

MID-MARKET RENT FAQs

What is mid-market rent?

Mid-Market Rent is a form of affordable housing, where rent is usually higher than social housing, but lower than private properties.

Who is it for?

It aims to help people who may struggle to afford private accommodation but are not a priority for social housing. Anyone can apply, but properties are allocated using a prioritisation model.

What tenancy agreement will I have?

The properties will be let under a Private Residential Tenancy Agreement. This is the same as those provided in private rented housing. More detailed information on the Private Residential Tenancy Agreement will be issued to you as part of the allocation process. For more information and impartial advice on the Private Residential Tenancy Agreement you can visit <http://scotland.shelter.org.uk>.

How can I apply?

You can apply for homes on our website. Once you apply you will be added to our waiting list.

Are the properties fully furnished?

No, they will not be furnished. Floor coverings and blinds will be provided.

Who is eligible for mid-market rent?

To be eligible, you should be over 18 years old and:

- have a household income of £20,000 to £40,000 per year for two and three bedroom properties
- have a household income of £25,000 and £50,000 per year for four bedroom properties

Priority will then be given to people who meet one of the following:

- 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 (for example, health or relationship breakdown) is forcing a move (in these circumstances, it will be expected that the former home is or will be sold prior to, or immediately after, the start of a tenancy).

- Those living in a council or housing association property or on the waiting list for one.
- Currently serving and ex-service personnel and their families.

Will I have to pay a deposit?

You will need to provide one month's rent as a security deposit before moving in. We will protect this deposit under the Tenancy Deposit Scheme (Scotland).

Will my deposit be returned?

Once you move out, we will give you your deposit back, providing you have left the property in good condition and followed the terms of your tenancy agreement.

At the end of the tenancy, you should tell us how you want the deposit back. Our Tenancy Deposit Scheme provider will then repay the deposit unless there is a dispute between us.

If there is a dispute, the scheme provider will ask all parties to provide evidence. It will then carry out an adjudication process and issue their recommendations.

How much rent will I have to pay?

The rent will normally be higher than that for a comparable social rented property, but lower than privately rented property.

Is there a minimum earnings limit?

Yes, we have a minimum household income of £20,000. This is because we recommend that the rent should not be more than 35% of your net income. This means that the rent for a one-bedroom property will be approximately 35% of your earnings.

Who is responsible for maintaining the property?

Pentland Community Enterprises manages the properties for the landlord, Cairn Housing Association, and will ensure the accommodation meets the Government Repairing Standard for private housing at the start of your tenancy and at all times during the tenancy.

You will be responsible for the cost of repairs where the need for them is due to your fault or negligence or any of your guests.

Full details of the respective repairs responsibilities (yours and ours) will be issued to you as part of the allocation process.

Will I be allowed to keep a pet?

You must apply for permission to keep a pet. We will normally give permission to keep pets but the tenant must be aware that it is their responsibility to clean up after their pets and any damage caused by pets will be charged to the tenant.

If I'm not accepted in the first instance can I re-apply for other developments?

We will prioritise all eligible applicants when allocating properties. If you are not offered a property or you do not want to go ahead with the tenancy once it has been offered, we will continue to keep your name on the waiting list. Once a new development is near completion, we will write to everyone on the waiting list and ask you to fill in a new application form in case personal circumstances have changed since you first applied.

Whenever there is a new scheme to let, applicants on the waiting list will be contacted to check their interest in the scheme before the property is advertised more widely. It is very important to let us know if you change your address so we can do this.

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 ask 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?

No. The property size offered will be appropriate for the size of your household.

What happens next?

Once you have completed an application form, we will assess it to see whether you qualify for mid-market rent.

We will then contact you if you are being considered for a property.