



Title	Mid-Market Policy
Purpose	<p>The purpose of this policy is to provide a framework for the delivery of management services to Mid-market Rent (MMR) properties. The policy aims to deliver services in an effective and efficient way which maximises income, demonstrates value for money and meets legal and statutory requirements, best practice, and Scottish Housing Regulation guidance.</p>
Scope	<p>For the purposes of this policy, unless otherwise stated, this policy will apply to all properties which are MMR properties let as residential properties by the Association.</p> <p>This Policy relates to the provision of Management services to MMR properties owned by Maryhill Housing including:</p> <ul style="list-style-type: none"> • Information and advice • Management and administration services • Enforcement of tenancy conditions • Provision of day to day and cyclical repair services • Major repair works • Estate Management • Debt management • Allocation and lettings • Tenant consultation and communication <p>The Board of Maryhill Housing and the Subsidiary Board of Maryhill Living have the responsibility for approving this policy. It is the responsibility of the Subsidiary Board to ensure that the properties are managed, and services delivered in line with this Policy.</p> <p>Maryhill Living will be registered on the Scottish Letting Agent Register to ensure that it meets the requirement to be assessed as 'fit and proper' to carry out letting agency work and meet minimum training standards.</p> <p>The Director of Operations has primary responsibility for this policy with responsibility for the implementation delegated to the Head of Neighbourhood and Communities and Head of Property.</p> <p>This policy applies to all Board and Subsidiary members, members of staff whether employees of MHA, freelance, casual, or temporary agency staff irrespective of grade, position, or length of service responsible for the management of properties within the Association.</p>

<p>Definitions</p>	<p>Maryhill Living is a wholly owned subsidiary of Maryhill Housing Association. Maryhill Living leases a number of properties from Maryhill Housing which are let on a Private Residential Tenancy as Mid-Market Rent properties. Maryhill Living oversees the management and governance of these Mid-Market Rent (MMR) properties.</p> <p>Maryhill Housing will provide the management services to the MMR properties.</p> <p>The aim of this type of tenure is to bridge the gap between social housing and the private sector and to support those on low and modest incomes to access affordable rented accommodation.</p>
<p>Policy Statement</p>	<p>The aim of our Mid-Market policy is to create sustainable affordable tenancies, and to ensure that we treat everyone who applies to us for housing regardless of the tenure type in a transparent and professional manner.</p> <p>We aim to promote equal opportunities and welcome applications from all people regardless of sex or marital status, race, disability, age, sexual orientation, language, nationality, or social origin religious or political beliefs. We are committed to embracing and valuing diversity amongst the community in which we work.</p> <p>The Policy aims to set out the guidelines and criteria by which properties will be let and managed ensuring that all legal and regulatory requirements are met.</p> <p>Our main objectives include:</p> <ul style="list-style-type: none"> • Providing a customer focused letting service. • Providing procedures and guidance to staff to ensure that properties are managed efficiently and effectively. • Ensuring that staff are appropriately qualified to meet statutory guidance required for the management of private residential tenancies. • Carrying out robust Housing Options and providing tenancy advice and assistance to allow customers to make informed choices. • Promoting tenancy sustainment through making the best use of the housing stock. • Minimising the time taken to let empty properties and thereby minimising void rent loss. • Consult with tenants, applicants, and key stakeholders on any changes that we propose to make to our MMR Policy taking into account guidance published by the Scottish Government and any legislative requirements. • Allocate MMR properties in line with the Association’s policy.

Qualifying Allocation Criteria:

Applications for MMR properties will be considered from applicants who meet the following criteria:

- A household income up to £45,612 as at June 2023, with income level updated quarterly by officers in line with growth in average weekly regular pay as published by the Office for National Statistics and recorded in Schedule A attached to this policy.
- The applicant(s) must be able to demonstrate that they have the financial means to pay for the accommodation and that the cost of accommodation is affordable.
- Where the property is purchased with a sitting tenant and will be let as a MMR property the Head of Neighbourhood and Communities will be authorised to approve the allocation where income thresholds are not met.
- The applicant and their household will use the property as their permanent and only home.

Household income includes earnings from employment and other sources, such as benefits or pensions.

Properties will be offered to applicants who require that size and or type of property with priority being given to applicants who have been assessed as statutorily homeless by Glasgow City Council with the exception of adapted properties which will be offered in the first instance to applicants requiring that type of accommodation. If there are no suitable homeless applicants, allocation will then be by date of application. We may offer to smaller households than meets the assessed need if there is no demand from the right sized households.

