

Lettings Policy

1 Introduction

- 1.1 The Lettings Policy of Coastline Housing Ltd (CHL) takes the following into account:
- Requirements of the Housing Act 1996 (Part VI) (as amended by the Homelessness Act 2002);
 - Cornwall Council's Cornwall Homechoice Lettings Policy and its appendices;
 - 'Tackling Homelessness', the paper published by the Tenant Services Authority (TSA);
 - The need to link to other Coastline Housing strategies and policies
 - issues of low demand in some areas;
 - Commission for Racial Equality Code of Practice for Rented Housing; and
 - The TSA's Regulatory Framework.
- 1.2 The principle aim is to assist in meeting the housing needs of people wishing to live in CHL 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.
- 1.3 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.
- 1.4 This policy should be read in conjunction with the Local Lettings Policy (GH02) and any Local Lettings Plan published in relation to new developments.

2. Statement of Intent

- 2.1 CHL will work with the Local Authority to assist in meeting housing need within Cornwall.
- 2.2 i CHL will work in partnership with Cornwall Council's countywide choice based lettings scheme, Cornwall Homechoice (CHC) to advertise 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
- ii In working with CHC policy CHL will operate within the published Local Connection criteria, however CHL will not apply a Local Connection criteria within its own policy and will let its properties to those in the greatest housing need.
- iii If an advertised property does not attract a bid through CHC, CHL 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 Plan requirements will always be given when assessing applicants' suitability.
- iv If 2 consecutive applicants formally refuse a vacant home after bidding for it, CHL 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 Plan requirements.

- v. Community sustainability concerns will only override priority housing needs in very clear cases. CHL will exercise such discretion to maximise the opportunity for community cohesion by adding a preference label to the advert.
 - vi In cases where CHL 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.
 - vii Where a vacant home is let from CHL's Register of Housing Need and Transfer List, a full report will be provided to CHC for their auditing and reporting purposes.
- 2.3
- i CHL will work with The New Connection (TNC) to provide 6 vacant homes directly to clients of TNC. This will allow clients in 'Move On' accommodation to secure suitable housing, releasing bed spaces in the process.
 - ii TNC applicants will be given as much notice in order to prepare for their new tenancy. TNC clients will normally be notified of the vacant property at the beginning of the outgoing customer's 4 week Notice period. All TNC lettings will go through the assessment process as detailed in point 14 of this policy.
 - iii All TNC clients considered for rehousing through this process will have a current and up to date application form and risk assessment.
 - iv All TNC 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 The policy will be monitored to ensure that it is meeting its objectives and is in accordance with other CHL Policies.
- 2.5 CHL 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.
- 2.6 CHL will assess all completed applications within 14 days of receiving. 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;
- Let accommodation to those in greatest housing need;
 - Achieve sustainable tenancies and stable and balanced communities;
 - Work with the local authority, other partner agencies to meet housing need and to ensure appropriate lettings and support;
 - Assist the local authority in its duties towards homelessness prevention;
 - Make effective use of the Company's housing stock;

- Treat customers in a fair and non discriminatory way in accordance with the Company's Equality and Diversity Policy; and
- Be effective and accountable.

4. Equality and Diversity

4.1 The Lettings Policy will:

- Ensure that everyone is treated fairly;
- Ensure that CHL does not discriminate against anyone, whether directly or indirectly;
- Ensure that CHL provides equal access to the provision of housing; and
- Ensure that refusals and satisfaction levels are monitored to ensure that customers from BME 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 CHL 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 CHL 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 when ever it is appropriate to accommodate all customers.

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 the Companies Register of Housing Need;
- Transfer Applicants – Tenants of the Company 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 tenants 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 who have rent arrears or other debts with the Company will be eligible for a transfer, but will be required to enter into a mutually agreed repayment plan.

5.5 In cases where a person of 16 or 17 years of age has been nominated for a property, a guarantor will be required before a tenancy can be offered. The appropriate support agency will assist the individual in finding a guarantor.

