



PERSEVERE
DEVELOPMENTS



PORT OF LEITH
HOUSING ASSOCIATION

Mid Market Rent

Application Form and Guidance

Address of property applying for:

Please complete and return to:

Port of Leith Housing Association
108 Constitution Street



**Healthy
Working
Lives**



INVESTORS
IN PEOPLE | Bronze



About this Application Form and Mid Market Rent Frequently Asked Questions

What is Mid Market Rent?

Mid market rent is defined by Scottish Government as being affordable to households on low to moderate incomes.

Mid market rents are generally higher than local authority or housing association rents but lower than rents in the private market.

Who is Mid Market Rent for?

MMR properties are primarily for applicants who have:

- A regular income or access to other funds
- A gross income (before tax and other deductions) that is less than the figure set by City of Edinburgh Council
- A satisfactory credit reference
- A reference to confirm they will be able to manage the tenancy.

What tenancy agreement would I have?

MMR tenants will have a Private Residential Tenancy as set out in the Private Housing (Tenancies) Scotland Act 2016. For more information and impartial advice you can visit

<http://scotland.shelter.org.uk>.

How can I apply?

We advertise on the Citylets website, www.citylets.co.uk

You can register on the citylets website to receive alerts for when a property matching your search criteria becomes available.

Are the properties fully furnished?

No, they will not be furnished. Carpeting, floor covering (vinyl) and an oven and hob will be provided.

If you need help completing this form, please contact us
on 0131 554 .



Who is eligible for Mid Market Rent?

Applicants must be over 18 years old and should have a household income between £17,000 and £39,067 per annum.

- 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 (eg health or relationship break down) 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 either currently occupying or on a waiting list for social housing
- Currently serving and ex-service personnel and their families.

Is there a minimum earnings limit?

Yes, we have a minimum household income of £17,000 for 1 bedroom properties, £21,000 for 2 bedroom properties, £25,000 for 3 bedroom properties. 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.

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 the 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 safe Deposit Scotland, an Approved Scheme under the Tenancy Deposit Scheme (Scotland) Regulations.

Will my deposit be returned?

At the end of the tenancy, you will need to agree with us how the deposit should be allocated. Safe Deposit Scotland will then repay the deposit in accordance with the agreement unless there is a dispute between us over the deposit allocation.

If there is a dispute, Safe Deposit Scotland 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 would I have to pay?

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

Tenants will be given three months notice of any rent increase which will be applied from 1 April each year.

Who is responsible for maintaining the property?

Port Of Leith HA is managing the properties for the landlord, Persevere Developments Ltd (PDL), 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.

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.

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 maximum of 2 pets.

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.

Can I 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. This will also be dependent on demand for the property.

What happens next?

You need to complete this application form if you wish to apply for mid market rent property with us as additional information is required on your circumstances to enable us to assess whether you qualify. You must also supply three months' proof of income (e.g. wage slips or bank statements) with your completed application.

Once your completed application form and accompanying proof of income have been received we will assess it and check all the information you have provided. You will be contacted if you are being considered.

Private and Confidential (MMR)

Section 1: Personal Details

| <u>First Applicant</u> | <u>Joint Applicant</u> |
|--|--|
| Title..... | Title..... |
| First Name..... | First Name..... |
| Surname..... | Surname..... |
| Current Address | Current Address |
| Postcode..... | Postcode..... |
| Contact telephone numbers: Home..... Mobile..... Work..... | Contact telephone numbers: Home..... Mobile..... Work..... |
| Email Address..... | Email Address..... |
| Date of Birth..... | Date of Birth..... |
| Passport Number..... | Passport Number..... |
| ALL ADULTS LIVING IN THE PROPERTY MUST BE ON THE LEASE AND INCLUDED HERE | ALL ADULTS LIVING IN THE PROPERTY MUST BE ON THE LEASE AND INCLUDED HERE |

Please provide the names and details for anyone else who would be living in the property with you.

| First Name | Second Name | Date of Birth | Relationship to you |
|------------|-------------|---------------|---------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

How many bedrooms do you require?

One Two Three

Do you need a property on the ground floor due to health reasons?

Yes No

Are you a member of the armed forces or a veteran who has left the forces in the last year or widow / widower or partner of service personnel killed in action in the last year?

Yes No

Does your current home have any adaptations? (e.g.stairlift, grabrails)

Yes No

If yes please provide details.....

.....

Section 2: Employment and Financial Details

| First Applicant | | Joint Applicant | |
|---|------------------------------------|--|------------------------------------|
| Are you currently in employment? | | Are you currently in employment? | |
| Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Full time <input type="checkbox"/> | Part time <input type="checkbox"/> | Full time <input type="checkbox"/> | Part time <input type="checkbox"/> |
| What is your Job title? | | What is your Job title? | |
| National Insurance Number: | | National Insurance Number: | |
| Start date of employment/...../..... | | Start date of employment/...../..... | |
| Employer, Contact Name, and Address: | | Employers, Contact Name, and Address: | |
| Post code..... | | Post code..... | |
| Employers tel, fax no and email address. | | Employers tel, fax no and email address. | |
| Current monthly salary (before tax) | £ | Current monthly salary (before tax) | £ |
| Bonuses/Commission | £ | Bonuses/Commission | £ |
| Sickness Benefit | £ | Sickness Benefit | £ |
| Bank Interest | £ | Bank Interest | £ |
| Superannuation or Pension from Previous Employment | £ | Superannuation or Pension from Previous Employment | £ |
| Working Families Tax Credit | £ | Working Families Tax Credit | £ |
| Child Benefit | £ | Child Benefit | £ |
| Child Maintenance Payments | £ | Child Maintenance Payments | £ |
| Bereavement Allowance | £ | Bereavement Allowance | £ |
| Shareholder's Profits | £ | Shareholder's Profits | £ |
| Other (Please Specify): | £ | Other (Please Specify): | £ |
| Total Monthly Incomings | £ | Total Monthly Incomings | £ |
| What is your Annual salary (before tax) | £ | What is your Annual salary (before tax) | £ |

If you do not have a regular income do you have access to capital funds?

