



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 - £19,000 –£40,000. 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
- 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.

If an applicant selected for a property, we would contact them via telephone, text and/or email. A formal offer will be sent in writing to the applicant.

Applicants will be given three working days from the date of the formal 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 below note circumstances will result in applications being cancelled:

- 3 offer refusals
- The applicants request 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. General Data Protection Regulations (GDPR)

In providing our Mid-Market Rental services ngps requires to use and collect personal data about individuals who use our services, this includes data in paper, electronic and other formats Personal data across all formats is handled and managed in line with our obligations under the General Data Protection UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. ngps position about how we and contractors providing services on our behalf handle and manage personal data securely is set out in the Group Data Protection Policy.

ngps has a Fair Processing Notice which details the personal data we collect, how we collect it, the purpose it is used for, our legal basis for processing personal data, who we share it with, how long we retain personal data, how we securely store it and individual's rights in relation to their personal data that we process.

12. Equal Opportunities

We are committed to providing fair and equal treatment for all our Stakeholders including tenants and will not discriminate on the grounds of race, colour, ethnic or national origin, language, religion, belief, age, gender, sexual orientation, marital status, family circumstances, physical ability, and mental health. We will endeavour to achieve a fair outcome for all.

We aim to let our MMR homes in a fair and consistent way and provide access to this accommodation to people on lower or modest incomes.

13. Monitoring

The Association complies with the **Housing and Investment Guidance Note: HIGN 2010/17**, which requires tenants in properties forming part of the Scottish Government Mid-Market Rent Initiative to complete a MMR information log form. Forms will be forwarded to the Scottish Government for monitoring purposes within 28 days of the tenancy agreement being signed.

14. 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

15. 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.

16. 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.