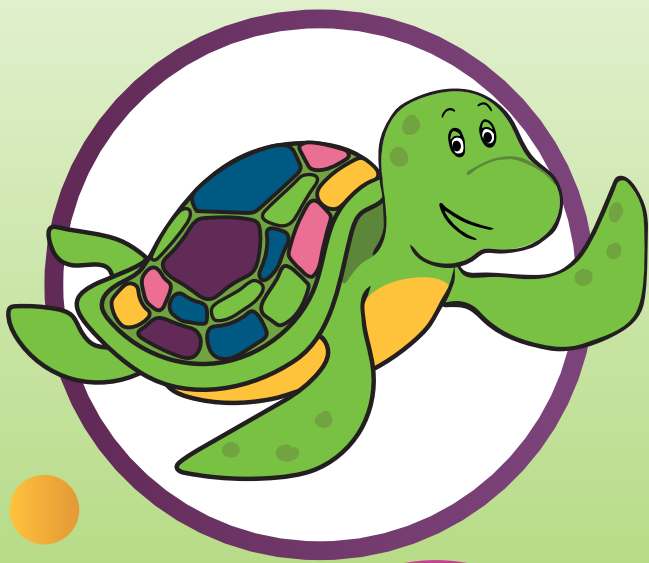


Environmental Strategy



Coastline



Introduction

Coastline is more than just a Landlord, with a footprint which is much wider than just our homes, impacting communities and the environment. Our vision is to provide safe, affordable and Great Homes for our customers.

Improving Coastline’s impact on the environment sustainably is a huge task which will reach and influence every aspect of our work. For the term of this strategy we will focus our attention on the most substantial area of impact, our customers’ homes.

Our roots are spread across the geography of Cornwall, where we have economic influence and a commitment to investing in sustainable homes, affordable warmth and engaging communities on building safety, green spaces and the impact on the wider environment.

We have a role to play in tackling stigma, deprivation and enabling life enhancing opportunities for customers, ultimately improving quality of life, health and wellbeing. Decent Homes and good neighbourhoods were highlighted in the Charter for Social Housing Residents Social Housing White Paper and we have a responsibility to provide safe accessible green spaces within our communities encouraging exercise and assisting in the reduction of social isolation, creating real community spirit and cohesion.

This strategy sets a clear direction to achieve and meet our customers’ aspirations. We will invest in our homes to suit our customers’ needs, mindful of our environmental impact and continue our journey to reduce our carbon footprint.

The UK has set a target to reach net zero by 2050. This was followed in January 2019 when Cornwall Council declared a ‘Climate Change Emergency’.

The Coastline Plan 2021–2025 states “We will take a leading role in Cornwall’s climate change action plan, working towards being carbon neutral by 2030”. Cornwall’s Climate Emergency Development Plans main outcome is that Cornwall will aim to become carbon neutral by 2030. The Plan confirms that to meet this goal there will need to be commitment from the Council, businesses, residents and visitors.

Coastline are committed to the Green agenda and our environment is a strategic priority; we will gain customer insight on this topic and plan to reduce our carbon footprint as part of the new Housing, Communities and Customer Experience Strategy and the Asset Management Strategy.

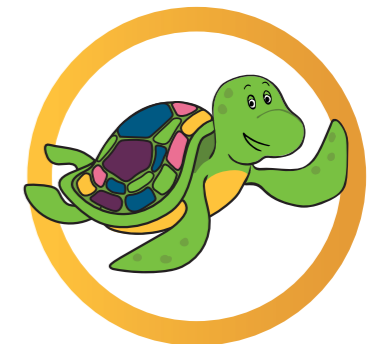
It is with great enthusiasm that this Environmental Strategy is presented for 2021-2025 to support the delivery of the new Coastline Plan 2021-2025. This holistic strategy is the very beginning of our journey to reducing the carbon footprint of our homes, building new homes to new efficient standards and creating and enhancing our green spaces, planting trees and encouraging wildlife to thrive. It provides a cohesive approach for our homes and will improve decision making, outcomes for colleagues and customers, influence stakeholders and ensure we meet legislative and regulatory requirements.



