



## **MID MARKET FREQUENTLY ASKED QUESTIONS**

### **What is Mid Market Rent?**

Mid Market rent (MMR) is aimed at providing people on modest incomes with an opportunity to access rented accommodation at an affordable level. It is not intended that MMR properties are viewed as a long term housing option but rather as a temporary option for people who intend to either buy a property in the short to medium term future or people who need or want to rent a property for a limited period.

### **Who is it for?**

MMR aims to help people who are working but may not be a priority for social housing and who would otherwise be unable to afford to purchase a property in the current market and find full market rent too expensive.

### **How can I apply?**

Vacancies will be advertised on the Association's website, Social Media and by any other appropriate method and will be allocated on a first come first served basis to those who meet the criteria.

### **What Tenancy Agreement would I have?**

You would sign a Short Assured Tenancy (SAT) which will run for an initial term of 6 months and will be renewed for further 6 months on an ongoing basis thereafter whilst you still fulfil the Mid Market Rent criteria. The SAT will change to Private Residential Tenancy Agreement when the Private Housing (Tenancies) (Scotland) Act is enforced.

### **Are the properties fully furnished?**

No they will not be furnished. They will have floor and window coverings, a cooker, fridge and washing machine/dryer. An out-of-hours emergency repairs will be available.

## **How are the properties allocated?**

Applicants should have a household income in the range of £21,000 to £42,000 per annum. Prior to allocation applicants will complete an affordability assessment designed to ensure that the household can financially manage to sustain the tenancy.

At least one member of the household must be employed or has had a formal offer of employment in the area.

## **Will I have to pay a deposit?**

A deposit of one month's rent is required prior to taking entry. This is a security deposit and will be retained to meet costs of any damage/dilapidation caused to the property by the tenant or for any unpaid rent after the property has been vacated.

We will protect this deposit by transferring the funds to an Approved Scheme under the Tenancy Deposit Scheme (Scotland) Regulations.

## **Will my deposit be returned?**

At the end of the tenancy, agreement will be sought with the tenant on how the deposit should be allocated. The Tenancy Deposit Scheme provider will then repay the deposit in accordance with the agreement unless there is a dispute between the parties over the deposit allocated.

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. Once comments have been received then there will be a final decision and the Scheme will pay out the deposit in accordance with that decision.

## **How much rent would I have to pay?**

The rent will normally be higher than that for a comparable social rented property but lower than privately rented property. The rent for MMR properties is normally set at between 80-90% of the Local Housing Allowance (LHA).

## **Who is responsible for maintaining the property?**

Langstane Housing Association is managing the properties and will ensure the accommodation meets the standards for private housing at the start of the tenancy and at all times during the tenancy. The tenant will be liable for the cost of repairs where the need for them is due to their fault or negligence or that of any person residing with them or any of their guests.

### **Will I be allowed to keep pets?**

You must apply for permission to keep a pet. We do not allow un-caged pets in furnished properties.

### **Can I apply for Mid Market Rent if I am currently on Housing Benefit?**

Applicants should normally be working and should be able to pay the full amount of their rent without Housing Benefit assistance. We will be asking specially tailored questions on our application form to make sure you can afford the rent for your property. Once you have been shortlisted we will ask for proof of income (such as wage slips or tax returns, bank statements etc.).

### **Can I apply for a property with a spare room?**

In line with social landlords, properties will be allocated to match the bedroom requirements of the household, with an allowance of up to one spare bedroom as a maximum additional room.

### **What happens next?**

If you contact us about an advertised vacancy we will send you a Mid Market Rent application form if you wish to apply. Once your completed application form is received we will assess it and check all the information you have provided.

**If you would like this document sent to you in large print, please contact Support Services on 01224 423000**

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