



ORE VALLEY GROUP

MID MARKET RENT POLICY

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CONTENTS

1. Policy Statement and Aims
2. Responsibilities
3. Equalities and Human Rights
4. Confidentiality
5. Mid-Market Rents

Policy Statement and Aims

- a) To be fair, efficient and consistent in allocating mid market rent properties.
- b) To ensure that properties offered are suitable for the applicants' needs.
- c) To make best use of our mid market rented stock.
- d) To help achieve stable, balanced and sustainable communities.
- e) To consider relevant medical, social and any other special factors when assessing relative needs.
- f) To facilitate mobility for family support and employment.
- g) To fulfill our commitment and obligation to assist the Local Authority in its statutory housing role.
- h) To maximise income by allocating void properties timeously.
- i) To maximise income by collecting rent payments on time

Responsibility

- a) The Management Board - has responsibility for ensuring that this policy complies with regulatory and legislative requirements and meets the Association's and OVE Ltd's Business Plan and budget objectives.
- b) Chief Executive – has responsibility for ensuring that this policy is applied to ensure compliance with regulatory and legislative requirements and meets the Association's Business Plan and budget objectives.
- c) Housing Manager – has responsibility for ensuring that appropriate support and monitoring arrangements are provided to the Management Board, Management Team and other relevant members of staff.
- d) Housing Manager – has responsibility for ensuring that all procedures relating to this policy are being used appropriately and comply with regulatory and legislative requirements.
- e) Housing Manager – has responsibility for working with all relevant partners to ensure that all Protocols and joint working arrangements are being used appropriately and comply with regulatory and legislative requirements
- f) Housing Officer – has responsibility for dealing with housing offers and allocations and should operate at all times within approved policy procedures.

Equalities and Human Rights

OVE Ltd is committed to equality of opportunity in access to the waiting list and in allocation of housing. No applicant will be given less favourable treatment on the grounds of Age, Disability, Gender reassignment, Marriage and civil partnership, Pregnancy and maternity, Race, Religion and belief, Sex and Sexual orientation.

Applications and allocations are monitored in respect of ethnic origin and disability.

Confidentiality

All personal information given to the OVE Ltd will be treated in the strictest confidence in accordance with the Data Protection Act 1998.

Mid Market Rents

Introduction

Ore Valley Enterprises Ltd aims to supply sustainable high quality mid-market rented properties to help those who are working but who may not have a priority for social housing. People in this situation may also be unable to purchase their own property in the current housing market, and they often find private rents too expensive.

How properties will be allocated

Preference will be given to applicants over 18 years old, with a household income between £18,655 and £35,035 per annum. Applicants should have independent means enabling them to pay rent without immediate recourse to Housing Benefit.

In the allocation of Mid Market Rent properties, preference will be given to:

- First time buyers.
- Those living in private rented housing, living with family, friends or relatives, or lacking security of tenure in their current home.
- Owners of properties where a change of circumstances (e.g. health or relationship breakdown) is forcing or requiring a move (in these circumstances, it will be expected that the former home is or will be sold prior to, or immediately after, the commencement of a tenancy).
- Those on the Fife Housing Register (FHR) waiting for a Social Rented property.
- Currently serving and ex-service personnel and their families.
- Key workers such as health professionals employed by the NHS
- Priority will then be given to eligible applicants who are:
 - Living with family, friends or relatives.
 - Lacking security of tenure in their current home.
 - Property owners will not normally be considered a priority unless their circumstances are forcing a move (e.g. through ill health, relationship breakdown or for employment reasons).

Is there a minimum earnings limit?

Yes, we have a minimum household income of £18,655. This is because we recommend that the rent should not be more than 30% of your gross income. This means that the rent for a two or a three bedroom property will be approximately 30% of your earnings. The calculation is based on the UK Living Wage, as promoted by the Living Wage Foundation <http://livingwage.org.uk>, plus £2.00 per hour.

Applicants 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 applicants are shortlisted they will be asked to provide proof of income such as wage slips, tax credit awards and bank statements.

Is there a maximum earnings limit?

Yes, we have a maximum household income of £35,035. If your household income exceeds this amount you will be expected to find suitable housing using the private market.

What tenancy agreement will be used?

The properties will be let under Short Assured Tenancies which run for an initial term of six months and will be renewed thereafter. This Short Assured Tenancy agreement is similar to

those provided by the private rented housing. More detailed information on Short Assured Tenancy Agreements will be issued to you as part of the allocation process. For more information and impartial advice on Short Assured Tenancy Agreements you can visit <http://scotland.shelter.org.uk>

This will be subject to amendment with the introduction of the Private Housing (Tenancies) (Scotland) Act 2016. This Act will abolish the Assured Tenancy and create the new Private Rent Tenancy (PRT) as the single type of tenancy for private housing rents.

At the start of the tenancy the tenant will also be issued with a Tenant Information Pack in accordance with Section 30A of the Housing Scotland Act 1988. <http://rentscotland.org>

Will properties be fully furnished?

No, they will not be furnished although carpeting, floor coverings (vinyl) and an oven and hob may be provided.

Can applicant apply for a property with a spare room?

The property size offered will be appropriate for the household composition. Allocations should not result in significant under occupancy or overcrowding. We will normally allow for no more than one additional bedroom.

Will tenants have to pay a deposit?

Yes, a deposit of one month's rent is required prior to taking entry. This is a security 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. We will protect this deposit by transferring the funds to an Approved Scheme under the Tenancy Deposit Scheme (Scotland) Regulations

At the end of the tenancy, the outgoing tenant will need to agree with us how the deposit should be allocated. Our Tenancy Deposit Scheme provider will then repay the deposit in accordance with the agreement unless there is a dispute with the tenant about the deposit allocation. 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.

How much rent will tenants have to pay?

The rent will be higher than that for a comparable social rented property, but lower than the average private sector rent for a similar property in the same area.

When and how will tenants be expected to pay their rent?

The first payment will be paid at date of entry or before, and subsequent payments are due and must be paid by Direct Debit on or before the same date of each calendar month thereafter.

Can we increase the rents at any time?

No, OVE Ltd can only increase the rent by providing 1 month's notice in writing prior the end date specified at Clause 3 of the tenancy agreement. After the initial 6 month period of the lease rents can only be increased by giving a minimum of 1 month's notice in writing before the beginning of the rental period when the change is due to start.

How will we pay our lease agreement fees?

All lease agreement fees will be paid to our partners via BACS transfer on or before the final day of each calendar month.

Who is responsible for maintaining the property?

Ore Valley Housing Association will manage the properties for the landlord and they will ensure the property meets the Government Repairing Standard 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.

How we will deal with any Customer Complaints?

In the first instance all complaints will be dealt with in accordance with Ore Valley Housing Association's Customer Complaints Handling Procedures. If we have fully investigated the complaint and the Customer is still not happy with our response; or with the way we have dealt with the complaint, then they can refer the matter to the Scottish Public Service Ombudsman for their further consideration.

How we will deal with any Tenant / Landlord disputes?

Tenant/Landlord disputes that cannot be resolved by OVE Ltd will be referred to Private Rented Housing Panel (PRHP) <http://prhpscotland.gov.uk>

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