



**Isle of Man  
Government**

*Weyl'yr-Flann-Yeannur*



# **Public Consultation on the Amendments to Access and Eligibility Criteria for Public Sector General Needs Housing**

**Department of Infrastructure**

***bun-troggalys***

**December 2017**

## **Introduction by Minister of Infrastructure**

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There are approximately 5,500 general needs public sector houses on the Isle of Man; each providing an affordable and safe home to some of the more vulnerable members of our Island society. However, it is also recognised that public sector housing receives a substantial subsidy from the public purse. It is therefore important that this resource is properly targeted at those in greatest need of public assistance.

Since 2002, the existing eligibility criteria for general needs housing in the public sector on the Isle of Man have provided an objective framework for accessing and allocating public sector housing, ensuring that those in greatest need are given priority to housing.

In line with the recent updating of Older Persons (Sheltered) criteria in 2016 for access and eligibility, as identified by the Tynwald approved Housing Review programme, and latterly by the Programme for Government within the theme of an "Inclusive and Caring Island", the timing is right for a review such that we can continue to have "affordable and accessible housing which meets our social and economic needs".

I welcome your views on the proposed changes to the existing criteria and encourage you to take part in the online consultation survey.

Hon R Harmer MHK

Minister for Infrastructure

## Why we are consulting

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The purpose of this consultation is to invite comments on the Department of Infrastructure's proposed amendments to the existing public sector general housing access and eligibility criteria and to gauge public opinion before the proposed amendments are finalised and taken forward for approval by Tynwald.

Since 2002, under the provisions of the Housing (Miscellaneous Provisions) Act 1976, all public sector housing providers on the island are required to apply common access and eligibility criteria, both when accepting applicants onto a housing waiting list and when allocating a home to them.

The Department has been working with these stakeholders to review the common criteria as part of the Housing Review programme. The most recent evidence of this is the implementation of the revised Older Persons (Sheltered) Housing access and eligibility criteria following Tynwald approval in March 2016.

A review of the common criteria for general housing has recently been undertaken by the Department with the aim of:

- modernising and clarifying eligibility, residential and financial requirements for people applying to go onto a public sector housing waiting list, and
- ensuring applicants in greatest housing need have most priority when being allocated a home

Local housing authorities were consulted during the initial review process and their views and feedback have contributed to the proposed amendments to the criteria as laid out in this consultation paper. The Department now wishes to present these proposals to you in order to seek your views on how this important publicly funded service can be more effectively prioritised to those in greatest housing need.

The consultation should be read in conjunction with Appendix A (current criteria) and Appendix B (proposed criteria):

- **Appendix A** - 'General Housing: Existing Criteria for Acceptance on to Waiting Lists and Allocation of properties: pointing schedule', and
- **Appendix B** - 'Proposed Criteria for Access and Eligibility – GENERAL'

An online survey is available for you to complete and is in two parts:

**Part A** seeks feedback on the proposed amendments to eligibility criteria for people wishing to be accepted onto a waiting list for general needs public sector housing.

**Part B** seeks feedback on the proposed amendments to the criteria for allocation of properties (the pointing system) for general needs public sector housing. The points awarded in the allocation process when totalled up determine an applicant's priority (place) on the Housing Waiting List.

It should be noted that this consultation is not a referendum but an information, views and evidence gathering exercise from which to take an informed decision on the content of these Criteria. In any consultation exercise the responses received do not guarantee changes will be made to what has been proposed.

## Consultation Survey

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What is your name?

To ensure that the process is open and honest and in line with the Government's Code of Practice on Consultation, responses can only be accepted if you provide your name with your response.

Can we publish your response?

- Yes, you can publish my response in full
- Yes, you can publish my response anonymously
- No, please do not publish my response

What is your email address?

If you are completing the survey on behalf of an organisation, please provide the name of the organisation.

What type of Organisation do you represent? (please select one option)

- Local Authority Public Sector Housing Provider
- Local Authority (non-Housing Provider)
- Public Sector Sheltered Housing Board
- Other Sheltered Housing Provider
- Charity/Third Sector Organisation
- Other (please specify)

If you are completing the survey as an individual, please select the category that describes you best (please select one option)

- Homeowner
- Tenant (public sector)
- Tenant (private sector)
- Health or Welfare Professional
- Politician (local)
- Politician (national)
- Other (please specify)

**Please continue to Part A of the survey**

## Consultation - the proposed changes to the criteria

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This section explains the proposed amendments to the acceptance and eligibility criteria and should be read alongside Appendix A (current criteria) and Appendix B (proposed draft criteria).

