



## **Mid-Market Rent Allocation Policy**

**Approved: November 2018**

## 1. Introduction

Mid-market rent (MMR) housing is designed to assist those households who are unlikely to have sufficient priority to enable them to access social rented housing, but whose income is at a level that means they cannot afford to access private rented accommodation at full market level or buy property.

Manor Estates Housing Association (hereinafter referred to as ‘the Association’ has developed MMR housing to:

- Offer greater tenure choice by providing properties for rent at a level between social rent levels and private renting or purchase costs; and
- Give applicants the opportunity to obtain alternative affordable housing.

The Association leases properties developed as MMR to its subsidiary, Manor Estates Associates Ltd (hereinafter referred to as ‘the Company’), who manage the properties on behalf of the Association.

The City of Edinburgh Council’s Affordable Housing Policy (ECAHP)<sup>1</sup> identifies households seeking MMR housing should be prioritised to those who cannot afford to access accommodation through the regular functioning of the housing market. This refers to households lacking their own housing or living in housing which is inadequate or unsuitable who are unlikely to be able to meet their needs in the housing market without some assistance. Manor Estates will adopt this approach for the purposes of allocating properties at MMR rent levels.

## 2. Applying for Mid-Market Rent Housing

Applications should be submitted to the Company.

## 3. Assessment and Selection of Applicants

### - Income Criteria

Applicants for MMR housing will be expected to have sufficient income to afford the monthly rent.

Minimum and maximum income levels will be agreed annually and will reflect the levels set by City of Edinburgh Council. Current maximum level (2019-20) where average household income should not exceed £45,443. Minimum income levels are assessed with each application to ensure that the applicant can afford the monthly rent, council tax and utilities.

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<sup>1</sup> Edinburgh Affordable Housing Policy – October 2017 – Revision - [http://www.edinburgh.gov.uk/info/20124/affordable\\_homes/226/affordable\\_housing\\_policy](http://www.edinburgh.gov.uk/info/20124/affordable_homes/226/affordable_housing_policy)

- **Age Limits**

Applications will be accepted from anyone aged over 18. (Note, in the case of joint applications, both applicants must be aged over 18).

- **Priority**

Applications are prioritised by date of receipt of application.

For a proportion of vacancies (maximum 50%), priority will be given to allocation of vacancies to:

- Applicants who have been identified by the Local Authority as homeless; or
- Applicants who are registered with EdIndex (length of application time will be considered).

Allocations can also be identified through support agency referrals. In all cases, applicants must be able to pay the deposit and meet the monthly rent costs.

- **Advertising of Properties**

The Company will make arrangements to advertise properties through a range of mechanisms, for example: Agencies such as S1 Homes, Own website, EdIndex website.

- **Application Process**

Applications will be submitted directly to the Company and administrative checks undertaken to ensure that:

- The applicant(s) meet the specified age and income criteria;
- Where relevant, tenancy references are satisfactory;
- Confirmation of employment status and salary is received from the applicant's employer;
- The application form contains no contra-indications in respect of previous tenancy-related issues; and
- Credit checks.

Once applications are active (i.e. all checks completed satisfactorily), they will be filed in date order.

#### 4. Property Size

Applicants will be offered accommodation of a size appropriate to their household requirements and allocations should not result in significant under-occupancy or overcrowding.

In principle, the following criteria will apply:

Property Size	Possible Household Type
1 person x 2 apt	Single person
2 person x 2 apt	Single person, Couple
3 person x 3 apt	Couple + 1 child, Single person + 1 child. 2 x single persons (Couple)
4 person x 3 apt	Couple + 1 or 2 children, Single person + 1 or 2 children (2 x single persons), (Couple)

#### 5. Waiting List

A limited waiting list will be maintained with applications remaining on the list for a period of one month. Should any vacancies arise during that period, these will not be advertised, but we will seek to identify suitable applicants from that list.

Any applicants remaining on the waiting list at the end of the one-month period will be advised that those applications are now redundant and that any future vacancies will be advertised, at which time they will have to reapply. Applicants will also be given the option for their application to remain active for a further month if they still require re-housing.

#### 6. Tenancy Agreements

Tenants will be offered a new Private Rented Tenancy, conferring all rights, responsibilities and obligations in accordance with the Private Housing (Tenancies) (Scotland) Act 2016.

Tenancies will be open ended and last until a tenancy wishes to leave the property or we have to use one (or more) of 18 grounds for eviction.

#### 7. Tenancy Deposits

Tenants will be required to pay a deposit equivalent to one month's rent at the start of the tenancy. This is a security deposit and will be retained to meet the costs of any damage caused to the property by the tenant or for any unpaid rent after the property has been vacated.

The deposit will be held in an approved scheme in accordance with the Tenancy Deposit Scheme (Scotland) Regulations.

At the end of the tenancy, the Tenancy Deposit Scheme provider will repay the deposit unless there is a dispute between the tenant and the landlord. If there is a dispute, the Scheme provider will ask for evidence from all parties as to how they feel the deposit should be allocated. It will then carry out an adjudication process and issue a draft report for review by all involved.

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