

## HIGHLAND RESIDENTIAL MID MARKET RENT ALLOCATION POLICY

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Date	Action by	Version updated	New version number	Brief description <i>(e.g. updated job titles, reviewed section on delivery, whole document updated, corrected typos)</i>
June 2022	Highland Residential Manager	V1	V2	Complete review and update of policy to current Scottish Government guidance.

## **CONTENTS**

- 1.0 INTRODUCTION & POLICY STATEMENT
- 2.0 CONTEXT
- 3.0 PURPOSE OF POLICY
- 4.0 ELIGIBILITY FOR MID MARKET RENT
- 5.0 ALLOCATIONS
- 6.0 DATA PROTECTION
- 7.0 REVIEW

## **1.0 INTRODUCTION AND POLICY STATEMENT**

1.1 This policy sets out the approach that will be taken by Highland Residential (Inverness) Ltd (HRIL) to allocation of homes for Mid-market or Intermediate rent.

## **2.0 CONTEXT**

2.1 This policy has been prepared to take account of:

- Scottish Government Guidance Note MHDGN 2020/02 More Homes Division Guidance Note – Process and Procedures. HRIL Operational Target – To develop Mid-market rent within the Inner Moray Firth area as part of tenure diversification utilising current development opportunities
- Highland Council guidance consistent with the objectives of its Strategic Local Programme (SLA) and contribution to the delivery of the Local Housing Strategy (LHS)

2.2 Consistent with Government guidance, Registered Social Landlords are required to make Mid-market Rent allocations through a registered subsidiary (in this case HRIL) utilising an appropriate form of tenancy agreement such as the Private Residential Tenancy (PRT), which is the same agreement for the private rented housing.

2.3 The agreement will be in the name of HRIL, which is a subsidiary of Albyn Housing Society.

## **3.0 PURPOSE OF POLICY**

3.1 The specific objectives of this policy are to ensure that:

- Set in accordance with the Scottish Government and Highland Council guidelines
- Allocations are carried out in a transparent and consistent manner meeting the requirements of funders and other partners
- The commercial requirements of HRIL are met, namely that allocations take place quickly and effectively with the minimum of void losses
- Consistency and fairness in the allocation of properties to applicants who demonstrably meet the eligibility and allocation criteria.

## **4.0 ELIGIBILITY FOR MID-MARKET RENT**

4.1 Mid-market Rent, provided by HRIL, aims to help people who may have difficulty accessing social rented housing or buying their own home and priority may be given to applicants who:

- Have been employed by current employer for a minimum 6-month period or a permanent employment contract
- Have an immediate re-housing need, due to a change in circumstances such as health or disability, overcrowding or relationship breakdown
- Are a local authority / public sector / housing association tenant
- Members of the armed forces, veterans who have left the armed forces in the past year; widows; widowers, and other partners of service personnel
- Their household has a local connection either through work, family or providing / receiving support
- Are registered on the Highland Housing Register or with another public sector landlord
- Have a household income within a specified range and have independent means, enabling them to pay the specified rent without immediate recourse to Housing Benefit
- Will occupy the house as the households' sole or principal home

4.2 As a guide in terms of qualifying income, allocations will not be offered to:

- Single persons - whose annual income exceeds £35,000
- Multiple households (2 adults plus) - whose combined income exceeds £60,000

4.3 In considering applicants in terms of the above income qualification, HRIL will not unreasonably discount applicants who:

- Are with a regular income, but fall short of the required amount, but can provide a working guarantor who would qualify for the criteria. (3 X the annual rental for Guarantor criteria = rent £400 PCM Guarantor income £14,400 minimum)
- Have net disposable incomes restricted, because of unavoidable deductions, where these can be defined.
- Are ex-service personnel and their families who fail or partially fail to meet the financial criteria and to whom some consideration will be given.
- Are without a regular income, but who have access to capital funds.

## **5.0 ALLOCATIONS**

5.1 Applications will be assessed against the above criteria and on receipt of completed applications. HRIL will assess applications in accordance with the criteria. Allocations will be made to qualifying applicants, on an approved application date order basis, once allocations have been made to those qualifying applicants (who are already local authority/housing association tenants). Further priority will be given to:

- Those without security of tenure in current accommodation.
- Those living with friends or relatives.
- Those living in private rented accommodation under eviction notices.
- Those with no/low support needs or households where any support needs are being fully met at the time the tenancy is being offered.
- Those with the longest time spent on the Highland Housing Register

5.2 Any property allocated must be appropriate for the needs of the household. A property which has one room more than currently required would be appropriate. For example, a single applicant would be eligible to rent a home with two bedrooms. A couple with one child would be eligible for a home with 3 bedrooms

5.3 HRIL reserves the right to deny or rescind an allocation made under this policy if the applicant is shown to have provided false information in an application for housing

## **6.0 DATA PROTECTION**

6.1 A Privacy Notice setting out how HRIL will process any personal information related to MMR is available on the HRIL website and is issued to all customers at point of contract. See: [Data Protection - Highland Residential](#)

## **7.0 REVIEW**

7.1 This policy will be reviewed in April 2026 or earlier if required.