Homes



Community



Environment

Strategy Key Themes

There are elements that run through all aspects of the strategy that have been identified as being key when considering the reduction of carbon emissions.

Our Homes

Coastline have no properties that could be considered zero carbon, although there are newer built properties and some retrofitted homes which have very low carbon footprint. Therefore a property-by-property assessment needs to be maintained confirming our approach and financial implications. This baseline will enable us to map investment and improvements to homes and how we reduce our carbon emissions.

We will update design specifications for our future homes to meet the standard for net zero to avoid increasing the number of properties that will need retrofitted improvements to meet this requirement. This is clearly demonstrated and incorporated within the new Development Strategy.

Coastline has significant experience in installing renewables and will continue to do so where there are opportunities that make longer term financial, environmental and social sense. As newer technologies continue to emerge we will consider installing the most innovative systems that reduce customer costs and help us reduce our emissions.

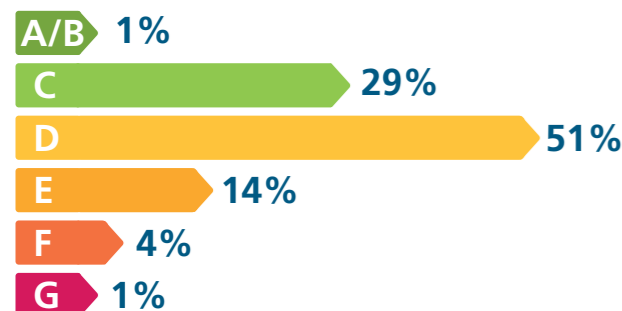
Environmental impact and Carbon Footprint

We have a track record of investing in technologies to reduce the environmental impact of our homes primarily through improved insulation and more efficient heating such as A-rated boilers and air source heat pump systems as well as pioneering ground source communal heating systems.

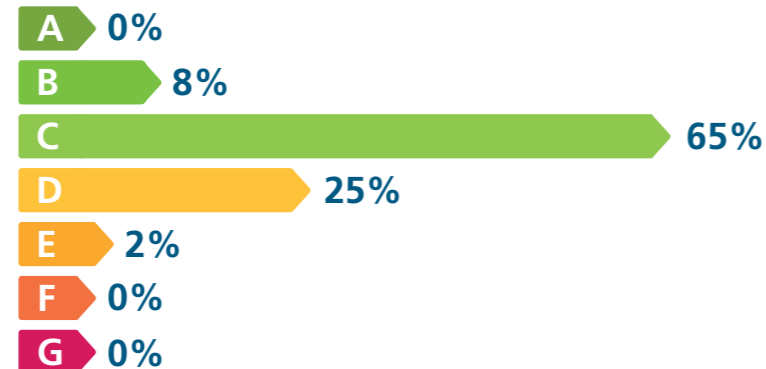
This has driven a consistent year on year improvement of Energy Performance Certificate SAP score so that we now average 72.34 across all homes which is well above the acknowledged fuel poverty threshold of 69 and is within the equivalent of an average of SAP band C. The average SAP rating in the social housing sector was 69 in 2019/20 (per the English Housing Survey).

A SAP rating is the calculation within an Energy Performance Certificate (EPC) and it ranges from 1 to 100+ for energy efficiency and these scores are divided into bands A to G. Historically the SAP score/ band has been used by housing providers to measure and compare energy efficiency within their portfolio of homes. We use specialist software to calculate SAP scores where we have no EPC and this also provides an additional confirmation of the carbon footprint of each home.

Most English dwellings have an energy efficiency rating of D or C



Coastline Comparison



Carbon Emissions

Carbon reduction will be our preferred environmental improvement however it is likely that to meet the challenging net zero targets some offset will be required. Offsetting all of the carbon produced by Coastline's 5,000 domestic properties can be estimated using the present value of carbon offset purchase schemes. The current estimate for carbon emission across all Coastline properties is 10,445 tonnes per year (based on extrapolation of analysis of 4,000 homes that shows average carbon per home of 2.089 tonnes). In terms of purely offsetting this carbon over the 29 years to 2050 (Housing sector net-zero carbon emissions target) the annual costs would be £188,845.

