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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 a 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 Guidance (AHSP)[1] identifies that's mid-market rent is aimed at assisting people on low and modest incomes to access affordable rented accommodation and helps those who have difficult accessing social rented housing, buying their own home or renting privately on the open market. Prospective tenants are assessed on their ability to afford and sustain the tenancy not just income levels. We do not discriminate as a result of the source of income i.e. employment income, pension or social security contributions. Manor Estates takes 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.

Maximum income levels reflect the levels set by City of Edinburgh Council. Current maximum level (2019-20 – pending update) where average household gross income should not exceed £45,443.

There is no minimum income level however each application is assessed and we expect prospective tenants to be able to suitable afford the monthly rent, council tax and utilities.

As a rule, monthly rent must not exceed 40% of an applicant's (net) monthly household income. A credit check is carried out once an application has been approved.

- **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).

- **Advertising of Properties**

[1] Edinburgh Affordable Supply Programme update 2023 - Affordable Housing Supply Programme (AHSP): process and procedures MHDGN 2023/01 - gov.scot

The Company will advertise properties through a range of mechanisms, for example: agencies such as S1 Homes, our own website and as a mid-market provider notification on the Key to Choice website.

- **Application Process**

Applications will be submitted directly to the Company and administrative checks will be 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 saved in date order in our online filing system.

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

An online waiting list is maintained where interested applicants can register and receive notification of an upcoming vacancy.

In addition, a limited list will be maintained after a recent vacancy with suitable applications received 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 tenant wishes to leave the property or we have to use one (or more) of the 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 tenancy 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.