6. Excluded and Refusing applicants

6.1 CHL 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.

6.2 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 annually on the anniversary of the date of the original application. 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 Under S160A(3), persons from abroad who are subject to immigration control within the meaning of the Asylum and Immigration Act 1996 are ineligible for lettings, but the Secretary of State has prescribed classes of persons who are subject to immigration control and who are eligible for a letting.

8.2 A housing authority may allocate accommodation, taking into account nationality and immigration status to the following:

- Existing tenants – all existing assured, secure and introductory tenants of a Housing Authority;
- British Nationals – British Nationals who are habitually resident in the Common Travel Area (CTA); and
- European Economic Area Nationals (EEA) – any person, who is a national of any of the countries in the EEA and is habitually resident in the CTA or is a worker, or has a right to reside in the UK and is economically active;
- Persons subject to immigration control who have been granted:
 - I. Refugee status;
 - II. Exceptional leave to remain – provided that there is no condition that they shall not be a charge on public funds; or
 - III. Indefinite leave to remain – provided that they are habitually resident in the CTA and their leave to remain was not granted in the previous 5 years on the basis of a sponsorship given in relation to maintenance and accommodation (or, if so, that their sponsor died);

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 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, Social Services 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 all 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:
- A transfer will free up a property identified for sale, under the Sale and Invest initiative; or
 - 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.
- 9.6 Sale and Invest and Use and Occupation 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 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.
- 9.8 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 are Coastline Housing Applications Assessed?

- 10.1 CHL 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.

- 10.2 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:
- The applicant and where applicable their partner.
 - Two children of the same sex under 18, unless where an age difference of the children determines separate rooms i.e toddler/teenager. Medical, social or welfare issues that may determine separate bedrooms for same sex children will be looked at on a case by case basis and must be agreed by the Lettings Manager.
 - Two children of different sex where the eldest child is 10 or under except in areas covered in the local lettings policy.
 - If a carer is required giving the need for a separate bedroom, evidence of the caring dependency from a professional will be required.
 - The bedroom requirements of visiting children may be determined upon evidence provided where visits are formally arranged.
- 10.3 If a household applicant or partner requires a separate bedroom on medical or welfare grounds, this will be assessed on a case by case basis by the medical panel and usually supported by an external agency for welfare points.

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. CHL will refer such cases to a Medical Assessment Panel (MAP), after which additional medical points may be awarded.

12. Housing for Older People (Sheltered)

- 12.1 Applications will be accepted for housing older people where the applicant is aged 60 years or over and has a demonstrable requirement for housing related support, or if an applicant is below the age of 60 and eligible for registration under the Chronically Sick and Disabled Persons Act 1970.
- 12.2 Referrals for Miners Court Extra Care facility can come from various agencies depending upon the applicant's circumstances, such as the Health Authority, Adult Social Care and Support, Housing Authority and self referral.
- 12.3 All vacancies will be advertised through Cornwall Homechoice. At the close of bidding, discussions will be 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.
- 12.4 Assisted bidding may be required by external Support Workers. When bids are received, CHL will carry out a Needs Assessment and Adult Care and Support will carry out a Care Assessment to assess suitability.

13. Affordability

- 13.1 In considering 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.
- 13.2 Income Limits – the income limits are set out in Appendix A.
- 13.3 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 All vacancies will be advertised through CHC. A property log form will be completed in all instances and a photograph of the property taken for advertising purposes.
- i Dates for advertising properties follow strict deadlines in conjunction with the Advert Cycle, produced by CHC. The advertising cycle takes a total of 12 days from the deadline of submission of the vacancy to CHL receiving a successful bid.
 - ii Where an advertised vacancy receives no bids through CHC, CHL 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 Plan requirements.
 - iii If a vacancy arises through CHC 2 consecutive successful bidders refuse the accommodation, CHL 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 Plan requirements.
- 14.2 Where CHL's Register of Housing Need is used to fill a vacancy applicants will be selected from a computerised shortlist, produced in order of priority, with the letting being 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:
- Where the resultant vacancy would satisfy greater housing need by transferring an existing tenant;
 - Where a property has been identified as difficult to let;
 - Where the Local Lettings Plan takes into account other factors to ensure the sustainability and balance of a community;
 - Where a property has adaptations suitable for a specific applicant on the waiting list;
 - 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;