Coastline Services van fleet produced c.174 tonnes of CO2 in 2020/2021. This data is obtained from the trackers supplied by Masternaut which are fitted to the fleet. It should be noted that some older vehicles cannot supply all of the information we require, however this is a good estimate. Replacement of the fleet will improve and reduce CO2 emissions in the future.

Coastline does not feel that carbon offset is the right approach to carbon reduction because:

1. Housing as a sector needs to reduce its carbon footprint; and
2. Offsetting does not directly benefit our customers.

Where possible we will utilise Coastline's green assets to offset carbon initially, enhancing neighbourhoods to create places to meet and be enjoyed by the community.

Fuel Costs and affordability

Within the Cornwall Council Climate Emergency Development Plan Document, the Cornwall Sustainable Energy and Construction policy has been developed with the intention of:

- Tackling fuel costs;
- Improving the energy and water efficiency of development;
- Increasing the installation of renewable energy on residential and non-residential development;
- Reducing carbon emissions from residential and non-residential buildings; and
- Increasing the resilience and sustainability of development in Cornwall.

These are important areas for Coastline to consider for both our existing and new homes. Rising utilities cost, low wages and high levels of deprivation in our Communities are very real issues for Coastline customers so affordability of heating and running costs of a home are critical factors in decisions we make on our environmental journey.

Coastline procures and manages utility supplies for all buildings with communal heating and lighting systems, recovering costs via service charges (100% renewable energy). As well as ensuring that we secure the best energy tariff for our customers we need to measure and manage energy costs and consumption more effectively using technology and smart metering.



Investment in our Homes

Coastline has an excellent track record of reinvestment in homes and we will need to consider the Regulatory Value for Money metric data 'Reinvestment' to measure our performance against the sector. This currently shows that Coastline's overall 'reinvestment' at 13.3%, twice the average of 6.1%. This metric however, includes new homes as well as existing. Analysis of just investment in existing homes (revenue and capital expenditure) from the Global Accounts 2020 shows that Coastline's average spend per home was £2,114, 3.4% higher than the sector mean of £2,046 (with Coastline ranking at 72 out of 210 housing associations).

Coastline's 'Asset Investment and Viability Model' will be used to inform investment decisions as some homes may not be able to meet carbon reduction targets without disproportionately high levels of investment. This will require strategic decisions on our appetite for low levels of property disposals with replacement through new build programmes. Whilst the disposal of low efficiency / high improvement cost homes may appear to some controversial as "avoiding the climate change challenge" there are clear commercial benefits which strengthen Coastline and allow the development of higher quality new homes for customers.

Property Analysis

We use an asset management system overseen by a dedicated data manager. A range of automated reports and data validation checks are run continuously to ensure accuracy of the core data. With an in-house five year rolling programme of stock condition surveys which started in July 2018 we are able to ensure we have comprehensive stock condition information available to inform management and investment in our assets.

Coastline uses data to calculate and monitor energy performance across the housing stock. Systems allow the analysis of planning scenarios against set targets using preferred improvement options to determine cost and impact. The scenarios also helpfully provide information to confirm household utility costs, environmental impact and carbon emissions on a per property basis. From this modelling we can confirm that the majority of Coastline stock, over 3,400 homes, are already in SAP band C or above, with C being the average. An Energy Efficiency Workshop took place in the summer of 2021 and this confirmed that it will not require significant investment for the majority of homes to meet SAP C during the life of this strategy. This has assisted in shaping the Vision. More efficient homes will need to be considered further in terms of future investment and the potential to meet the initial SAP C 2030 and longer term net zero target of 2050.