Yes No

If you do not have a regular income do you have access to capital funds?

Yes No

Please also include a copy of last 3 months pay slips or bank statements covering the last 3 months showing incoming wages in to your account. We will need the originals of the proof of earnings detailed in the info pack if your application is successful. We will not process applications where no proof of income is received

First applicant

Please give details of your current accommodation.

- Home Owner
- Local Authority tenant
- Registered Social Landlord
- Private rented tenant
- Lodger
- Living with parents / relatives
- Tied accommodation
- Other (please state):

.....
Was the property furnished?
Yes No

Date you moved in:

How much is your current rent ?:

Why are you thinking of moving?:

.....

Please provide us with the name, address and phone number of your current landlord:

.....
.....
.....
.....
.....

If you are an owner do you intend to sell your property?

Yes No

If not please advise why:

.....
.....
.....

Joint applicant

Please give details of your current accommodation.

- Home Owner
- Local Authority tenant
- Registered Social Landlord
- Private rented tenant
- Lodger
- Living with parents / relatives
- Tied accommodation
- Other (please state):

.....
Was the property furnished?
Yes No

Date you moved in:

How much is your current rent ?:

Why are you thinking of moving?:

.....

Please provide us with the name, address and phone number of your current landlord:

.....
.....
.....
.....
.....

If you are an owner do you intend to sell your property?

Yes No

If not please advise why:

.....
.....
.....

If you are a tenant, lodger, or living in tied accommodation, please give the name and address of your landlord (s) covering the last 3 years (previous to last tenancy above)

| | <u>First applicant</u> | | <u>Joint applicant</u> | |
|---------------------------|------------------------|----|------------------------|----|
| Previous tenancy address | | | | |
| Tenancy Dates | From | To | From | To |
| Landlord name and address | | | | |
| | | | | |
| Previous tenancy address | | | | |
| Tenancy Dates | From | To | From | To |
| Landlord name and address | | | | |

First applicant

Joint applicant

Are you registered with Edindex?

Yes No

If so please provide your Edindex no. and date of registration?

.....
.....

Have you, or anyone to be housed with you, been evicted for anti-social behaviour, or been the subject of an Anti-Social Behaviour order (ASBO) or Criminal Anti-Social Behaviour Order (CRASBO)?

Yes No

Have you ever been evicted from a rented property for any reason, such as rent arrears, ASB etc?

Yes No

If YES please provide details

.....
.....
.....

Are you eligible to work in the UK?

Yes No

Are you or anyone of your household a member or related to a member of staff or committee of Port of Leith Housing Association or Persevere Developments Ltd?

Yes No

If YES please provide details

.....
.....

Have you ever received CCJs or been declared bankrupt?

Yes No

Are you registered with Edindex?

Yes No

If so please provide your Edindex no. and date of registration?

.....
.....

Have you, or anyone to be housed with you, been evicted for anti-social behaviour, or been the subject of an Anti-Social Behaviour order (ASBO) or Criminal Anti-Social Behaviour Order (CRASBO)?

Yes No

Have you ever been evicted from a rented property for any reason, such as rent arrears, ASB etc?

Yes No

If YES please provide details

.....
.....
.....

Are you eligible to work in the UK?

Yes No

Are you or anyone of your household a member or related to a member of staff or committee of Port of Leith Housing Association or Persevere Developments Ltd?

Yes No

If YES please provide details

.....
.....

Have you ever received CCJs or been declared bankrupt?

Yes No

Declaration

I/we declare that the information supplied by me/us in this application is correct.

I/we understand that supplying false or misleading information or deliberately withholding relevant information may result in the cancellation of my/our application.

Applicant's signatureDate.....

Joint applicant's signatureDate.....

In order to progress your application the information given on this application form will be passed to a third party to carry out credit and reference checks as part of our tenancy application process.

When processing your data we will comply with the General Data Protection Regulation (EU) 2016/679.

We will treat all applicants without discrimination following at all times our Equality and Diversity Policy, which complies with the Equalities Act 2010.

Equal Opportunities (for monitoring purposes only)

Personal Details

HOW WOULD YOU DESCRIBE THE ETHNIC ORIGIN OF YOUR HOUSEHOLD?

| | | |
|--|------------------------|------------------------|
| Scottish | | |
| British – Other | | |
| Irish | | |
| White – Other | | |
| Gypsy/Traveller | | |
| Polish | | |
| Any other White ethnic group (please describe) | | |
| Mixed (i.e. from different ethnic groups) | | |
| Indian, Indian Scottish or Indian British | | |
| Pakistani, Pakistani Scottish or Pakistani British | | |
| Bangladeshi, Bangladeshi Scottish or Bangladeshi British | | |
| Chinese, Chinese Scottish or Chinese British | | |
| Any other Asian, please describe | | |
| Caribbean, Caribbean Scottish or Caribbean British | | |
| Black, Black Scottish or Black British | | |
| African, African Scottish or African British | | |
| Any other African, please describe | | |
| Arab, Arab Scottish or Arab British | | |
| Any other ethnic group, please describe | | |
| | First Applicant | Joint Applicant |
| Do you consider yourself to have a Disability? | Yes | No |
| | Yes | No |
| Where did you hear about Persevere MMR? | | |