



Mid-Market Rent (MMR) Policy

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1. Aim

ng property (Scotland) Ltd (ngps) aims to provide quality homes to the mid and full market rental sector, expanding the range of tenure options in response to market demand for more variety in affordable housing.

2. Objectives

The objective of the MMR service is to: -

- Deliver a service that achieves high levels of customer satisfaction
Meets all regulatory and legal requirements
- Expands the range of tenure options available to applicants for housing in the local neighbourhoods.
- Influence the rents charged within the Private Rented Sector in the local area.
- Impact on the standard of housing provided within the Private Rented Sector in the local area
- Compliment the role of the Association in creating more mixed market tenures.

3. Description of Mid Market Rent

The Scottish Government offers grant to local authorities and housing associations to provide housing for Mid Market Rent (MMR) as an affordable housing option to the market.

MMR is aimed at assisting people on low and modest incomes to access affordable rented accommodation. It is popular with people on incomes that are not quite enough to afford owner occupation, or who need or want to rent for a limited period. It is also aimed at those who expect to be able to afford to buy a house later in their careers.

4. Eligibility criteria

MMR properties will be let to applicants that meet the following

- All applicants must be 16 years or over.
- Applicants must fall within the income criteria - £22,000 –£42,000. If it is a joint application that is being submitted income will be calculated as a household. The total income must fall within the income criteria.
- We will not normally rehouse owner occupiers, unless there are exceptional circumstances that prevent them from returning to their owned property – i.e.,

domestic abuse or the property may endanger the health of the occupant and there is no alternative remedy.

5. How Do Applicants Apply

An application form must be completed, and the applicant must meet our eligibility criteria and complete an income and expenditure assessment before an offer is made.

If there are concerns regarding affordability following the completion of the income and expenditure, then we may bypass the applicant at selection stage.

Applicants must also provide the following information to be considered for a MMR property. (The information will be stored in accordance with GDPR.)

- Wage slips as follows:
 - Monthly pay – last 3 months payslip
 - Fortnightly pay – last 6 payslips
 - Weekly pay – last 13 weeks' payslips
- 3 month proof of income
- Previous month's bank statement
- Proof of ID
- Previous landlord reference

6. Deposits

Prospective tenants are required to pay one month's rent in advance plus a deposit of one month's rent and set up a monthly direct debit. Client deposits will be collected by Safe Deposit Scotland.

7. How Properties are Marketed and Allocated

When properties become available, they will be advertised in line with the requirements of the Lettings Agent Code of Practice published by the Scottish Government. This can include our website and rental sites such as s1 homes, Rightmove etc.

Applicants who meet the above eligibility criteria will be placed on a waiting list in date order.

When a property becomes available we will email/call applicants on the waiting list as well as advertising the property.

If an applicant is selected for a property, we would contact them via telephone, text and/or email. Only applicants who have provided all documentation will be offered a viewing and provisional offer of housing. Provision can be made for viewings to be carried out prior to a credit check.

All offers are subject to a credit check.

A formal offer will be sent in writing via email to the applicant.

Applicants will be given three working days from the date of the provisional offer letter to respond to advise if they wish to view or refuse the property. Failure to respond will result in the offer being withdrawn and recorded as a refusal.

An applicant must normally accept an offer within one working day of viewing the property. Failure to do so will result in the offer being withdrawn and noted as a refusal. An extension of one working day may be allowed in special circumstances but this must be communicated to ngps within the one day.

8. Cancellation/suspension of applications

The circumstances below will result in applications being cancelled:

- 3 offer refusals
- The applicant requests the cancellation
- The death of an applicant
- Failure to respond to any correspondence – offer letters, review letters etc.

There are also circumstances where ngps will suspend applications:

- Applicant has rent arrears or any other debt relating to a previous tenancy – **APPLICATION WILL BE SUSPENDED UNTIL THE DEBT IS CLEARED**
- Applicant has provided false or misleading information or withheld providing ngps with information – **APPLICATION WILL BE SUSPENDED FOR TWO YEARS.**

9. Allocation of properties to a Board Member, Employee or someone closely connected to a Board Member or employee

Board approval is required before Board or staff members of ng homes group on the waiting list will be made an offer of housing. The Board will assess proposed allocations to Board or staff members to ensure that they do not create any reputational risks to ng homes group.

The allocation shall be recorded within the Register of Payments and Benefits, with full details recorded in the relevant files for audit purposes.

10. The Tenancy Available

The Tenancy Agreements offered will be a Private Residential Tenancy under the Housing Scotland Act 2016.

These tenancies will be managed in accordance with legislation under the following:

- Housing (Scotland) Act 2001 as amended
- Private Housing Tenancies Act 2010
- Private Letting Code of Conduct
- All properties will meet the repairing standard

11. Complaints

Complaints are made through ngps Formal Complaint Procedure.

If tenants are dissatisfied with the outcome and they have exhausted ngps complaints process. If the tenant is still not satisfied by the outcome that can appeal to:

Housing and Property Chamber

First-tier Tribunal for Scotland

4th Floor

1 Atlantic Quay

45 Robertson Street

Glasgow

G2 8JB

Telephone: 0141 302 5900 Fax: 0141 302 5901

12. Relationship Between ngps and ng homes

In terms of corporate governance ngps is governed by a Board of Directors. ngps is a wholly owned subsidiary of its parent company ng homes

The Mid Market Rent Service run by ngps complements and supports the Association's core housing role and the property specialisms within the Core Housing Service will support the services to ngps's MMR tenants.

13. Measurement of Service – Evaluation and Improvement

ngps will be committed to continuous improvement and evaluation. This will include-

- The monitoring of regulatory guidance and updating information used with published good practice guidance and reports.
- The use of comparative data on pricing standard and performance such as Scottish Housing Network Benchmarking data.

14.UK General Data Protection Regulation 2021

The ng group will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and our own Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Fair Processing Notice.

15. Equality Impact Assessment

This policy is equally applicable to all and has no detrimental impact on protected characteristic groups as specified within the Equality Act 2010.

16.Other Related Strategies, Policies & Procedures

- MMR Arrears Policy
- MMR Complaints Policy
- MMR Rent Increase Policy

17. Policy Review

This policy will be reviewed every three years or earlier in line with changes in the workplace or good practice guidelines.