30 Year Business Plan

The delivery of this Strategy is informed through the Stock Condition Survey and good quality housing data and is supported by the 30 year Business Plan containing property investment and repairs expenditure of £388 million (at 2021 prices). Long term projections for maintenance and investment costs have been made based on component life forecasts in the Stock Condition Survey to ensure that they are affordable and can be fully funded from agreed budgets; some investment will automatically contribute towards energy efficiency improvements such as windows, doors and heating upgrades but to meet our environmental aspirations, additional investment will be necessary. Estimated financial provisions for zero carbon/climate change have been included in the 2021 approved Business Plan as follows;

2021/22	2022/23	2023/24	2024/25	2025/26 and then every year to 2050/51
£nil	£500k	£500k	£1,080k	£2,080k

Total allowed in today's prices **£56.15 million – circa £10k per unit.**

Communication and Information

Integration internally between colleagues across Coastline alongside external partnerships and positive relationships, all impact on and build our reputation. Our involved Customers work alongside Colleagues to form the foundation of customer experience and feeling of living in a safe, warm and well maintained home. The UK Institute Customer Service (ICS) research demonstrates that the link between colleagues and customers forms the heart of the customer journey and is directly linked to experience. A successful expectation/delivery model is what leads to true customer engagement and thus genuine and lasting satisfaction, loyalty and advocacy.

It is important that Coastline takes steps to help change behaviour of our customers to maximise environmental project benefits, particularly those who are vulnerable, fuel poor, resist change and those who are not keen to embrace energy efficiency projects. Successful projects will deliver better homes, lower customer household bills, reduced emissions, improved lifestyles and new opportunities.

Resources and Skills

There are many decisions to be made around new technologies, their availability and use across the UK to reduce carbon emissions. Workforces across the country will need to reskill and upskill to learn these new technologies and products in order to create a skilled and sustainable resource for this critical area ensuring carbon reduction targets can be delivered.

The availability of resources to carry out these improvement works in Cornwall is already a concern which requires significant investment and planning. The demand for technical and installation staff to complete and maintain carbon reduction improvements across the whole of Cornwall will be significant as other organisations implement their improvement plans.

Coastline has increased its 'in-house' skills and ability (through Coastline Services) and will continue to do so to realise efficiencies and financial benefits. In terms of most carbon reduction works these will generally need to be designed, specified, installed and supervised by PAS2030 / PAS2035 accredited persons.

Collaboration

We are members of PlaceShapers, the national network of community focused social housing providers, who jointly support over two million people with a focus on our work. We are also active partners with Cornwall Council across a range of services. In addition to this we are members of the National Housing Federation, helping to shape national policy as well as working closely with social landlord peers through Advantage South West for benchmarking, procurement and management consistency.



Environmental Management

As well as complying with legislation, we want to reduce our wider impact on the environment as we carry out this significant investment in homes. This includes reducing the amount of waste we send to landfill and using products which are constructed from recycled materials or can be sourced locally. Some of our most significant environmental impacts are within our supply chain so we will consider this when procuring goods and services, then work with our contractors to measure and manage these impacts.

Customer Experience

There has to be ground-up engagement throughout Coastline to secure a brilliant customer experience, whether it's through the Senior Leadership Team, Operational Managers, front line Colleagues or Customer Champions. To be customer-centric Coastline will learn from feedback and take into account customer needs in everything that we do. We will learn from good practice and research, making the most of our membership of the UKICS. Knowledge across Coastline will be developed and enhanced to enable consistent excellent service delivery with appropriate training and support for colleagues.

We will continue to develop our Community Standard and utilise these opportunities to consider new environmental improvements including the planting of trees, wildflower zones, allotments, nature areas and suitable locations for electric vehicle charging.



Health and Wellbeing, Quality of Life

The next few years will inevitably bring many challenges for our communities, however this brings the opportunity to shape improvements and benefits for our communities. The Covid-19 pandemic has emphasised the importance of access to recreation and quality green space for the health and wellbeing of our communities. We need to work more closely than ever with our communities, leaving no one behind. Financial hardship is deep rooted within many of Coastline's communities and we know it is getting harder for many of our customers. In order to support quality of life our training, volunteering and work skills programmes need to be reviewed and expanded to engage those that are hard to reach and in particular the younger generation.

Coastline mission and vision



Great Homes, Great Services and Great People

Under **Great Homes** our aims are to provide a range of housing options to meet people's different needs, to invest in new affordable homes, to invest in places and communities, and to play a leading role in delivering Cornwall's climate change action plan.

Under **Great Services** our aims are to listen to our customers and 'do the right thing', to earn and maintain trust, to provide helpful, joined-up services that are easy for all of our customers, and to continue to learn and improve.

