of Housing Need and Transfer List to ensure that the vacant home is let expeditiously to those in greatest housing need. Appropriate consideration will be given to community sustainability, homelessness prevention and other business requirements.
- 14.2 Where Coastline's Register of Housing Need is used to fill a vacancy, applicants will be selected from a computerised shortlist, produced in order of priority. The letting is made to the applicant assessed to be in the greatest housing need under this policy.
- 14.3 Exceptions to selecting applicant in greatest housing need:
- I. Where the resultant vacancy would satisfy greater housing need by transferring an existing tenant;
 - II. Where an applicant qualifies for a transfer under the Downsizing Scheme;
 - III. Where a property has been identified as difficult to let;
 - IV. Where the Local Lettings Plan takes into account other factors to ensure the sustainability and balance of a community;
 - V. Where a property has adaptations suitable for a specific applicant on the waiting list;
 - VI. Where there is not a local lettings plan but there are specific social or physical factors requiring a "sensitive" letting to ensure a sustainable tenancy;
 - VII. Where a 'preference label' has been attached to a vacant property to ensure the sustainability and balance of a community;

15. The Decision

- 15.1. Lettings will be made by the Lettings Manager and authorised by the Head of Housing Services.
- 15.2 Letting decisions will be recorded and, where the applicant in the greatest housing need has not been successful, for reasons stated at 14.3 above, the rationale will be recorded and reported.

15.3 Refusals of CHC bid will be recorded and reported to CHC for audit purposes.

16. Offer of Accommodation

16.1 All applicants will receive a pre-tenancy assessment (PTA), including an interview, risk and financial assessment before receiving a formal offer of accommodation, in order to verify the information provided on their application form, and to ensure suitability for the property.

- Should there be concerns with any aspect of their existing tenancy, Coastline may seek a reference from the Landlord for clarification; and
- If there are any concerns raised during the PTA, Coastline may make a referral to a relevant partner agency to provide information, support and guidance during the first weeks of the tenancy.

16.2 Offers of accommodation will be confirmed in writing, and the applicant is expected to confirm their acceptance of the offer within 5 working days.

16.3 Arrangements will be made for an accompanied viewing of the property with the consent of the outgoing customer or as soon as the keys are available.

16.4 All new customers will be offered a 12 month Probationary Tenancy, except where the new tenancy is as a result of a transfer or a mutual exchange in respect of an assured tenant.

17. Refusals

17.1 If a property is let through Coastline's Register of Housing Need and an applicant refuses more than three reasonable offers of accommodation, they will be invited to extend their choices of type and location of property in order that their requirements may be better met.

18. Appeals

18.1 Appeals against non-admittance to the Register of Housing Need, placement or eligibility of a letting or removal from the Register must be made to the Lettings Manager, within 21 days of the notification of the decision. A reply will be provided within 10 working days. If the applicant remains unhappy following an appeal the matter will be processed through the Company's' Official Complaints Procedure.

19. High Risk Offenders

19.1 Applications from known offenders will be treated on an individual basis. To make an appropriate letting, a detailed risk assessment will be required with the involvement of relevant agencies through the MAPP (Multi Agency Protocol Panel) or by using our agreement with Devon & Cornwall Police to exchange information on any applicant convicted of a criminal offence, particularly anyone who may have convictions relating to the Sex Offenders Act 1997. Any applicant who has confirmed on their application form, pre tenancy interview or who is suspected or accused of being a sex offender will be subjected to the provisions set out in the protocol.

19.2 There is no blanket ban which prevents sex offenders from accessing a Coastline tenancy but, before any offender is offered housing with Coastline; full consultation will be undertaken with the Police and relevant support agencies, to assess any risk involved.

20. Support Needs

20.1 Where applicants are referred with identified support needs, or where support requirements are apparent following the PTA, Coastline may refuse the applicant under sustainability criteria.

20.2 On occasions the applicant may have an independent support package in place. In these circumstances, Coastline will assess that the support provided is likely to be sufficient to enable the sustainability of the tenancy. If Coastline is not satisfied following this assessment, the applicant may be refused.

