

SHARED OWNERSHIP



CORNWALL HOUSING

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1. BACKGROUND AND PURPOSE

- 1.1 This Policy defines how Cornwall Housing Limited, (CHL), will manage shared ownership leases for Cornwall Council (CC).
- 1.2 For the purpose of this policy the shared ownership (SO) units referred to are managed on behalf of CC, as part of the HRA housing stock.
- 1.3 CC is responsible for the pre-sale activity for a newly developed SO home and any resale activity, and CHL is responsible from the point of sale of a newly developed property and following any resale or staircasing.
- 1.4 This policy sets out CHL's approach to shared ownership with regards to:
 - Allocations
 - Advertising
 - Lease term
 - Resales
 - Staircasing
 - Buyback
 - Buyer eligibility (first tranche sale and resale)
 - Mortgage Mortgage/Remortgage
 - Cash buyers
 - Transfer of Equity
 - Subletting
 - Property Improvement / Alterations / Permissions
 - Pets
 - Repairs Obligation
 - Building Insurance
 - Rents & Service Charges
 - Repossession by lender
 - Repossession by CHL
 - Key Information Documents (KIDs)
- 1.5 The Policy highlights those responsibilities that sit with CC and those that are managed by CHL, in which case this policy should also be referred to alongside the guidance provided by CC.

2. AIMS AND OBJECTIVES

- 2.1 The objective of this policy is to ensure that shared ownership units are dealt with in a consistent and fair way that reflects the requirements of the CC – CHL management agreement and legislative and regulatory requirements, whilst offering high levels of customer service.
- 2.2 CHL will ensure that it calculates and maximises the collection of all shared ownership rents and service charges, and manages the accompanying leasehold agreements, whilst:
 - Meeting all responsibilities to leaseholders (for the purpose of this policy 'leaseholders' refers to shared ownership leaseholders), under the terms of their lease,

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- Ensuring value for money is achieved in the provision of the management fee,
- Collecting from leaseholders all monies due from them under the terms of their lease, and offering support, advice and information to anyone having difficulty in making a payment,
- Repaying, in a timely manner, all monies and refunds due to leaseholders
- Making details of the management costs available to leaseholders
- Ensuring that leaseholders uphold the covenants in their leases, particularly with regard to harassment, neighbourhood nuisance and other actions taken by them that are likely to affect other residents
- Ensuring that leaseholders have access to a range of tenancy management services that are, as far as possible, aligned to those available to non-leasehold tenants of CC

3. DEFINITIONS

- 3.1 *Shared Ownership* is a part buy/part rent scheme that makes it possible for first time buyers and those that currently do not own a home, to purchase a home that otherwise would not have been affordable. The purchaser pays mortgage on the share they own and pay rent to on the remaining share.
- 3.2 *Staircasing* is a process where a shared owner purchases additional ownership shares in the lease.
- 3.3 *Resales* is where a shared owner wishes to sell their shared ownership interest in the lease.
- 3.4 The lease is the contract between CC, (the landlord), and the shared ownership purchaser (leaseholder). It sets out the respective rights and responsibilities of each party. The lease is a legally binding contract and enforceable by law. Current legislation may override the lease if there have been legislative updates since the lease commenced.
- 3.5 *The lease* will include information about:
- The Parties to the lease
 - The market value of the whole property at the time of purchase, the amount the shared owner is paying and the percentage bought
 - The rent to be paid, how this is determined, when payment is due and how it will be reviewed
 - The arrangement for collecting contributions to additional charges, (service charges and any estate management/maintenance costs)
 - The procedures to purchase additional shares in the property, (staircasing)
 - The process to assign or transfer the lease
 - The restrictions on 'sub-letting' the property
 - The responsibilities of the leaseholder, in respect of repair, decoration, servicing and alterations to the property
 - The grounds for the landlord, or its agent, CHL, ending the lease by forfeiture or re-entry.
 - Details of the responsibilities of both the leaseholder and CC, (the Landlord), and its agent, CHL.