Under **Great People** our aims are to support the people that live in our homes and communities, to work collaboratively to maximise our resources, and to build on our positive culture and values, so that Coastline can be a great place to work and volunteer

Our Organisational Values and Aims

Our values underpin everything that we do; from how we work with customers and each other on a day to day basis to how we make long term strategic decisions.



Put our Customers first



Be open, honest and accountable



Strive to be the best



Value each other

Through this strategy, we will develop new services beyond what is normally expected of housing providers, so that we can help customers realise their aspirations. We will deliver these services in the spirit of our values.

Each front line service team have developed a vision that mirrors customer needs and aspirations fed back during consultation on the Coastline Plan 2021-2025.

Customers were asked to share, in their own words, answers to the following questions:

- What does 'home' mean to you?
- What does 'caring for the environment' mean to you?
- What does 'community' mean to you?
- What does good customer service' look like?

Customers told us their views which are captured in the word clouds below;

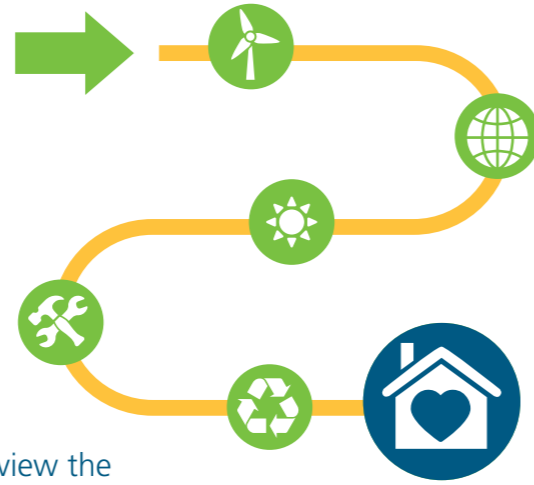


Our vision for 2025

Carbon Footprint Reduction

Assured through a Golden Thread with quality data, an investment programme and active engagement and communication with customers.

We will align our plans to the National Housing Federation Decarbonisation Roadmap which will provide practical direction to enable all social landlords to build net zero into their long term planning. There are many unknowns on the path to decarbonised social housing and therefore we will review the Roadmap on a regular basis and as and when new Government policies emerge.



We will have reduced our carbon footprint and be on a journey with a clear pathway to meet National aspirations of Carbon Zero by 2050 with a plan in place to meet this by 2040.

We will monitor and publish our progress annually, adhering to best practice and benchmarking within the Social Housing sector.



Our existing homes will be upgraded with new homes built to new efficient standards.



Improvements will include Electric Car/Bike charging options for customers, encouraging customers, colleagues and partners to use sustainable transport and where possible use digital communication to reduce the impact on the environment. Working with partners and communities we will consider how best to access electric vehicles and charging infrastructure such as community share cars and bicycles.



Our vision for 2025

Homes

Our aspiration is for our homes to be “Sustainable, healthy homes with a reducing detrimental impact on the environment, which exceeds customer expectations”



This will be delivered taking a fabric first approach for reinvestment in existing homes. Wall, loft, window, door and floor insulation measures will reduce demand for heat and cooling, therefore reducing costs for residents. Reducing demand for energy is a key aspect of the roadmap and will most likely be needed for achieving Fuel Poverty targets.

This approach will improve the aesthetics of homes and improve the look and perception of communities thus reducing stigma. Insulating homes first in place of painting and repairs, will reduce the long term maintenance requirements and release those monies for other forms of insulation. It will also reduce heating system size and open options for sustainable heating with longer asset life and less servicing.



New Coastline Homes will be energy efficient, built to the Future Homes Standard and carbon zero ready. Gas heating systems will no longer be installed in new homes from 2022 or commissioned on new sites that have not yet been contracted.

Safety, quality and climate change are three strategic commitments for our homes and communities, supported by resilience, growth and finance. This creates Sustainability for the future.