**Link to Appendix A** – General Housing: Existing Criteria for Acceptance on to Waiting Lists and Allocation of properties: pointing schedule, and

**Link to Appendix B** – Proposed Criteria for Access & Eligibility - GENERAL

### Part A – Proposed Criteria for Acceptance on to waiting lists for General Needs Housing

#### CRITERIA FOR ACCEPTANCE ONTO A GENERAL NEEDS WAITING LIST

There are currently 663 people on the general needs public sector Housing Waiting List.

The Criteria for Acceptance have been simplified and updated to better reflect the three areas of eligibility test, namely

- Who is an eligible applicant
- Residency Qualification
- Financial Qualification

1) **Eligible applicants** – this clarifies the existing definition of an eligible applicant and modernises the definition of a couple, and also explains how joint tenancies will be allocated.

The existing definitions of Eligible Applicant are simply being clarified and updated. However if you wish to comment on these provisions you may do so below

2) **Residential Qualification** – this confirms the existing requirement to be ordinarily resident on the Island for at least 10 years in order to qualify for access to public sector housing which remains the same. This is supported by housing providers and the public consultation undertaken in September 2012 where 82% of respondents said access to public sector housing should be restricted to those with a period of island residence, with 59.9% of those respondents suggesting 10 years or more. There are currently 663 people on the general needs public sector Housing Waiting Lists who do meet this residential qualification.

Currently, in addition to a period of Island residency an applicant has to be resident in a particular housing authority area for at least 5 years to apply for that local list.

It is proposed that the local residency requirement for accessing a particular Housing Waiting List should be reduced from 5 years to 3 years. This is because people tend to move around the Island more than historically they used to, and whilst they may have the 10 year Island

residency requirement they may not have spent at least half of that time settled in one area of the Island and so are prevented from applying for housing either at all or in the area of their choice.

**Q1. Do you think that there should be a local residency requirement for joining a particular Housing Waiting List?**

YES

NO

**Q2. Do you support the reduction of the local residency requirement for joining a Housing Waiting List from 5 to 3 years?**

YES

NO

N/A (answered NO to Question 1)

If you wish to add any further comments about residential qualification, please do so here:

**3) Financial Qualification** – The current maximum income threshold is as follows;

- £33,555 for a single person or couple with no children
- £36,375 for a single person or couple with one child
- £39,185 for a single person or couple with two children
- £41,990 for a single person or couple with three or more children

It is suggested that couples should be given an additional income allowance. However, in meeting housing need the cost of housing is unlikely to be much different whether you are a single person or a couple, for example, the cost of a one bedroom flat in the private sector will be the same price whether you are renting it as a single person or as a couple. Likewise other associated costs such as heating and lighting are likely to be similar regardless of whether one or two people are residing in a property. This is also the case in respect of house purchase – a one bedroom flat will cost the same to buy whether you are buying it on your own or with a partner.

In consideration of the above, the Department considers that any increase in the income threshold for a couple should be limited as households with two potential incomes are likely to also have better housing options. A nominal allowance of £3,000 for joint applicants is suggested.

### Revised Criteria

No. of children	Maximum Income	
	Single person	Couple
None	£30,000	£33,000
One Child	£35,000	£38,000
Two Children	£38,000	£41,000
Three or more children	£41,000	£44,000

To provide some affordability context for the revised maximum income levels, a single person who is earning more than £30,000, and therefore will not qualify for public sector housing, and who is renting a 1 bedroom flat in the private sector for £650 per month will be paying no more than 26% of their income on their housing costs. A family with three children who earn more than £44,000 and who are renting a three bedroom house in the private sector for £1000 per month will be paying no more than 27% of their income on their housing costs.

It should also be noted that financial assistance for House Purchase is available to applicants with incomes up to £60,000, via the Government's Shared Equity Schemes. In the period 1 September 2014 to 31 October 2017, 117 people have been provided with assistance to purchase their home. The Median income of those assisted was £31,028 and the lowest was £16,000; the Median purchase price was £159,500, the lowest was £114,000 (all properties purchased have two or more bedrooms); the oldest purchaser was 47 years, the youngest, 20 years.