4. POLICY DETAIL

4.1 Allocations

- 4.1.1 Shared ownership properties (first tranche sale and resale) will be advertised and offered to applicants meeting the required criteria, including local connection and affordability, on a first come, first served basis. To demonstrate that they meet the required criteria applicants must:
- Register with their interest with a CC appointed agent and complete an application form.
 - Complete a financial assessment.
 - Provide sufficient evidence local connection (if applicable).
 - Complete satisfactory ID and anti-money laundering checks.
 - Provide evidence of access to sufficient and legitimate funds to make the purchase; this may include savings, mortgage offer in principle, inheritance, or gifted funds.
- 4.1.2 There may be exceptions to CC's first come, first served policy, including:
- A local connection requirement in the Section 106 Agreement – in these instances CC will allocate on a first come first serve basis to applicants meeting the local connection requirement.
 - Applicants in certain jobs may take precedence such as serving military personnel or other key workers as defined by Homes England.
- 4.1.3 CC will not discriminate applicants based on the share they can afford.

4.2 Advertising

- 4.2.1 For all new homes for shared ownership CC will advertise a range of shares offering between 10% and 75% on first sale.
- 4.2.2 CC will advertise all its homes (first tranche sale and resale) through its nominated agents who will use a mainstream advertising platform and social media.

4.3 Lease term

- 4.3.1 To give longer term security to its shared owners, to be competitive with other providers and to ensure shared ownership remains attractive, CC will offer all new shared ownership leases with an initial term of 990 years. This will ensure all new leases, regardless of funding are fair and consistent. It will also help eliminate the risk of issuing a lease with a lower term than is legally required.

4.4 Resales

- 4.4.1 Customers looking to sell their shared ownership homes are usually required to offer it back to CC in the first instance before advertising their share for sale on the market. In most cases CC will decline an offer to repurchase the lease unless it meets its own business requirements or sufficient business case.
- 4.4.2 For all sales CC will carry out the verification of prospective buyers and offer reasonable assistance during conveyancing.

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- 4.4.3 All costs associated with selling your share must be met by the leaseholder, including the valuation and estate agent fees.
- 4.4.4 CC will facilitate purchasers being able to staircase up upon resale, but it will not be possible to staircase down.
- 4.4.5 CC reserves the right to inspect the property at point of service of receipt of a valid sales notice in order to review the condition of their ongoing investment.

4.5 Staircasing

- 4.5.1 CC will actively promote the purchase of further shares in line with its business objectives and particularly when it considers the housing market is right for such promotion and typically in a sound, consistently rising market.
- 4.5.2 Shared Ownership customers may buy further shares based on the full current market value of the property assessed by an independent surveyor accredited by the Royal Institute of Chartered Surveyors; this being in line with the lease requirements and CC's governance and regulations as a registered provider of social housing.
- 4.5.3 Additional shares that can be purchased are dependent on the individual lease type and age of the lease; it is the leaseholder's responsibility to discuss this with Cornwall Housing as necessary

4.6 Buyback

- 4.6.1 CC will not typically repurchase any shared ownership customer's equity, however, each case must be considered individually. In all cases the ultimate decision will rest with the CC.

4.7 Buyer eligibility (first tranche sale and resale)

- 4.7.1 Cornwall Council will utilise a specialist third-party financial advisor to assess a buyer's affordability for initial and resales, as expected by Homes England. The following table sets out Cornwall Council's policy in relation to applicants with adverse credit:

Category	Cornwall Council Policy
Missed Mortgage or Rent Payments	Applications will generally not be accepted if there are missed payments within the 12 months prior to applying. Exceptions may be made on a case-by-case basis if the missed payment was due to unavoidable circumstances and can be shown to be a one-off event. CC will not consider applicants with a pattern of missed payments.
Unsecured Debts	Assessed individually. Having unsecured debt does not automatically disqualify an applicant, provided it does not negatively affect affordability and repayments are being consistently maintained.
County Court Judgements (CCJs) and Defaults	May be accepted if: <ul style="list-style-type: none"> • Registered over 3 years ago and satisfied before application • Satisfied more than 12 months before application, regardless

	of registration date • Total value is under £300, satisfied before application
IVA and Bankruptcy	Applicants discharged from an IVA or bankruptcy over 3 years ago, with no remaining debt, may be considered subject to individual assessment.
Repossessions	Applicants with a history of property repossession are not eligible for shared ownership.