Future Homes beyond 2025 will be:

- High-quality homes that are zero carbon ready, sustainable, while being healthy, safe and comfortable from 2025;
- Places and developments that are consistently low carbon, nature-rich, resilient, healthy well designed and beautiful by 2025;
- Production and construction methods that are net zero and sustainable by 2050 with substantial progress by 2025 and 2030; and
- Businesses operations in line with the Race to Zero: net zero by 2050 with a 50% reduction by 2030.



We will provide a variety of heating types in our homes and have plans in place to no longer replace Gas boilers with new Gas boilers beyond 2036 (sooner if possible).

We will consider;



Low carbon heating systems – electrical - the long-term UK plan is to have all heating run off grid electric, which itself will be net zero at source by a combination of renewable electricity generation (e.g. wind, solar) and carbon capture (incl. panel, Quantum, air source and ground source).



Low carbon heating – hydrogen – a technology that we will keep under review, but for planning purposes, it may be prudent to assume that electrical heating is the end game for all homes.



Renewables – solar photovoltaic (PV) – programme introduced in 2022 aligned to follow roofing and alongside non-gas heating replacements. Solar PV will be an essential plank in meeting our SAP targets and may be the only way of meeting energy efficiency targets in hard to treat homes.



Geo-thermal – we will explore any appropriate opportunities across the county as they arise.

Climate Resilience

Our decarbonisation plan will be aligned with and include an element of climate resilience. It is very important that new build is also resilient to these adverse effects.

The Social Housing White Paper recognises that social homes must be climate resilient, and the Decent Homes Standard is currently under review to reflect this. The projected adverse effects of climate change, relative to housing are:

- Increased flood risk due to intense rainfall events;
- Increased heat waves due to warmer summers; and
- Increased water stress due to less annual rainfall.

We will review new build opportunities and existing homes in terms of medium and longer term flood risk.

We will build new homes to be low-carbon, energy and water efficient, and climate resilient, whilst also:

- Improving the maintenance and repairs of rainwater systems;
- Working in partnership on projects such as flood alleviation schemes;
- Investing in colleagues to improve skills and understanding of climate impact reduction opportunities in homes;
- Considering overheating within energy improvement measures for existing homes;
- Continuing development and use of specifications for water saving appliances in homes;
- Encouraging staff and customers to understand how to use technology to improve energy efficiency and reduce climate impact;
- Using new innovative technologies where possible to monitor performance and identify shortfalls; and
- Securing as much external funding as possible, in collaboration with others where advantageous, to improve homes and share outcomes.



Our vision for 2025

Corporate Buildings and Operations

We will seek to reduce the environmental impact of our buildings and operations across the business by improving the heating and lighting infrastructure and management of our offices and business travel. These changes, aligned with agile working, provide a significant opportunity to reduce our operational costs and carbon emissions.



We will ensure that we:



Develop an office environmental standard and an action plan to improve our approach to environmental sustainability across all office locations;



Procure utility supplies using a combination of environmental and financial assessment;



Improve recycling facilities and significantly reduce landfill waste from each building, in particular non-recyclable plastics;



Introduce utilities management plans to monitor our main office buildings, setting targets to reduce utility costs and consumption at each site; and



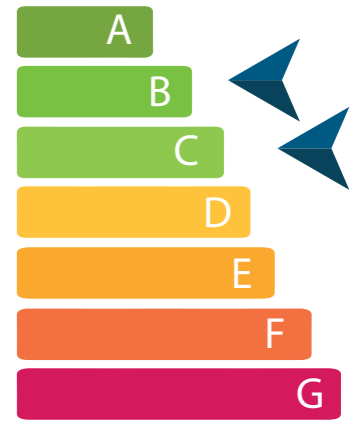
Invest in electric vehicle and charging options for each site and our own Coastline Services vehicle fleet.

Energy Efficiency

Our Homes will have a minimum efficiency rating of D by 2025, C (69) by 2028 with a programme in place moving towards B (81+) before 2040.

The National Housing Federation (NHF) have suggested that to meet government targets the sector needs to aim for SAP 76 by 2030, SAP 81.5 by 2040 and SAP 86 by 2050.

(Most new builds are around SAP 83 at present with Passivhaus around 93. The shift the NHF are proposing is to average SAP 86 as the 'sweet spot').