**Q3. Do you have any comments on the revised maximum income limits for access to public sector housing? If so you may provide them below.**

- 4) **Maximum savings/financial assets** - the word "savings" in the existing criteria has been replaced with "savings/financial assets" (which is the same as for the Older Persons (Sheltered) Criteria), to cover all types of investments including property. The current maximum savings of £50,000 has been reduced to £30,000 to better target public sector housing on those with greatest need. The permitted savings limit in respect of access to Social Security benefits is £13,000.

The following is the definition of "savings/financial assets" from the sheltered housing policy guidance notes:

*"Financial assets include proceeds of sale and savings and investments. Savings and Investments include shares, premium bonds, debentures, money on loan to another person or a trust fund. Property assets include the market value of any land or property in the applicant's part or full ownership."*



**Q4. Do you have any comments on the reduction of allowable savings and assets from £50,000 to £30,000?**

5) **Property ownership** - captures the requirement that the applicant is not a property owner (except where the value of the proceeds from the sale of that property and other assets is less than £30,000 – see Question 4).

**Q5. Do you have any comments on property ownership and access to public sector housing? If so you may provide them below.**

**Please continue to Part B of the survey**

## **Part B - Criteria for Allocation of General Needs Properties: Pointing Schedule**

The Criteria for Allocation sets out how points are awarded to an applicant in order to prioritise their housing need in relation to others who are also on the Housing Waiting List. This is a system that housing authorities already apply. When added together the total amount of points provides an objective measure of priority, and determines an applicant's position on the Housing Waiting List.

### **CRITERIA FOR ALLOCATION OF GENERAL NEEDS PROPERTY**

1) **Days on list** - Introduces a cap for "time on list" points on the basis that the Waiting List should be addressing current housing need. These points currently continue to accrue at a rate of 1 every three months throughout an applicant's time on the Housing Waiting List, even though they may have been offered housing which they have turned down.

It is proposed that the points awarded for time on the list should be capped at 20 points (equivalent to 5 years on the list) as is now used in sheltered housing.

Applicants who have been on the Housing Waiting List for more than 5 years are very likely to have been offered housing at least once.

**Q6. Do you think that points for time on list should be capped at 20 (equivalent to 5 years) in line with the existing sheltered criteria?**

YES

NO

**If you have any further comments on points for time on list you may provide them below**

- 2) **Manx Born** – an additional 5 points is currently awarded to a person who was born on the Isle of Man. It is suggested that this should be removed as in practice this can mean that a person who was born on the Island and spent 10 years of their childhood on the Island but who then spends most of their life elsewhere before returning to the Island would qualify for public sector housing and get additional points. Whereas someone who may have lived and worked on the Island for the majority of their life having moved to the Island in early childhood, would not be eligible for the same points. In the same family unit one child may have been born on the Island and others not so they would not be treated equally should they later apply for housing.

Points are already awarded for length of residency (as below) and this will prioritise people who have an enduring connection with the Island including those born here.

**Q7. Do you think that extra points should be awarded to people who were born on the Island?**

YES

NO

**If you have any further comments in relation to Q7 you may provide them below**

- 3) **Years of residency on Island** – there are no changes proposed to the existing points awarded for years of residency on the Island
- 4) **Years of residency in housing area** - Prioritises local connection to the area so that people who already live there or have lived there in the past have more of a priority for housing in that area.

1 point will be awarded for each year of residence in the local area, whether consecutive or not, to a maximum of 10 points

**Q8. Do you have any comments on the pointing arrangements for residency? If so you may provide them below**

5) **Size of family** — it has been suggested by housing providers that children of different ages should receive different levels of priority. This could become very difficult to administer if too many bands were created, but it may be appropriate to consider that older children are more independent and are likely to move on and form their own households within a few years and should therefore be given lower priority than younger children, for example:

- Each dependent child under 16 5 points
- Each dependent child aged 16 and over 3 points  
(up to 18 years or 21 years if in full time education and whose place of usual residence is with the applicant)

Children with special health or welfare needs, regardless of their age, may also accrue additional points for their health and welfare issues under the Adequacy of Current Accommodation part of the allocation criteria (see below and Appendix B).