- 4.7.2 CC uses, (as expected by Homes England), a specialist third-party financial advisor to determine a buyer's affordability for each first tranche sale and resale. It will follow the guidance set out by Homes England to ensure that applicants for shared ownership have a 'safety net' of surplus income and is not overexposing themselves financially because of their purchase and putting themselves in financial risk. CC is committed to ensure that buyer can sustain their homes in the long term.
- 4.7.3 CC considers that a minimum surplus income is 10%. This is the minimum amount of an applicant's gross income that should be remaining after paying their commitments. CC recognises an applicant's commitments as being:

Item	Example/Explanatory notes
Gross income	<ul style="list-style-type: none"> Gross monthly income including any overtime, commission or bonuses as determined by a specialist third-party financial advisor. Any universal credit or benefit income that is eligible to be factored into a person's gross income for mortgage purposes. Any guaranteed maintenance payments.
Gross deductions	<ul style="list-style-type: none"> Income tax National insurance Pension contributions Student loan Other payslip deductions
Commitments	<ul style="list-style-type: none"> Credit commitments to include personal loans, personal contract purchase, hire purchase, etc. Credit and store cards Childcare costs Care costs
Housing costs	<ul style="list-style-type: none"> Rent Service charges
Net income for mortgage purposes	<i>This is the remaining income once gross deductions, commitments and housing costs have been deducted from gross income</i>

Mortgage payment	<ul style="list-style-type: none"> • The indicative Mortgage Payment as determined by a specialist third-party advisor. • Where possible, the Mortgage payment should not exceed 30% of the applicant's net income. • NB: This may be exceeded in cases where the specialist third party financial advisor believes from their assessment that there is sound justification to do so and where the applicant is still able to meet the minimum surplus income requirement.
Essential costs	<ul style="list-style-type: none"> • Council tax • Utilities Groceries • Fuel and transport Insurances • Other
Surplus income	<i>This is the figure remaining once the mortgage payment and essential costs have been deducted from the applicant's net income and should be at least 10% of the gross income.</i>

4.8 Mortgage & remortgaging

4.8.1 CC will recognise that shared ownership customers are permitted to part mortgage their equity share, at first tranche sale as well as resale, and, from time to time i.e. staircasing, transfer of equity and/or remortgage generally to obtain a better interest rate.

4.8.2 CC will not consent to the mortgagee protection clause for:

- Any mortgage rate which their own assessment shows exceeds the applicant's ability to afford the property.
- Interest only or self-certified mortgages (mortgages must be on a repayment basis with a term of no more than 40 years).
- Any mortgage which has a linked current account or reserve facility (also known as a drawdown or borrow back facility) as part of the product (as this has the potential to allow the re-borrowing of paid capital on an interest only basis).
- Any second charge secured borrowing against the shared ownership property
- Any borrowing for the purposes of debt consolidation.
- Any mortgage product that is greater than 95% loan to value (share value). For avoidance of doubt, CC will not accept a 100% mortgage product.
- Any mortgage product where fees other than those typically referred to as the "product fee" are added to the loan.

4.8.3 Remortgaging with additional borrowing (further advance) will only be consented to under the mortgagee protection clause for:

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- The purpose of additional shares (staircasing).
- Essential repairs that are not covered by the building's insurance. The additional borrowing in this instance must be supported and correspond with a quote for all works to be included, copies of detailed plans (if structural works are involved), planning permission and building regulations, if required.
- To enable one shared ownership customer to buy another shared ownership customers interest in the same property (Transfer of Equity – Joint to Sole).

4.8.4 Under this policy a further advance is defined as 'any funds secured over and above the current capital outstanding on the existing mortgage.'

4.9 Cash buyers

4.9.1 CC recognises and accepts that from time to time some applicants will purchase their share using cash equity and will not require a mortgage. This could be because an applicant cannot get a mortgage but has cash for a lower share. All buyers regardless will be expected to complete an affordability assessment with a third- party financial advisor and demonstrate they can sustain the property they would like to buy before being offered it.

4.10 Transfer of Equity

4.10.1 CC recognises that from time-to-time shared ownership customers will experience changes in their circumstances such as the breakdown of a relationship or the formation of a new one. During these circumstances it may be necessary to carry out a Transfer of Equity, this being the legal term for the process where the ownership of a share or interest in a property is transferred from one entity person to another.

4.10.2 CC reserves the right to reassess the eligibility of any newly formed household in line with Homes England and/or Section 106 eligibility criteria to ensure continued compliance with relevant funding obligations.