The household income thresholds specified above will be reviewed and amended quarterly to ensure they take account of growth in average weekly regular pay , as published by the Office of National Statistics.

References and Identification:

References will be requested from current landlord and employer and photo identification checked prior to any offer of accommodation being made.

We will not make an offer of tenancy if:

- A tenancy reference confirms that an applicant owes a landlord rent, has behaved anti socially or has otherwise broken a condition of their tenancy agreement; or
- A suitable employer reference cannot be obtained, where the applicant is due to start employment a letter from the employer confirming this will be accepted.

Affordability:

An affordability assessment will be carried on all applicants to ensure that the applicant can afford the accommodation.

Credit checks will be carried out to support an assessment of an applicant's ability to pay.

Guarantor:

Where an applicant has a poor credit history or no credit history the Association may accept a guarantor for rent payments.

Tenancy Agreement:

All MMR properties will be let using a Private Residential Tenancy which will set out the rights and responsibilities of the tenant as occupier of the property and Maryhill Living as the landlord.

The tenant will be expected to pay a deposit of one month's rent at the start of the tenancy and all sums will be held in accordance with the Tenancy Deposit Scheme (Scotland) Regulations 2011. Where a tenant has a domestic pet an additional deposit of £150 will be required.

Details of any debts or rechargeable repairs outstanding at the end of the tenancy will be provided to the tenancy deposit scheme so that these sums can be deducted from the deposit.

An inventory and property inspection will be carried out at the start of the tenancy with the tenant to support any disputes which may arise at the end of the tenancy. The Association will use a professional inventory service to ensure that all the relevant paperwork and guidance is in place for staff carrying out an inventory.

Rent Payments:

Rent is due one calendar month in advance payable by Direct Debit. Non-payment of rent will be managed in line with the Association's Rent Management Policy and Procedures.

Cash payments will not be accepted.

Rent Review:

Rents will be reviewed annually in the line with Maryhill Housing Rent Setting Policy and any increase to be applied will be agreed by November to allow the tenants to be given 3 months' notice of any increase in line with their tenancy.

The tenant will be provided with information on how they can challenge any rent increase proposed in line with legislation.

Relet Standard:

All properties will be partially furnished, and the following items will be provided in all MMR properties:

- Floor coverings throughout
- Blinds to all windows
- White goods consisting of fridge/freezer, cooker and washing machine. Where no drying facilities are provided a washer/dryer will be provided.

Maryhill Housing's relet standard will apply, and all properties will be in good decorative order at the point of let.

Repairs and Maintenance:

Repairs will be carried out in line with the Associations Repair and Maintenance Policy and Portable Appliance Testing (PAT) will be carried out to white goods annually where they are not integrated appliances.

Repairs to appliances will be treated as a routine repair and will be carried out within 5 working days in line with the Repairs and Maintenance Policy.

Marketing:

Properties will be marketed via the Maryhill Housing website and will be promoted by staff. When necessary, properties may be marketed through other means e.g., letting websites, estate agents etc.

Allocations:

Access to Mid-Market Rent properties can only be gained through registering an application form with Maryhill Housing Association and meeting the eligibility criteria set out below:

- A maximum household income of £45,612 as at June 2023, with this figure updated quarterly in line with growth in average weekly regular pay as published by the Office for National Statistics and recorded in Schedule A attached to this policy.
- The applicant(s) must be able to demonstrate that they have the financial means to pay for the accommodation and that the cost of accommodation is affordable.

- Where the property is purchased with a sitting tenant and will be let as a MMR property the Head of Neighbourhood and Communities will be authorised to approve the allocation where income thresholds are not met.
- The applicant and their household will use the property as their permanent and only home.

The Association will retain the details of applicants who have expressed an interest in Mid-Market Properties and will also advertise vacancies.

Furnishings

Mid Market Rent properties will be partially furnished, floor coverings, blinds and white goods will be provided.

House Size Eligibility

Properties will be offered to applicants who require that size and or type of property with priority being given to applicants who have been assessed as statutorily homeless by Glasgow City Council. If there are no suitable homeless applicants, allocation will then be by date of application. We may offer to smaller households than meets the assessed need if there is no demand from the right sized households.

Adapted and amenity housing

Ambulant disabled and adapted housing will normally be allocated to applicants with specific needs who will benefit from the features of the property available.