**Q9. Do you think that it is appropriate that families with younger children are given priority over families with older and adult children?**

YES

NO

**If you have any further comments in relation to Q.9 you may provide them below**

Points are currently only awarded for up to 3 children whose place of usual residence is with the applicant.

It is proposed that points are introduced for each child in the household rather than capping the points at a maximum of 3 children as is currently the case. In practice larger families are not common on the Island's waiting lists and will not be competing for the types of property that would be suitable for smaller families and vice versa, meaning a family with 4 or more resident children will only be considered for a larger 3 bedroom or 4 bedroom house. It is likely to be more difficult for larger families to source suitable and decent affordable property in the private sector so if the welfare of the children is considered a priority then pointing of each child helps to highlight need. This approach also supports the Programme for Government outcome "We have improved the quality of life for children, young people and families at risk."

In addition, where the costs of housing for such families are being met by Government through social security benefits, the rental costs of larger properties in the private sector are likely to considerably exceed the costs of suitable public sector accommodation and therefore benefit support for these families will be reduced if public sector housing is provided.

**Q10. Do you think that points should be awarded for every child in full time residence in the household rather than capping those points at a maximum of 3 children as is currently the case?**

YES

NO

**If you have any further comments in relation to Q10 you may provide them below**

6) **Gross Income** – this prioritises eligible applicants with lower incomes over applicants at the higher end of the eligibility scale on the basis that the more funds you have available to you the better you are able to support yourself in the private sector in the meantime. It has been suggested that couples should have an additional income allowance, although as previously indicated, it is not appropriate that this allowance should be significantly higher as housing costs in the private sector, for example the rental of a one bedroom flat, is likely to be the same whether you are a single tenant or a joint tenant

<b>No children</b>	<b>Single</b>	<b>Couple</b>	<b>Points</b>
	£16,000 and under	£19,000 and under	10 points
	£16,001 to £19,500	£19,001 to £22,500	8 points
	£19,501 to £23,000	£22,501 to £26,000	5 points
	£23,001 to £25,500	£26,001 to £28,500	2 points
	£25,501 and over	£28,501 and over	0 points
<b>With dependent children</b>	<b>Single</b>	<b>Couple</b>	<b>Points</b>
	£18,000 and under	£21,000 and under	10 points
	£18,001 to £23,000	£21,001 to £26,000	8 points
	£23,001 to £28,000	£26,001 to £31,000	5 points
	£28,001 to £33,000	£31,001 to £36,000	2 points
	£33,001 and over	£36,001 and over	0 points

For the purpose of pointing income for Housing Waiting List priority, child benefit is to be disregarded as this is considered to be ring fenced for child care.

This will mean that at current child benefit rates a family with more than one child will have an extra £715 per year coming into the household for each additional child compared with a family with only one child without being placed lower on the points scale. For example a single person with one child whose income (less child benefit) is £18,000 (£19,081.60 inc. child benefit) would be awarded 10 points under the suggested points framework; a single person with two children whose income (less child benefit) is £18,000 will actually have an income of £19,796.60 including child benefit but will still be awarded 10 points.

**Q11. Please add any comments regarding revised gross income thresholds?**

7) **Financial/Property assets** – this prioritises those with less ability to support themselves whilst waiting for allocation by deducting points for assets over a certain level.

£15,000 to £19,999	-1 points
£20,000 to £24,999	-2 points
£25,000 or over	-3 points

**Q12. Do you think that applicants who have £15,000 or more available to them in financial/property assets should be given lower priority on the Housing Waiting List than applicants in similar circumstances who do not have these funds?**

YES

NO

**If you have any further comments in relation to Q12 you may provide them below**

8) **Adequacy of current accommodation** - the award of points available for inadequate housing which is having a direct impact on the health or welfare of the applicant is increased from a maximum of 20 points to a maximum of 50 points in line with the recently agreed Older Persons (Sheltered) criteria. This should mean that those in greatest health and welfare related housing need will get greatest overall priority on the Housing Waiting List.

**Q13. Do you think that it is appropriate to increase the award of points to make health and welfare housing need high priority?**

YES

NO

**If you have any further comments in relation to Q13 you may provide them below**

- 9) **Notice to Quit** – A formal Landlord Notice to Quit is currently awarded 5 points but in practice a Notice to Quit is generally not followed up by Court action to seek Possession. An un-actioned Notice to Quit expires in a matter of weeks and therefore unless pursued this situation is in effect only temporary if the matter does not proceed to Court.