4.10.3 CC will typically consent to a Transfer of Equity; however, this will only be the case when at least one of the interested parties (shared ownership customers) is represented by a solicitor or legal representative to ensure the process is fulfilled fully and competently.

4.10.4 CC will not involve itself in the interested parties' financial arrangements so far as the separating of finances and/or assets is concerned. Shared ownership customers should seek their own independent legal and financial advice before completing a Transfer of Equity process.

4.11 Subletting

4.11.1 Sub-letting is no longer prohibited, but is subject to CHL's consent, which consent may not be unreasonably withheld or delayed, and may be reasonably refused, for example, if the sub-letting does not comply with Homes England guidance or grant.

4.11.2 Consideration must be given to each request on a case-by-case basis, taking account of individual circumstances, particular consideration will be given to the following:

- Do the reasons for subletting genuinely stem from unavoidable need and are not primarily for speculation of gain.
- Does the person(s) to whom the leaseholder sublets also satisfy the registered provider's criteria for the shared ownership product.
- Are the terms of the sublet for a fixed period during which the shared ownership leaseholder will retain ownership of the lease.
- Does the shared owner have permission of the mortgage lender (where applicable).
- Is the shared owner having trouble selling their home due to the ongoing presence of combustible materials or other concerns over fire Safety, and work is yet to be carried out to address them.

4.11.3 CHL maintains a duty to ensure the protection of public funds and ensure that that affordable property is not intending to use subletting arrangements for commercial and financial gain.

4.11.4 Circumstances which will likely lead to short term consent are those of unavoidable need, include but are not limited to:

- An offer of employment requiring relocation, or relocation of usual place of work to another area.
- The shared owner has been unable to sell their property for a period of more than 12 months from the date of marketing; however, the shared ownership customer must be able to demonstrate reasonable efforts taken to try to achieve a sale.
- An offer of employment requiring temporary relocation including the requirement to work elsewhere temporarily to fulfil duties as part of the armed forces, typically a distance of at least 50 miles or 90 minutes travelling time.
- Changes of circumstances (family, etc.) which affect where the leaseholder lives on a short-term basis
- The shared owner is not able to sell their home within a reasonable timeframe due to the ongoing presence of combustible materials or other concerns over fire Safety, and work is yet to be carried out to address them.

4.11.5 Consent to sublet will not normally be given for a term greater than 12 months, during which, the shared ownership customer must make all reasonable efforts (where permissible) to return to the property, otherwise, consideration must be given to sell it to ensure the correct use of the shared ownership home.

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4.11.6 In all cases, the shared ownership customer must:

- Demonstrate that their circumstances are unavoidable.
- Demonstrate that subletting their property will not be used for financial gain.
- Be responsible for finding their own tenant. Set the rent at a rate no more than £15 per month above the rent that is due to CHL under the lease.
- Satisfy CHL that the proposed tenant meets the requirements of the lease agreement and/or planning conditions.
- Demonstrate (where applicable) that their mortgage lender also consents to interim subletting arrangements.
- Maintain their liability under the terms of their shared ownership lease and be responsible for the conduct of their tenant and or those living with them or visiting the property.
- Comply with all relevant health and safety requirements and legislation and housing regulations required in their capacity as landlord.
- Sign a declaration prepared by CHL confirming their understanding and acceptance of the terms and conditions of the subletting arrangements.

4.12 Property improvement requests

4.12.1 In all cases shared ownership customers will not be permitted to make any alterations or additions to their properties whilst their property is subject to a defect liability period i.e. new build first tranche sales, so as not to hinder, jeopardise or infringe on the contractor's and/ or developer's liability, or any warranties applicable to the building.

4.12.2 Shared Ownership customers can apply to CHL for permissions to alter their homes. It is the Shared Ownership Customers responsibility to contact CHL and obtain the Application for House Alterations Permissions Form, complete and follow all policy requirements prior to undertaking any works.

4.12.3 Shared ownership customers are not usually permitted to make any alterations or additions to their properties until such time as they acquire their freehold. CHL will usually consent to minor alterations within the existing property, however, liability for meeting regulations, obtaining permissions etc. will rest with the shared ownership customer who will undertake to do this as a condition of any such consent that is granted.

4.12.4 CHL will consider external improvements, such as sheds or patios, on a case-by-case basis, subject to the above considerations and applicable planning regulations.