21. Mutual Exchanges

21.1 All assured tenants have the right to exchange their tenancy with another assured or secure tenant of a local authority, RP or a Charitable Housing Trust with the consent of their landlord, except for those who are on a Probationary Tenancy. .

21.2 Fixed Term tenants have the right to mutually exchange after the first 12 month probationary period, subject to receiving the written permission from Coastline. This will not be unreasonably withheld and will be in accordance with Schedule 14 of the Localism Bill 2011 and Schedule 3 of the 1985 Housing Act.

21.3 Mutual exchanges will be affected by the Company's Mutual Exchange Policy

22. Local Lettings Policy and Local Lettings Plan

22.1 Local Lettings Policies give weighting factors other than Housing need, to promote greater stability and balance of communities and neighbourhoods, reduce void periods and to assist in letting properties. Coastline has a separate Local Lettings Policy.

22.2 Local Lettings Plans are introduced for all new developments to ensure that communities are balanced and sustainable, whilst making best and most appropriate use of the homes. The Plans make specific reference to relevant Section 106 Agreements, and ensure that where homes are specifically designed for applicants with specific needs, these homes are let accordingly.

23. The Downsizing Scheme

The Downsizing Scheme offers existing customers of Coastline under-occupying their homes, the opportunity to qualify for financial assistance to downsize to a smaller home, providing they are proven to be affected by the Welfare Reform Act.

24. Shared Ownership

24.1 Shared Ownership homes are intended for applicants in Housing Need and unable to purchase a property on the open market. Applicants interested in Shared Ownership properties are required to register with South West Homes, and Cornwall Homechoice. www.southwesthomes.org.uk www.cornwallhomechoice.org.uk

26. Fraudulent and False Information

26.1 If an applicant attempts to gain advantage by giving fraudulent or false information or by withholding vital information, Coastline will remove the applicants name from the Register of Housing Need or Transfer List. If a tenancy has been attained through fraudulent or false information, Coastline may seek to recover possession of the property through the Courts.

27. Confidentiality

27.1 Coastline will treat all information provided by applicants in confidence, in accordance with Data Protection legislation. This means that;

- Applications for housing are confidential, and only staff processing them will have access to information;
- Where individual applications fall outside the existing policy, for example Witness Protection Scheme, staff will treat information in confidence;
- All applicants have the right to access their personal information held in their applicant file. This is in addition to the rights given to all individuals under the Data Protection Act 1984; and
- All applicants have the right to see and obtain copies of their Register of Housing Need application and any other information supplied by them about themselves and their family. Request for such information must be made in writing, and will be responded to within 28 days.

Lettings Policy Income Limits - Appendix A

The income limits relating to Local Housing Allowance (LHA 2015/2016) for Housing Benefit are as follows:

Household type	LHA– Room No.	Local Housing Allowance	Weekly Income Limit Coastline	Annual Income Limit Coastline
Single applicant or couple	1	£104.89	£472.00	£24,544
Single applicant or couple with one child	2	£132.32	£595.44	£30,963
Single applicant or couple with two children	3	£151.50	£681.75	£35,451
Single applicant with three children	4	£185.29	£833.80	£43,357

Income Limits relate to income net of Income Tax and National Insurance Contributions. Attendance Allowance and Disability Allowance are disregarded.

Capital includes any holdings that have a clear monetary value such as savings, investments, land and property. In calculating the total of assets of the applicant and spouse will be added together and any loan or mortgage will be deducted.

- Net capital limits for applicants requiring non sheltered accommodation will be not more than £35,000.
- Net capital limits for applicants requiring sheltered accommodation will be not more than £160,000.