Until such time as a Possession Order is awarded to the Landlord by the Court the tenant does not have to vacate the property, regardless of the Landlord’s wishes or the Notice to Quit letter. It is proposed that points should be awarded only where a Possession Order has been granted by the Court and these points are increased from the current 10 points to 25 points to reflect the urgency of the situation i.e. the tenant must vacate the property by the date agreed in Court.

**Q14. Do you think that the amendments to the Notice to Quit points are appropriate?**

YES

NO

**If you have any further comments in relation to Q14 you may provide them below**

- 10) **Unjustified refusal** – remains the same as is currently in place - in order to prioritise housing need 10 points are deducted every time an applicant refuses a property suitable for their housing needs without valid reason.
- 11) **Accumulated rent arrears** – remains the same as is currently in place
- 12) **Manx Housing Trust** for 1 year or more - remains the same as is currently in place
- 13) **Private Sector tenancy for one year or more** – Some local authorities have requested that an additional category of priority should be created for those who have held a private rental tenancy for 12 months or more. This is to recognise the high cost of the private rented sector and the housing stress this may cause over the longer term. An award of 5 points is suggested. This, in addition to the additional points awarded for low income, will help to ensure that those on low incomes who may be struggling in the private rented sector will have some degree of priority for housing.

**Q15. Do you think that it is appropriate to give additional priority to applicants who have been renting in the private rented sector for at least a year?**

YES

NO

**If you have any further comments in relation to Q15 you may provide them below**

14) **Appeals Procedure** – remains the same as is currently in place. This will be revisited at a later date as part of a review of primary housing legislation.

You have now finished completing the survey. Thank you for participating.

If you wish to add any other comments about the proposed amendments, please use the space below

## APPENDIX A

General Housing: **Existing** Criteria for Acceptance on to Waiting Lists and Allocation of properties: pointing schedule

### Public Sector Housing:

#### Criteria for acceptance onto waiting lists for general housing

Approved by the Council of Ministers January 2002

in accordance with Tynwald resolution of October 1999

-income limits amended 2002/2005/2011

1. **Eligible Applicant(s)** Applicants must be 18 years and over. Definition of applicant shall be:
  - (1) A Single Person, or
  - (2) A Single Person with Dependent Children
  - (3) A couple who are Married or in a Civil Partnership, or
  - (4) A Couple who are Married or in a Civil Partnership with Dependent Children
  - (5) A Couple who are not Married or in a Civil Partnership, or
  - (6) A Couple who are not Married or in a Civil Partnership with Children
  
2. **Residential Qualification**
  - (1) Applicant(s) must have been ordinarily resident on the Island for a minimum of ten years, *and*
  - (2) Applicant(s) must have been ordinarily resident in the local authority area for a minimum of five years.
  
3. **Financial Qualification**
  - (1) Maximum gross income of applicant(s) £33,555 per annum
  - (2) For applicants with dependent children gross income levels shall be:
    - one dependent child , add £2,820
    - two dependent children, add £5,630
    - three or more, add £8,435.
  
4. **Additional Acceptance Criteria**
  - (1) Divorced/ Separated person with joint access to a child or children under the age of eighteen where the parties have been legally separated for six months and legal proceedings have been instituted.
  - (2) Where there is joint residence of children the housing authority may apply discretion where the



divorced/ separated person seeking housing has joint access to the child or children at some time.

(3) Applicants having previously owned property where the net proceeds of the sale do not exceed £50,000, or applicants with savings of £50,000, or other amount determined by the Department from time to time (notional interest from such savings to be taken into account and calculated as part of total allowed income; see attached guidance notes)

5. **Discretionary Criteria**

(1) Notice to quit from landlord, advocate where a Court has made an order for possession.

(2) Emergency Housing requirement with confirmation of circumstances from Social Services, police, fire service, environmental health or other relevant authority.

6. **Appeals Procedure**

Any applicant having an application for acceptance on to a waiting list rejected, **or**

Any applicant dissatisfied by reason of non allocation of a property by virtue of non allocation of points, may

(1) Seek a review of that decision by submitting a request in writing to the appropriate housing authority, and

(2) If the decision is upheld by that housing authority, seek an appeal against that decision in writing to the Department's Housing Division, whose decision shall be final.