4.13 Pets

4.13.1 Shared Ownership customers must adhere to the CHL Pet & Animal Policy.

4.14 Repairs obligation

4.14.1 CHL is responsible for repairs to the external fabric of the building and structural repairs inside the home. CHL cannot and will not pass any expense on to leaseholders or use sinking fund contributions for the cost of such repairs. This includes essential repair works to the load

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bearing framework, the external fabric, service media and all other structural parts of the premises (roof, foundations, joists, and external walls).

- 4.14.2 Leaseholders remain responsible for general repairs. They may, however, apply to CHL for an annual contribution of up to £500 towards qualifying repairs and maintenance, including the repair and maintenance of installations for the supply of water, gas, and electricity, for sanitation (including basins, sinks, baths and sanitary conveniences) and for space heating and heating water. Cyclical Health and Safety Property Compliance checks, including gas servicing and electrical safety are not qualifying repairs, nor are they within CHL's responsibility.
- 4.14.3 If a shared owner does not claim the full repairs allowance in one year, a maximum of one year's allowance will roll over to the following year. CHL must provide an annual statement to the shared owner informing them of their repair budget balance, including details of any payments claimed by the shared owner during that period

4.15 Buildings Insurance

- 4.15.1 CC (where the lease permits) will insure the premises to their full reinstatement value and provide to leaseholders' details of the sums insured, perils covered and premiums.
- 4.15.2 Leaseholders must inform the CC of any changes in circumstances that may impact on the insurance, for example, subletting, where a lease permits subletting.
- 4.15.3 It will be the responsibility of the leaseholder to complete and submit claim forms to the insurer where damage is the leaseholder's responsibility to repair. The contact details for the insurance broker will be provided on request. In the case of damage to a block or structure, where liability is that of CC under the lease, CC will complete and submit claims to the insurer. Where the leaseholder is in possession of supporting facts or information they will be expected to provide this in support of the claim.

4.16 Rents & Service Charges

- 4.16.1 Shared ownership customers will pay rent to CHL on the unsold equity i.e. the share they do not own. The initial rent will be based on 2.5% of the unsold equity unless otherwise stated by the planning agreement, but no more than 2.75% as dictated by the regulator. Shared ownership rents will be reviewed annually in accordance with and using the calculation method as set out in the shared ownership lease.
- 4.16.2 Shared ownership customers may have to pay a service charge depending on where they live, and the services required to maintain the environment in which they live. On new developments, service charges will be based upon estimates of what CHL thinks it is likely to incur, on existing schemes, the service charge will be based upon actual expenditure as incurred. CHL will adhere to the requirements of the lease agreement and ensure that charges are applied fairly, consistently, and legally.
- 4.16.3 For certain services governed by this policy CHL reserves the right to recover the costs for managing its leasehold properties. Management Fees which may vary from time to time will cover the costs of providing management services in accordance with the terms of the lease on behalf of leaseholders. Where a fee is levied this will be made clear to the shared ownership customer at the outset.

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4.17 Rents & Service Charge Arrears

- 4.17.1 Leaseholders will be provided with information, about their rent and/or service charge accounts. Any leaseholder falling behind with payments will be advised accordingly, and appropriate action for arrears recovery will be taken.
- 4.17.2 If arrears occur, the leaseholder will be contacted and encouraged to either make an immediate payment to clear the full amount, or to make an arrangement with CHL to clear the outstanding debt by defined instalments, by way of a written repayment agreement.
- 4.17.3 Leaseholders may be offered advice about housing and other benefits which may assist them in maximising their income and/or meeting their lease liabilities.
- 4.17.4 If the leaseholder is unable to meet the terms of a repayment agreement, consideration may be given, along with any mortgage lender of the leaseholder, to reschedule the debt or undertake other appropriate courses of action.
- 4.17.5 Where other courses of recovery action have failed, consideration may be given to commence legal proceedings. Legal action may include money judgement orders, or following persistent failure to pay service charges, action for forfeiture (bringing the lease to an end), in accordance with leasehold legislation.

