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MID-MARKET RENT APPLICATION - STAGE ONE

Thank you for expressing an interest and applying for a Highland Residential Mid-Market Rent property. Please find enclosed an application form and some guidance notes on completing your stage 1 application.

What is Mid-Market Rent?

Mid-Market Rent is targeted at people on a low to moderate income and provides an alternative solution to people who are struggling to find affordable private rent properties.

Applicants are required to complete the application form and return with the required enclosures. Submitting a completed application does not guarantee you an offer of a mid-market rent property. Fully completed applications will be assessed on a first come first served basis, but priority will be given as per the below:

Who is given priority?

Priority will be given to applicants who are already a local authority/housing association tenant. Thereafter, priority will be given to:

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

Budgeting

When you are considering renting a home you need to allow for a number of costs of running a home including:

- Paying monthly rent
- paying tax on the property to your local authority;
- home contents insurance and
- utilities

Am I eligible?

In order to qualify for one of these properties we will assess your application on the following criteria:

- **Income & Employment** – You must be in employment with your current employer for a minimum 6-month period. A single person's annual income must not exceed £25,000. The annual income for joint applicants' must not exceed £33,000.
- **Evidence of Savings** – You will be asked to provide evidence of savings, e.g. bank statement, savings account or other proof, showing that you have the necessary one and a half month's deposit and initial month's rent which will need to be paid at the commencement of your tenancy. The deposit will be held by a government approved tenancy deposit scheme provider to cover any breakages or damage to the property or landlord's contents during your tenancy.
- **Household size** – In order to ensure that people are allocated an appropriate size of property, we need to know about your household size, so that we allocate a property which is not too small for you.

Documentation to substantiate these 3 main categories have been asked for in the main application. If your stage 1 application is successful, we will request further information including landlord and employer references.

For further information or guidance on completing your application, please contact the Highland Residential team using the details above.

PLEASE NOTE If you are successful at the application stage your details will be passed to our referencing company Van Mildert who carry out references on our behalf.

Guidance for completing Mid-Market Rent application

Notes for applicants

Please complete the application form using **BLOCK CAPITALS**.

Part One - About the application

Please tell us about the property you would like to rent, giving address if known. Please also complete all your personal details and include a telephone number and email address, which would be useful if we need to clarify any details.

Part Two – Enclosures

These are additional documents which must be provided where necessary in order to consider your application.

Enclosure one - Evidence of your accommodation status is required. For example, if you are a tenant, a copy of your tenancy agreement should be provided. You must provide written evidence of the accommodation status of all applicants regardless of whether they currently live in the same accommodation or live separately.

Enclosure two - If you currently own your home but need to move, you must provide evidence of why this is the case. For example, if you have particular housing needs arising from an impairment or disability and need to move you must provide written evidence from a professional (such as a doctor or occupational therapist) stating why your current home is unsuitable.

Enclosure three - Evidence of your employment and salary is required. If you are not employed but have other means of income you should detail this in the application.

Enclosure four – Evidence of your monthly income and outgoings is required. This will detail regular salary or other payments into your account which will be used to pay your rent.

Enclosure five & six – Employer and previous/current landlord details are required so that we may contact them regarding your application.

Part Three - About you

This part tells us where you have lived for the past 5 years and what your current housing situation is at the time of the application. It also provides us with information about your current employment status.

Please give us details of your current accommodation. If the applicants currently live in separate accommodation you must tell us about the living arrangements for each person.

Please note that you must provide written evidence of the accommodation status of all applicants regardless of whether they currently live in the same accommodation or live separately.

Please give us the details of your landlord, if applicable, and any housing waiting lists that you are currently on.

Please explain why you want to move from your current accommodation into a Mid-Market Rent property.

You should provide details if you have any local connections in the area and, if you already live in the area, please say how long you have lived there. If you have not lived in the area before, you should tell us why you wish to move there.

Income assessment

We need as much information as possible relating to your financial situation. We cannot assess your application unless you fully complete this section.

You will have to state all sources of finance. Your funds will be considered to be the total of:

- gross earnings, per single person or couple, as appropriate;
- any other income, comprising sickness benefit, unemployment benefit, bank interest, superannuation or pension from previous employment, working families tax credit, widow's pension and shareholder's profits; and
- personal contributions.

Personal contributions may comprise savings, gifts or any other financial contributions you can make. The definition of personal savings that we use includes: cash; Premium Bonds; stocks and shares; unit trusts; bank or building society accounts and fixed-term investments; the surrender value of any endowment policies; property; redundancy payments; and pension lump sum payments.

We will include personal contributions held by all prospective applicants.

This part of the form also asks you to confirm whether your application is in respect of your primary and only residence. It also asks you to confirm whether you have left the Armed Forces in the past year, and whether you are a United Kingdom national. You should also let us know whether you are a smoker, if you own any pets and if you have ever had debt problems. This section should be completed for all applicants.