(3) In the case of houses owned by the Department, the review or appeal shall be to a Minister or Member of the Legislature outside the Department as appointed by the Council of Ministers.

## Public Sector Housing: Criteria for allocation of properties: pointing system

Approved by the Council of Ministers January 2002 – Maximum of 10 points for days on list removed April 2003. Points for gross income amended April 2014.

Criteria	Points	
1. <b>Days on List</b>	1 point per each 3 month period	
2. <b>Island born</b>	5 points	
3. <b>Years of Residency on Island</b>	1 point for every year in excess of ten years to maximum of 10 points	
4. <b>Years of Residency in housing authority area</b>	1 point for each year in excess of five years to maximum of 10 points	
5. <b>Joint applicants</b>	5 points	
<b>Single applicant</b>	0 points	
6. <b>Size of family</b> (under 18 yrs or in full time education)	1 child	5 points
	2 children	10 points
	3 or more	15 points
7. <b>Gross Income</b> (including combined income of joint applicants)	£27,300 & above	0 points
	£24,023 - £27,299	1 point
	£20,748 - £24,022	2 points
	£17,482 - £20,747	3 points
	£14,196 - £17,481	4 points
	£14,195 and under	5 points
8. <b>Adequacy of present accommodation</b> (maximum allocation is 10 points health/welfare and 10 points unfit housing <u>or</u> overcrowding)	Unfit housing (certified by EHO)	10 points
	Unfit for health/ welfare consideration (validated by report from health professional & multidisciplinary assessment)	3, 6, or 10 points
	Unfit Housing or Overcrowding (certified by EHO)	3, 6, or 10 points
9. <b>Notice to quit</b> (excluding rent arrears)	Landlord/Advocate	5 points
	Court Order	10 points
10. <b>Emergency Housing</b>	(1) Damaged Property, certified by fire services, insurance assessor	20 points
	(2) Closure Notice, property condemned by Environmental Health	20 points
	(3) Social reasons (e.g. Victim Support / Witness Protection, supported by Police)	20 points
11. <b>Prior unjustified refusal</b> by	Discretionary deduction	minus 10 points

applicant of a housing unit where an offer of a property considered suitable for the applicant was refused without valid reason (such as proximity to work, proximity to schools or where the property offered was considered to be uninhabitable).

- |  |                 |
|--|-----------------|
| 12. <b>Accumulated rent arrears</b>              | minus 10 points |
| 13. <b>Manx Housing Trust</b> for 1 year or more | 10 points       |
- 

**Appeals Procedure:** Any applicant having an application for acceptance on to a waiting list rejected, or Any applicant dissatisfied by reason of non allocation of a property by virtue of non allocation of points, may Seek a review of that decision by submitting a request in writing to the appropriate housing authority, and

1. If the decision is upheld by that housing authority, seek an appeal against that decision in writing to the Department's Housing Division, whose decision shall be final.
2. In the case of houses owned by the Department, the review or appeal shall be to a Minister or Member of the Legislature outside the Department as appointed by the Council of Ministers.

## APPENDIX B

Proposed Criteria for Access & Eligibility – GENERAL

### Public Sector Housing: Criteria for acceptance onto waiting lists for General Needs housing

Approved by Tynwald xxxx 2018

1. **Eligible Applicant(s)** Applicants must be 18 years and over. Definition of applicant shall be:
- (1) A Single Person, or
  - (2) A Couple\*
  - (3) A Single Person with Dependent Children
  - (4) A Couple\* with Dependent Children

Couples granted a tenancy shall be joint tenants only if both are residentially qualified

*\* For the purpose of these Criteria a Couple is defined as people who are Married or in a Civil Partnership or who are living together as if they are Married or in a Civil Partnership.*

2. **Residential Qualification**
- (1) Applicant(s) must have been ordinarily resident on the Island for a minimum of ten years, *and have*
  - (2) Local area residency of at least 3 years

3. **Financial Qualification** Maximum gross income of applicants is as follows;

<b>No. of children</b> <i>(dependent children whose place of ordinary residence is with the applicant)</i>	<b>Maximum Income</b>	
	<b>Single person</b>	<b>Couple</b>
None	£30,000	£33,000
One Child	£35,000	£38,000
Two Children	£38,000	£41,000
Three or more children	£41,000	£44,000