Ground floor accommodation will normally be offered to applicants who have a medical condition or disability requiring this type of accommodation.

Where there are no suitable applicants, the property will be let to the next eligible applicant.

Verification

References will be requested from the applicant(s) current landlord and employer; photo identification will be checked prior to any offer of accommodation being made.

We will not make an offer of a mid market tenancy where a reference confirms that an applicant owes a landlord rent, has behaved anti socially or has otherwise broken a condition of their tenancy agreement; or where a suitable employer reference cannot be obtained. Where the applicant is due to start employment a letter from the employer confirming this will be accepted.

A pre tenancy interview will also take place with any applicant before an offer of let is made to provide advice and assistance on a range of housing options available to prospective tenants.

A credit check will be carried out as part of the verification process and will be considered alongside an affordability assessment before any offer of let is made.

Tenancy Agreements

The Association will issue a Private Residential Tenancy Agreement to tenants of Mid Market Rent Properties.

Granting of tenancies to staff, Board members or their relatives

The offer of a tenancy to a Maryhill Housing Board member, Maryhill Living Independent Board member, employee or their close relatives is permitted as long as:

- It is in accordance with our Allocations Policy; **and**
- Neither the applicant nor anyone connected to the applicant is involved in any way or in any part of the allocation process; **and**
- The offer is approved by the Governing Body in advance; **and**
- The tenancy is recorded as an interest in the appropriate register within five days of the tenancy commencing.

Complaints

Any complaints received will be managed in line the Associations' Complaints Policy and Procedures.

Deposit

Mid-market rent tenants will be expected to pay one month's rent in advance in addition to the first month's rent. An additional deposit is required from applicants who wish to keep a pet – this is subject to permission being granted.

All deposits will be registered and held in line with The Housing (Scotland) Act 2006 in an approved tenancy deposit scheme.

Legal Action and Eviction

The Head of Neighbourhood and Communities will be responsible for authorising any notices to be served on the tenant ensuring that the appropriate notice is provided in line with the tenancy.

Evictions will be approved by either the CEO and one Director or two Directors.

	<p>Maryhill Living Board will receive quarterly reports on the number of notices served and any evictions that have been carried out.</p> <p>Links to other policies</p> <p>This policy links to several other policies and strategies of Maryhill Housing including but not limited to:</p> <ul style="list-style-type: none"> • Arrears Management Policy • Rent and Service Charge Policy • Pets Policy • Equality and Diversity Strategy • Repairs and Maintenance Policy • Gas Safety and Inspection Policy • Estate Management Policy • Asbestos Management Policy • Electrical Safety Policy • Fire Safety in Housing Stock and Common Areas <p>Performance Management:</p> <p>Key Performance Indicators (KPI) will be agreed annually by the Board of Maryhill Living.</p> <p>Performance against KPI's will be reported to the Board of Maryhill Living quarterly.</p>
<p>Legal & Good Practice Requirements</p>	<p>The policy takes account of related legislation, guidance and policies including:</p> <p>This Policy takes account of related legislation, guidance and policies including:</p> <ul style="list-style-type: none"> • Scottish Government MMR guidance, including MHDGN 2020/02 updated October 2020 • SFHA – PRS guidance standards • The Housing (Scotland) Act 1988 • The Housing (Scotland) Act 2006 • The Housing (Scotland) Act 2014 • The Private Housing (Tenancies) (Scotland) Act 2016 • The Letting Agents Code of Practice (Scotland) Regulations 2016 • Tenancy Deposit Schemes (Scotland) Regulations 2011 • The First-tier Tribunal for Scotland (Housing and Property Chamber) (formerly the Private Rented Housing Panel) • Chartered Institute of Housing.
<p>Approval</p>	<p>Maryhill Living – June 2025</p>
<p>Policy Owner</p>	<p>Head of Neighbourhood & Communities.</p>

	Responsible Director: Director of Operations
Review	May 2027 This policy may also be reviewed in light of legislation, good practice, or internal structural and process change.

Schedule A: Maximum Eligible Household Incomes

Review Date	ONS End of period date	Average weekly regular pay	Percentage increase	Amount
February 2022	n/a	n/a	n/a	£40,000
June 2023	April 2023	£603	n/a	£45,612
June 2025	April 2025			
September 2025	July 2025			
December 2025	October 2025			
March 2026				
June 2026				
September 2026				
December 2026				
March 2027				
June 2027				
September 2027				
December 2027				
March 2028				
June 2028				