Lettings Policy Points Scheme Appendix B

Register of Housing Need

The priority for applicants is assessed according to the following:

Section 1: Lack of facilities	
Accommodation without mains electricity	3 points
Accommodation without piped water supply	3 points
Absence of bath/shower	2 points
Absence of hot water supply to kitchen	1 point
Absence of hot water supply to bathroom	1 point
Absence of kitchen	2 points
Absence of a flush WC	2 points
Absence of an indoor WC	2 points
Section 2: Accommodation Issues	
Penetrating or rising damp (slight), as confirmed by the local authority's environmental health officer.	2 points
Penetrating or rising damp (heavy), as confirmed by the local authority's environmental health officer.	4 points
Bathroom shared with family	1 point
Bathroom shared with non-family	2 points
Kitchen shared with family	1 point
Kitchen shared with non family	2 points
Overcrowding points for each bedroom lacking (refer to Accommodation Eligibility)	2 points
Under occupation of existing social housing tenancy	15 points
Non static caravan	5 points
Section 3: Personal Circumstances	
Split family - only applicable if applicant and partner have previously lived together or are pregnant/have children together and are forced to live apart due to current housing situation and if properties occupied by either partner are not of adequate size to accommodate the whole household.	3 points
Property unsuitable due to affordability issues	2 points
Applicant requiring move to give support	3 points
Applicant requiring move to receive support	3 points
Applicant requiring move to be nearer employment	3 points

Section 4: Welfare (only to be awarded for personal reasons not catered for elsewhere within the points scheme)	
low priority – via Health Visitor or Care Worker e.g. Supports need for play space for child or elderly person to be near relative	2 points
Medium priority – via Health Visitor / Care Worker / Social Worker e.g. Supports need to move nearer to specialist school.	5 points
high priority – via Social Worker / medical Consultant / Police e.g. Supports need to move due to personal threats of violence towards the family	10 points
Armed Forces Injured Servicemen/women	30 points
Section 5: Medical – points will be awarded where it is considered that the applicants' current housing accommodation is proving detrimental to the applicant or their family's health. Medical pointing is assessed by the Company's appointed Medical Officer:	
low priority	2 points
medium priority	5 points
high priority	12 points
urgent priority	20 points
All appropriate applicants must complete a Medical Assessment Form and in assessing the above applicants will be requested to give authority for Coastline Housing Limited and its Medical Officer to contact their GP or any Consultant to discuss and verify any relevant matters.	
Section 6 - Use and Occupation – points will be awarded where a household have no legal right to succeed to the tenancy but where there is a moral duty for the Company to provide accommodation.	100 points
Section 7 - Temporary Accommodation (statutory homeless) affordability - Points will be awarded where customers living in Temporary Accommodation experience affordability issues as a result of moving into low paid employment (Current tenants of Tarn West only)	100 points

Lettings Policy Points Scheme Appendix C Transfer Applicants

The priority for applicants is assessed according to the following:

Section 1- Overcrowding - If a property has inadequate bedroom space for all occupants to enjoy their property points will be awarded as follows;	
Need for one additional bedroom	10 points
Need for two additional bedrooms	20 points

Section 2 - Split family - only applicable if applicant and partner have previously lived together or are pregnant/have children together and are forced to live apart due to current housing situation and if properties occupied by either partner are not of adequate size to accommodate the whole household.	
A couple	1 point per person
Couple and children	5 points

Section 3 - Welfare - points are allocated upon the <u>written support</u> provided by Social Services, Health Authority, Police or similar recognised support agency.	
Low level - via Health Visitor or Care Worker e.g. supports need for play space for child or elderly person to be near relative?	2 points
Medium level - via Health Visitor/Care Worker/Social Worker e.g. supports need to move nearer specialist school.	5 points
High level - via Social Worker/Medical Consultant/Police E.g. supports need to move due to personal threats of violence towards family.	10 points
Authorised Management Transfer - Points are awarded to assist customers who are at risk in their current home, or where the property has been identified for Sale and Invest, or in Tarn West where affordability is an issue to low paid employment. Different levels of evidence are required for each, as stated in the policy	
Sale and Invest	100 points
Affordable Rent Review	100 points
The Downsizing Scheme	100 points
Racial Harassment	70 points
Tarn West affordability	70 points
Domestic Violence	60 points
Risk from other violence or sexual intimidation	60 points
General vulnerability	50 points