- 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 an interview and risk 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, CHL may seek a reference from the Landlord for clarification; and
 - If there are any concerns raised during the Risk Assessment, CHL 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 tenant or as soon as the keys are available.
- 16.4 All new tenants will be offered a 12 month Probationary Tenancy, except where the new tenancy is as a result of a transfer

17. Refusals

- 17.1 If a property is let through CHL'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 Customer Service 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 all relevant agencies through the MAPP (Multi Agency Protocol Panel). Tenancies may not be offered to applicants with support requirements that are too high for the Company to effectively manage.

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. The law relating to mutual exchanges is contained within the Housing Act 1988 and the Company's Policy GH05 relates to mutual exchanges.

22. Local Lettings Policy and Local Lettings Plan

- 22.1 Local Lettings Policies will be adopted which give weighting factors other than Housing need in order to promote greater stability and balance of communities and neighbourhoods, reduce void periods and to assist in the letting of properties defined as 'difficult to let'. CHL has a separate Local Lettings Policy – GH02.
- 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 will make specific reference to relevant Section 106 Agreements. The Plans will also ensure that where homes are specifically designed for applicants with specific needs, these homes are let accordingly.

23. Key Worker Accommodation

- 23.1 CHL has a small number of properties which are let as Key Worker Accommodation. These are let through CHC using a specific preference label to ensure suitable and appropriate letting.

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

25. False Information

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

26. Confidentiality

26.1 CHL 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.

27. Local Offers and Coastline Offers

Local offers and Coastline offers were determined by customers during a comprehensive consultation period in 2010. Offers replace service standards and highlight the main priorities of our customers and other stakeholders.

Local Offers and Coastline offers will be monitored by the Tenancy Sounding Board and reported to customers quarterly. Performance outside the agreed targets will be scrutinised by the Monitoring and Review Panel.

Offer Number	Offer	2012 Target	Frequency Reported
2 – Local	We will develop a partnership agreement with Cornwall Homechoice and report outcomes to you		Annually
3 - Local	We will offer up to 6 empty properties to clients of The New Connection per year		Quarterly
17	We will re-let all empty properties quickly and efficiently	18 days	Quarterly
18	We will carry out a pre tenancy interview and risk assessment on all new and transferring tenants	90%	Quarterly
19	We will provide a fair and honest reference to other landlords within 7 days of request in respect of mutual exchanges	100%	Annually
20	We will offer a percentage of vacant properties for transfer	25%	Annually
21	We will photograph all new tenants, including those who are mutually exchanging	100%	Annually
23	We will support probationary tenants to progress to full assured tenancies	100%	Annually
24	We will support all tenants to maintain their tenancies and will prevent unnecessary eviction	less than 2 per year	Annually

Lettings Policy - Appendix A

The income limits relating to Local Housing Allowance (LHA 2010/2011) for Housing Benefit are as follows:

Household type	LHA– Room No.	Local Housing Allowance	Weekly Income Limit CHL	Annual Income Limit CHL
Single applicant or couple	1	£110.00	£495.00	£25,740
Single applicant or couple with one child	2	£132.33	£595.49	£30,965
Single applicant or couple with two children	3	£155.34	£699.03	£36,349
Single applicant with three children	4	£189.86	£854.37	£44,427
Single applicant with four or more children	5	£228.99	£1030.45	£53,583

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 £140,000.

Lettings Policy Appendix B

Coastline Housing Limited - Register of Housing Need – Points Scheme

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
Approved Management Transfer	20 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 (homeless) affordability - Points will be awarded where customers living in Temporary Accommodation experience affordability issues as a result of moving into low paid employment	

Lettings Policy - Appendix C

Coastline Housing Ltd – Transfer Applicants – Points Scheme

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
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