4.18 Repossession by lender

- 4.18.1 Where there is a mortgage secured against the shared ownership property, the respective lender will typically have first refusal over the property in exercise of its rights under the mortgagee protection clause contained within the shared ownership lease. This means that the mortgagee will usually have first call of proceeds from selling the repossessed property to clear the mortgage debt and their associated accrued costs.
- 4.18.2 In the event of a shared ownership property being repossessed by the mortgage lender, the property will firstly be offered back to Cornwall Council at a premium typically reflective of the mortgage debt and accrued costs. Cornwall Council will only consider accepting the offer to repurchase the shared ownership property when such offer is financially viable. In all cases the ultimate decision will rest with Cornwall Council

4.19 Repossession by Cornwall Housing Ltd

- 4.19.1 Where a shared owner fails to fulfil their obligations to pay their rent and service charges and where it is the case that serious arrears accrue, the Income Management Procedure will be followed. If it is necessary for CHL to obtain possession of a shared ownership property due to the tenant failing to fulfil any of their obligations under the shared ownership lease, CHL will ensure full cost recovery including but not limited to any accrued arrears and associated costs as part of such recovery in accordance with the lease agreement.
- 4.19.2 Following repossession CHL will normally return the property for sale as a shared ownership property in order that it maintains its requirements so far as any planning and/or grant funding conditions provide. Whilst there is no statutory obligation to do so, CC will consider returning any surplus from the proceeds of any sale achieved to the former property owner.

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4.20 Key Information Documents (KID's)

- 4.20.1 CC will produce and provide a Key Information Document pack (KID) alongside the memorandum of sale for all shared ownership homes. This is a mandatory requirement for all homes funded through the 2021-26 Affordable Homes Programme and applies to first tranche sales and resales.
- 4.20.2 Although the mandatory provision only applies to homes funded through the 2021-26 programme, CC will provide to all shared ownership homes including those funded by prior funding programmes and those that are not grant funded at all. This approach is in line with best practice and will ensure that shared owners understand the terms of the lease they are buying. This is a high-level summary document containing key features of the lease agreement, for example, the current rent and what it could be in ten years' time, and other future costs that could be incurred.

5. BREACH OF LEASE

- 5.1 CHL will take appropriate action whenever it becomes aware that a shared owner is acting in breach of the terms of their lease, which may include:
- Non-payment of rent and/or service charges
 - Unapproved works to the home or building
 - Improper use of the home or building
 - Failure to maintain, or damage to the premises
 - Refusal of access to CHL staff and/or their agents
 - Anti-social behaviour including harassment, or neighbour nuisance
- 5.2 In all such cases CHL will work with the shared owner to resolve the issue. However, if the breach continues legal action could be taken which may include seeking an injunction, or action for the forfeiture of their lease.

6. MONITORING & REVIEW

- 6.1 CHL aim to ensure the effective management of the shared ownership service and will work with CC to identify trends or areas of concerns which may change the delivery of this service.
- 6.2 The Executive Leadership Team will receive reports on any potential changes and any learning points identified.
- 6.3 This policy will be reviewed every two years unless legislation or best practice requires further change.

DIVERSITY & INCLUSION

We are committed to treating all people with fairness and respect. We aim to create an inclusive environment where people are treated with dignity, inequalities are challenged, and we anticipate and respond positively to different needs and circumstances to enable individuals to achieve their potential and foster good relations within the communities we serve. We want to be recognised as an organisation delivering fair, inclusive, accessible services and an employer and partner of choice.

When applying this policy, we act sensitively towards the diverse needs of individuals and to reduce discrimination and harassment by making reasonable adjustments such as:

- eliminating discrimination – by providing support to those who need it and information in accessible formats and languages on request.
- tailoring the policy to meet both the specific needs of the individual, including those with additional support needs, and the diverse needs of the wider community
- advancing equality of opportunity – treating all tenants fairly
- fostering good relationships – listening to customers and responding appropriately
- compliant with all aspects of Equality & Diversity legislation, and specifically the Equality Act 2010.

REFERENCE DOCUMENTS

It is important to read this policy in conjunction with the other relevant CHL document and legislative listing below: document listed below:

- CHL Income Management Policy
- CHL Pet & Animal Policy
- CHL Alteration Consent Policy
- The Leasehold Reform, Housing and Urban Development Act 1993
- Consumer Rights Act 2015
- Equality Act 2010
- First Tier Tribunal (Property Chamber) Jurisdiction

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Alternative formats:

If you would like this information on audio CD, audio tape, Braille, large print, any other format or interpreted in a language other than English, please contact info@cornwallhousing.org.uk