Homes will be free from damp and mould, affordable for customers to heat and maintain their health and wellbeing.

SAP methodology – despite its limitations, one of the key factors in support of using SAP is the fact that it represents the cost of running the home, as well as being a reasonable surrogate for carbon emissions. This is a key area of concern for social landlords. In addition, the Climate Change Committee have found that one of the key impacts of their "Balanced Pathway" is reduced bills for households. It can therefore be anticipated that if any new definition for net zero for social housing emerges, there will be an element of running cost.



Investment and Viability

100% stock condition completed by our in-house team every five years.

Our aspiration is that our customers will know how we are performing, including on repairs, complaints, and safety, understand how money is spent, and can hold us to account.



Stock condition surveys will be developed to include energy assessments which will assist in data collection and feed into environmental monitoring of the housing stock. This information will allow clearer identification of potential improvement measures and help to secure grant funding opportunities in the future.

Our vision for 2025

Customer Experience and Costs

We will have a clear line of sight from our communities to the Board, strengthening our relationship of trust, ensuring every home is warm and meets a minimum energy efficiency rating.



The customers' voice will guide and influence us in developing environmental changes that meet customers' needs, ensuring that they all feel warm and safe in their homes. Coastline Colleagues will have an excellent relationship with customers and a robust understanding and knowledge of carbon reduction and environmental change.



Building on our role as Official Adopters of Together with Tenants through our Trust Charter and local commitments, we will increase the role of customers and communities via the Coastline Conversation, being open and transparent in our decisions.

By 2025 Customers will have confidence that their voices are heard, and that active consideration will be given to their views, however they are expressed, with clear and accessible information provided to customers. We are committed to ensuring that all homes are warm and safe to live in, and will have continued to raise investment and to help customers feel warm in their homes.

Customer Voice

Trees and Greenspace within Our Communities

Our customers will be proud to belong to the Coastline family; proud of where they live and help neighbours and others around them to make their community; our communities, great places to live, work, rest and play.



Our Neighbourhoods will be safe and clean providing access to green spaces. By working in partnership with communities, we will help them to prosper, we will assist customers to realise their ambitions and achieve goals that they thought beyond their reach.



We will have improved external environments through the planting of wild flowers, trees, orchards, and the creation of allotments in collaboration with our customers, the Wildlife Trust, many other stakeholders and utilising grant funded projects.

Our aim is to ensure that our customers have access to all the information they need to make sure they can play an active part in helping us shape our services and investment in the communities where we work.

Travel and Our Fleet

Improvements will include Electric Car/Bike charging options, encouraging customers, staff and partners to use sustainable transport and where possible use digital communication to reduce the impact on the environment. Working with partners and communities we will consider how best to access electric vehicles and charging infrastructure such as community share cars and bicycles.



The Coastline Services fleet will be all electric (or an alternative carbon friendly type). This will emerge naturally as the vehicles come up for replacement. The number of years vehicles are retained will be actively managed according factors such as value, mileage, running costs. Replacement will be on a three to five year cycle with the current new fleet starting to be replaced from 2022. Each iteration reduces carbon emissions and we will actively pursue the lowest emissions as part of our replacement programme.

Our vision for 2025

Technology

We will maximise Smart Tech rollout to deliver our aims:

Smartline



Linked communities where Customers will be encouraged to form digital communities to communicate, share and learn together. Coastline will also use these forums to help consult on services with customer groups digitally, gaining valuable insights and opinions. We will signpost customers to other partners that can assist those with lower digital skills and help customers build new skills and knowledge which provide better opportunities for personal development and careers.

Our teams will be experts in using data which will help prioritise interventions, repairs, support and advice. Colleagues will have high quality equipment to allow them to agile work to provide more flexible services which best suit customer needs.