Section 4 - Medical - points will be awarded where it is considered that the applicants' current housing accommodation is proving detrimental to the applicant or their family's health. The degree to which current housing conditions are affecting anyone's health will determine the amount of points awarded; therefore, the more major problems will attract most points. Such points are assessed by the Company's Medical Officer and are as follows:

low priority	2 points
medium priority	5 points
high priority	12 points
urgent priority	20 points

All appropriate applicants must complete a Medical Self Assessment Form and in assessing the above applicants will be requested to give authority for Coastline Housing Limited and its Medical Officer to contact their GP or any Consultant to discuss and verify any relevant matters.

Section 5 - Unsuitability - when pointing a transfer application the property will also be assessed as to its suitability to the applicant. For example is it too large or small, or too isolated. These points are not to be confused with those awarded for medical grounds.

Low degree - unable to manage gardens or maintain property / proximity to shops / minor problems with property layout i.e. size of rooms.	2 points
medium degree - isolated / too distant from employment / lacking necessary facilities i.e. central heating / rent too high (not on full HB)	5 points
high degree - too far from necessary support or for Providing such / under occupation by one or more bedrooms.	15 points

Waiting Time on List - due to the demand for accommodation it is inevitable that transfer applicants will have to wait some time before Coastline Housing Limited may be able to assist them. The Company's priority is to help those in greatest housing need. Where 2 or more applications demonstrate equal housing need, points are then awarded for each complete year an applicant has been registered on the Register of Housing Need, as follows:

less than a year	0 points
after 1 complete year	2 points
after 2 complete years	3 points
more than 3 years	5 points

Lettings Policy – Appendix C

AFFORDABLE RENT PROCESS

When a notification of a new void property log (NFV) is received the following process will be considered to assess whether the property is 'suitable/eligible' to become an Affordable Rent tenancy.

All activities identified within the flow chart will be carried out by the Lettings Team within 24 hours of receiving the information of the property becoming void. Where Development and Technical Services are requested to provide a decision in relation to conversion to Shared Ownership or Disposal, this information will be returned within 24 hours of the request.

1. Have we already reached our quota
2. Ruled out criteria
 - a. Sheltered
 - b. Older Persons Units
 - c. Mortgage Rescue units
 - d. Garlidna
 - e. S106
3. Financial marker
 - a. Instruct Independent Valuer for appraisal of property
4. Suitable for Disposal
 - a. Inspection to be carried out for remedial works
 - b. Costing of for remedial works assessed
 - c. Refer to Disposals Policy & Ridge assessment
5. Suitable for Shared Ownership - Development decision
 - a. Good condition for 10 years
 - b. No mundic
 - c. No high service charges – e.g sewerage
 - d. No Cornish Units
 - e. No mining issues
 - f. Not close to new shared ownership developments
 - g. Size & need to meet Cornwall Council agreement
 - h. Exclude anything over 3 bed
 - i. Exclude anything listed
6. Has property got high service charges
 - a. UHM check and verify with TM if required
7. Are there other AR or New Builds in neighbourhood
 - a. Check with Lettings or Development
8. Potential Affordable Rent property – AR or Probationary

Dependant on the outcome, the property is to be clearly identified on UHM as an Affordable Rent Tenancy as if the property becomes available in the future it is to remain an Affordable Rent tenancy and the rent will be need to be rebased with an independent valuer assessment.

Affordable Rent Tracking Checklist

Address			
Property Type			
Void Date			
New Valuation	Yes		No
Cloned with			
80% Affordable Rent	£		
Current Rent	£		
Non Protected Model Rent	£		
Current S/Charge	£		
LHA Amount	£		

CRITERIA	TICK WHICH APPLICABLE			COMMENTS
Quota reached	Yes		No	
Ruled Out Criteria	Yes		No	
£15 Marker	Yes		No	
Disposal	Yes		No	
Let as Affordable Rent	Yes		No	
Let as AST / Fixed	Yes		No	
HCA Package	2		3	

Rent applied £

Service Charge £

Date

Signed