- (4) Maximum savings/financial assets £30,000

- (5) Applicants must not currently own a property

*Applicants having previously owned property where the net proceeds of the sale do not exceed £30,000, or other amount determined by the Department from time to time may be considered for housing (notional interest on such proceeds/savings to be taken into account and calculated as part of total allowed income; see attached guidance notes)*

## Public Sector Housing: Criteria for allocation of General Needs housing: pointing schedule

Approved by Tynwald xxxx 2018

- | Criteria   | Points  |
|--|---|
| 1. <b>Days on List</b>   | 1 point per 3 month period <b>to a maximum of 20 points</b> ( <i>as Sheltered</i> ) |
| 2. <b>Island Born</b>  | <i>remove</i>   |
| 3. <b>Years of Residency on Island</b>   | 1 point for every year in excess of ten years <b>to maximum of 10 points</b>        |
| 4. <b>Years of Residency in housing area</b>   | 1 point for each year <b>to maximum of 10 points</b>                                |
| 5. <b>Size of family</b><br>(dependent children under 18 years or 21 years or under if in full time education whose place of ordinary residence is with the applicant) |   |
| Each dependent child aged under 16   | 5 points  |
| Each dependent child aged 16 and over  | 3 points  |
| 6. <b>Gross Income</b> ( <i>including combined income of joint applicants*</i> )   |   |

	<b>Single</b>	<b>Couple</b>	
No children	£16,000 and under	£19,000 and under	10 points
	£16,001 to £19,500	£19,001 to £22,500	8 points
	£19,501 to £23,000	£22,501 to £26,000	5 points
	£23,001 to £25,500	£26,001 to £28,500	2 points
	£25,501 and over	£28,501 and over	0 points
	<b>Single</b>	<b>Couple</b>	
With dependent children	£18,000 and under	£21,000 and under	10 points
	£18,001 to £23,000	£21,001 to £26,000	8 points
	£23,001 to £28,000	£26,001 to £31,000	5 points
	£28,001 to £33,000	£31,001 to £36,000	2 points
	£33,001 and over	£36,001 and over	0 points

*\*Child benefit is to be disregarded for the purpose of pointing income*

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|-------------------------------------|--------------------|----------------|
| 7. <b>Financial/property assets</b> | £15,000 to £19,999 | minus 1 point  |
|                                     | £20,000 to £24,999 | minus 2 points |
|                                     | £25,000 or over    | minus 3 points |

*Similar to sheltered – where a person has sufficient assets to meet their own housing need in the short term they get less priority than those who do not have these resources.*

<b>8. Adequacy of present accommodation</b>	Property condition/overcrowding (certified/awarded by EHO)	Up to 20 points
	Low priority	5 points
	Medium priority	10 points
	High priority	20 points
	Health/welfare issues (validated by report from health/welfare professional & multidisciplinary assessment by health/welfare panel)	Up to 30 points
	Low priority	5 or 10 points
	Medium priority	15 or 20 points
	High priority	25 or 30 points

*The above aligns the weighting for health/welfare issues with those approved for sheltered*

<b>9. Notice to Quit</b> (excluding rent arrears)	Court Order for Possession	25 points
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*NTQ's are often not followed by Court action and do expire very quickly so points are only awarded where a Possession Order has been obtained and the tenant is legally obliged to vacate the property. The criteria below are the same as current:*

<b>10. Unjustified refusal</b> by applicant where an offer of a property considered suitable for the applicant was refused without a valid reason	Discretionary deduction (per refusal)	minus 10 points
<b>11. Accumulated rent arrears</b>	Discretionary deduction	minus 10 points
<b>12. Manx Housing Trust</b> for 1 year or more		10 points
<b>13. Private Sector Tenancy</b> for 1 year or more		5 points

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<b>14. Appeals Procedure</b>	Any applicant having an application for acceptance on to a waiting list rejected, <b>or</b> Any applicant dissatisfied by reason of non-allocation of a property by virtue of non-allocation of points, may
(1)	Seek a review of that decision by submitting a request in writing to the appropriate housing authority, and
(2)	if the decision is upheld by that housing authority, seek an appeal against that

decision to the Department's Housing Division whose decision will be final.

- (3) In the case of houses owned by the Department, the review or appeal shall be to the Minister or Member of the Legislature outside the Department as appointed by the Council of Ministers.