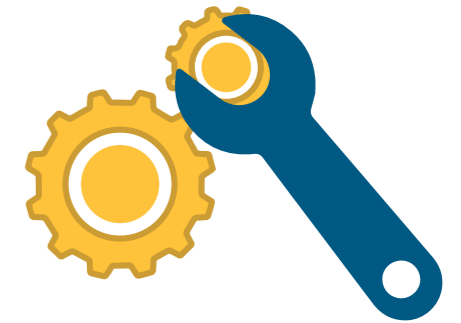


We understand the importance of technology therefore our preference will be to seek innovative products when replacing assets, which have in-built technology which will help us provide better services. We will use existing and ongoing data to create 'smart failure reporting' to help predict potential disrepair to reduce future repairs, providing opportunities for cyclical maintenance.



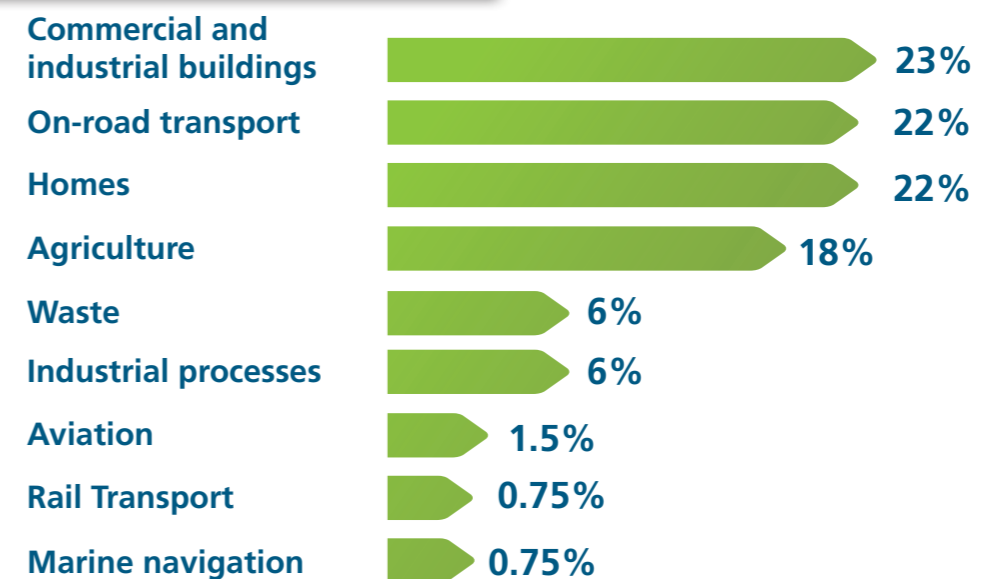
We will build on our knowledge and experience from Smartline to improve the health and wellbeing for our customers. New technology will be installed in properties to ensure that our customers' homes perform to the highest standards with effective use of heating and ventilation. Our systems will provide the opportunity for early interventions backed by automated advice and guidance to help customers better manage their homes and lifestyles.

Our systems will be developed to take into account historic failures of materials and products within planned maintenance improvements to help predict future repairs, thus reducing the disruption caused by product failures and breakdowns.



Supported accommodation will include technology to reduce digital exclusion and encourage participation. Our various supported accommodation will include a range of appropriate technologies, tailored to their use which will enable customers to communicate digitally, improve health and wellbeing, compare and reduce costs, access online information and opportunities to reminisce, keep in contact with loved ones and learn.

Cornwall's Carbon Emissions



Our Vision for 2030-2040

For Coastline to be sector leading in the programme of decarbonisation, providing great green, clean homes for customers and to be recognised as outstanding for sustainability within Cornwall. Cornwall's first zero carbon landlord and a leader in the provision of environmentally sustainable homes.

This includes:



Achieving 80% carbon zero with an offset element at 20%;



Our maintenance services to have an Electric Fleet;



Zero waste;



Beautiful bio-diverse green spaces where customers live, relax and play; and



Biodiversity net positive.

We will take into account the wider long-term implications of climate change as we progress along our journey and the likelihood that in 30-40 years' time we will be living in a much warmer environment and may face different issues such as warm homes. We will work in partnership and seek support from experts to maintain our focus on the right path accepting that it may change direction over the years ahead. We will invest in the skills and create capacity to deliver our aspirations.






Coastline

For more information on Coastline, please follow us on Twitter or like our page on Facebook

 search for Coastline Housing

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