

MID-MARKET RENT ALLOCATION POLICY

Classification: Management

Status: Approved

Policy Lead:	Director of Property Assests
Date Approved:	September 2020
Last Review Date:	August 2021
Review Due Date:	July 2024
Review Period:	3 years unless required earlier due to changes in the law, regulation, best practice or requirement of the Association

REFERENCE PAGE

Document Title:	Mid-Market Rent Allocation Policy
Aim:	Provide housing for individuals or families who may not qualify for social housing and cannot afford private rented housing
Objective:	3 The Eildon Group will ensure the delivery of high quality, responsive and affordable housing and support services
Scope of Policy:	Customers
Nominated Officer:	Private Residential Tenancies Officer
Approval Source:	Executive Team
Legal & Regulatory References:	Letting Agent Code of Practice
Procedural References:	MMR Procedures
Consultation Completed:	Yes - Staff
Risk Implications:	2- Existing policy, substantial revision
Equalities Assessment:	All Eildon policies and key documents are developed with the clear objective of ensuring that they do not discriminate against any person and have negative impacts for equality groups. We will always welcome comments on the impact of a policy on particular groups of people in respect of, but not limited to, age, disability, gender reassignment, race, religion, sex or sexual orientation, being pregnant or on maternity leave and children's rights and wellbeing.
Accessibility:	Accessible electronically/online and in print. All documents can be translated and made available in audio, braille and large print versions upon request.

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INTRODUCTION

Eildon Housing Association in partnership with Eildon Enterprise Ltd, its wholly owned subsidiary, provides quality homes to the mid-market rental (MMR) sector throughout the Scottish Borders.

Eildon Housing Association provide a management service for mid-market rent to other RSL's which will include marketing and allocating based on this policy.

Mid-market rent is aimed at assisting people on low and modest incomes to access affordable rented accommodation who may not be a priority for social housing and who would otherwise be unable to purchase property in the current market and find market rent too expensive.

Where somebody in a household applying is not working, exceptions can be made in appropriate circumstances for example where the household includes a person with a disability and where current housing costs are unaffordable (for instance in the private rented sector). In these cases, non-working benefits will be considered in assessing eligibility.

In certain circumstances the Scottish Government will offer grant funding to housing associations to provide housing for Mid-Market Rent (MMR) as another affordable housing option to the market. The Association may also buy-back properties which it will then re-let as MMR. In both cases the qualifying criteria will be the same.

QUALIFYING CRITERIA

Applications will be considered from those applicants who demonstrate the following criteria:

- The household income must not exceed £40,000 before tax
- An applicant's income meets the affordability threshold to sustain the tenancy
- The applicant and their household will use the property as their permanent and only home

Prospective tenants are assessed on their ability to afford and sustain a tenancy and they are not discriminated against as a result of the source of that income (for example, through a work or state pension or social security contributions).

If the number of applicants who fulfil the above criteria exceeds the number of properties available, allocation will then be by date of application and applicant most suited to the specific property.

REFERENCES

References from current landlord and employers (where appropriate) will be obtained prior to an offer being made.

IDENTIFICATION

Photograph identification must be provided by all applicants prior to an offer being made. This must be in form of up to date driving licence or passport.

MARKETING

Properties are advertised through our own website and social media. Other local advertising and signage in key locations is used where appropriate.

A waiting list for MMR housing is held and in the event of vacancies occurring, we refer to and allocate from that list in accordance with the above criteria.

ANTI-DISCRIMINATION

When reviewing any applicant to a mid-market rent policy we will not discriminate on the basis of age, disability, sex, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief or sexual orientation.

MONITORING AND REVIEW

This policy will be subject to regular monitoring and review.

POLICY REVIEW

This Policy will be reviewed three years from the date of approval, or earlier should the need arise to reflect changing circumstances or changes in legislation or good practice standards.