Part four - People with particular housing needs

We use the term 'people with particular housing needs' to describe people who have a need for a larger or more specialised house. This need could arise as a result of a member of the household having a disability or impairment.

This section relates to information about any particular housing need that you or a member of your household has. Please give as much detail as possible about any special housing requirements that you have in relation to house type, size, design and location.

Part Five – Current Homeowners

If you already own a home, you may still apply. However, any capital gain on your last owned property will be included as a personal contribution. You must tell us about the profit, or anticipated profit, from the sale of the property. *The information must be validated by a solicitor if the application proceeds to the next stage*

Part six - Use of information

This part sets out how information provided by you may be used and shared with others and advises you of your rights to obtain a copy of the information held and to request correction.

Part seven - Signing the application form

Please ensure that all applicants sign the application form. Each applicant must sign the form.

Part eight - Equal Opportunities Monitoring

Our equal opportunities policy aims to ensure that everyone who applies to us, whatever their race, colour or ethnic origin, will receive equal treatment.

To ensure our policy is working, we would be grateful if you would complete the equal opportunities form attached

Mid-Market Rent Application

STAGE ONE APPLICATION

Please complete this form in **BLACK** ink and **BLOCK CAPITALS**. If you are sending this application by email, please fill in the boxes provided. Giving full details will avoid unnecessary delays.

<p>Where did you hear about the Mid-Market Rent scheme? (please tick where relevant)</p>	Word of Mouth	<input type="checkbox"/>
	Social Media	<input type="checkbox"/>
	Our website	<input type="checkbox"/>
	Rightmove	<input type="checkbox"/>
	Zoopla	<input type="checkbox"/>
	Radio	<input type="checkbox"/>
	Council	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>

Part One – About the application

Please give details of all applicants: If there are more than two applicants please use the blank sheet provided at the end of the form to tell us about the other people applying.

Address of Property / Development
you are interested in:

FIRST APPLICANT

First Name

Surname

Date of Birth

National Insurance Number

Home / Mobile Number

Work Phone Number

Email Address

Current address & Postcode

Relationship to second applicant

Are you a relation to a member of Highland
Residential or Albyn Housing Society staff?

Yes / No

Detail of relationship

SECOND APPLICANT

First Name

Surname

Date of Birth

National Insurance Number

Home / Mobile Number

Work Phone Number

Email Address

Current address & Postcode

Relationship to second applicant

Are you a relation to a member of Highland
Residential or Albyn Housing Society staff?

Yes / No

Detail of relationship

Details of those who will be living with you

PERSON 1

First Name

Surname

Date of Birth

Relationship to applicant(s)

Occupation (if applicable)

PERSON 2

First Name

Surname

Date of Birth

Relationship to applicant(s)

Occupation (if applicable)

PERSON 3

First Name

Surname

Date of Birth

Relationship to applicant(s)

Occupation (if applicable)

PERSON 4

First Name

Surname

Date of Birth

Relationship to applicant(s)

Occupation (if applicable)

1. Written evidence of your current accommodation status
2. In the case of current homeowners, evidence supporting your need to move
3. 3 months most recent pay slips (**PDF format ONLY**)
4. 3 months most recent bank statements



Please
provide
proof

Part Three – About you

FIRST APPLICANT

How long have you lived at your current address

Years:

Months:

If less than 5 years, please provide your previous address/s up to 5 years

Address & Postcode:

From:

To:

Address & Postcode:

From:

To:

Address & Postcode:

From:

To:

How would you describe your current living arrangements? Please tick

Homeowner

Local Authority Tenant

Registered social landlord (normally a housing association or housing co-operative) tenant

Private Rented Tenant (unfurnished accommodation)

Private Rented Tenant (furnished accommodation)

Lodger

Living with Parents / Relatives

Tied Accommodation (Armed Forces)

Tied Accommodation (Non Armed Forces)

Other (please specify)



Please
provide
proof

Please include **Enclosure One** - evidence of accommodation status

If you're a tenant, lodger or living in tied accommodation please provide details of your landlord or letting agent:

Current rent being paid:

Address & Postcode:

Full Name:

Tel No:

Mobile No:

Email:

Are you on a local authority or registered social landlord waiting list? If so, which one?

Name of local authority / registered social landlord: How long have you been on waiting list:

Please explain why you want to move from the home you currently live in:

If you currently own your home, do you have written support from a professional (i.e. doctor or occupational therapist) stating that your current property is not suitable for your needs?

YES / NO

Who is providing this written support?

Name: Address:
Contact No:

Please include Enclosure Two - written support stating why you have to move from the house that you own.

Are you currently employed in the area or near to where you would like to rent a property?

