Appendix A - Homefinder Banding

Depending on their circumstances applicants are placed into one of 4 bands, they are gold for high need, silver for medium need and bronze for low need. In a few cases applicants will be placed into an emergency band.

Gold Band – High need	Silver Band – Medium Need	Bronze Band – Low Need
Tenants of Homefinder Somerset partner landlords who live within the Homefinder Somerset area and under occupy their home	Where the applicant lacks 1 bedroom in their current home.	Where an applicant is adequately housed.
Homeless households who are owed a main homeless duty by a Homefinder Somerset partner authority.	Applicants who can demonstrate a need to move for employment reasons or to give or receive support where significant harm would result if this was not provided.	Where applicants own their own property but whose home is not suitable for their needs but they have sufficient equity to address their housing needs.
Applicants who lack 2 or more bedrooms or have been confirmed as overcrowded by a Local Authority officer.	Where there is a medium medical/welfare need.	Applicants with a low medical/welfare need.
Current supported housing residents or care leaving applicants who are assessed as ready to move on to independent living.	Applicant who is pregnant or has children under the age of 10 living in a first floor flat or above and have no access to a lift.	Applicants with low disrepair needs living in private sector rented property
High disrepair for people living in the private sector.	Medium disrepair for people living in the private sector.	Applicants living in short term supported housing or are care leavers prior to being ready to move at which stage they will move up to the gold band.
High medical need.	Applicants with dependent children and are lodging with friends or family or in accommodation with shared living facilities.	Applicants with no dependent children and are lodging with friends or family or in accommodation with shared living facilities.
Applicants awarded a 'medium' medical priority, combined with 'medium' disrepair award from the silver band.	Other homeless (where Homefinder Somerset partners do not owe an applicant a full homeless duty).	Applicants are assessed as having adequate financial resources to address their housing needs.
Victim of harassment or violence at their current property within the Homefinder Somerset area.	Applicants of split families who not by choice are living separately.	Applicant has no housing need.
Applicant awarded 4 or more silver band housing needs with the exception of applicants found to be intentionally homeless.		Applicant has deliberately worsened their circumstances or made use of the under occupation band before, or has accepted an offer that doens't meet their needs previously.
Social housing tenants whose homes are subject to major works for rebuilding/renovation or redesignation.		
Where the Local Authority receives written support from a Homefinder Somerset landlord that an applicant has no legal right to succession and the landlord will pursue possession.		