YES / NO

EMPLOYMENT

Please tell us about your current employment:

Employer Name: Address:
Contact No:
Email:

Date Started:
Present Job Position / Employee No:
Name of Contact: Email:
Tel No:

Are you self-employed? If yes, please tell us about the kind of business you operate

YES / NO

Company Name: Address:
Type of Company:
Occupation:

THIS SECTION MUST BE COMPLETED (IF SELF-EMPLOYED)

Please supply details of Accountant / Lawyer

Name: _____ Address: _____
Contact No: _____
Email: _____

INCOME ASSESSMENT (gross earnings before Tax)

Per month: £
Per annum: £

Sickness benefits: £
Unemployment benefits: £
Bank interest: £
Superannuation or pension from previous
employment: £
Working families tax credit: £
Widow's pension: £
Shareholder's profits: £
Personal savings: £
Other (please specify): £



Please
provide
proof

Loans: £
Credit cards / store cards: £
Child maintenance: £
Child care costs: £
Car loan: £
Other: £



Please
provide
proof

Please include Enclosure Three & Four - copies of 3 months recent pay slips and 3 months recent bank account statements.

Is this application in respect of your intended primary and only residence?

YES / NO

Have you left the Armed Forces in the last year?

YES / NO

Are you a UK National?

If no, please provide written evidence that you have a right to permanent residency in the UK.

YES / NO

Are you a smoker?

YES / NO

Do you own any pets? If yes, please provide details:

YES / NO

Have you had any debt problems? (i.e. IVA, Court Judgements (CCJ), Bankruptcy, Trust Debt).

YES / NO

Please give details (this will become apparent at referencing stage)

SECOND APPLICANT

How long have you lived at your current address

Years:

Months:

If less than 5 years, please provide your previous address/s up to 5 years

Address & Postcode:

From:

To:

Address & Postcode:

From:

To:

Address & Postcode:

From:

To:

How would you describe your current living arrangements? Please tick

Homeowner

Local Authority Tenant

Registered social landlord (normally a housing association or housing co-operative) tenant

Private Rented Tenant (unfurnished accommodation)

Private Rented Tenant (furnished accommodation)

Lodger

Living with Parents / Relatives

Tied Accommodation (Armed Forces)

Tied Accommodation (Non Armed Forces)

Other (please specify)



Please provide proof

Please include **Enclosure One** - evidence of accommodation status

If you're a tenant, lodger or living in tied accommodation please provide details of your landlord or letting agent:

Current rent being paid:

Address & Postcode:

Full Name:

Tel No:

Mobile No:

Email:

THIS SECTION MUST BE COMPLETED (IF SELF-EMPLOYED)

Please supply details of Accountant / Lawyer

Name: _____ Address: _____
Contact No: _____
Email: _____

INCOME ASSESSMENT (gross earnings before Tax)

Per month: £
Per annum: £
Sickness benefits: £
Unemployment benefits: £
Bank interest: £
Superannuation or pension from previous employment: £
Working families tax credit: £
Widow's pension: £
Shareholder's profits: £
Personal savings: £
Other (please specify): £



Please provide proof

Loans: £
Credit cards / store cards: £
Child maintenance: £
Child care costs: £
Car loan: £
Other: £



Please provide proof

Please include Enclosure Three & Four - copies of 3 months recent pay slips and 3 months recent bank account statements.

Is this application in respect of your intended primary and only residence?

YES / NO

Have you left the Armed Forces in the last year?

YES / NO

Are you a UK National?

If no, please provide written evidence that you have a right to permanent residency in the UK.

YES / NO

Are you a smoker?

YES / NO

Do you own any pets? If yes, please provide details:

YES / NO

Have you had any debt problems? (i.e. IVA, Court Judgements (CCJ), Bankruptcy, Trust Debt).

YES / NO

Please give details (this will become apparent at referencing stage)

Part Four – People with particular housing needs

Does any member of your household have a disability or learning disability we should take into account?

YES / NO

Does this affect the type / size / design of property that you can live in?

YES / NO

If yes, please give details:

Part Five – Current homeowners

Do any members of the household currently own their own home?

YES / NO

If yes, how much equity do they expect to release from the sale of the property (difference between the expected sale price and any loans secured over the property).

£

Have any members of the household previously owned a home?

YES / NO

If yes, what profit did they make from the sale of this property?

£

Additional information

Please use this space to provide more information on your current situation to help us prioritise your need for housing.

Part Six – Use of information

The information you provide within this application form (including Sensitive Personal Data as defined in the Data Protection Act 1998) will be used for the purposes of, or in connection with, the processing of your application for the Mid-Market Rent scheme, operated by Highland Residential, enabling us and anyone acting on our behalf, to monitor and/otherwise evaluate the scheme.

This may include making checks with credit rating agencies to authenticate and verify your identity and credit status; taking up references and sharing this information with other partner housing providers (registered social landlord and private developers) and to our legal representatives and your own legal advisers. If any of the information changes, you must inform us immediately.

The information may also be used for statistical surveys and we may contact you in the future to seek your views on the scheme.

We may use the information you have provided on this form to prevent and detect fraud. Under section 29(3) of the Data Protection Act 1998, the information may be disclosed for the purposes of crime prevention and detection. Sensitive Personal Data is required under the Equal Opportunities Monitoring statute.

You may request a copy of the information we hold about you. We may charge an administrative charge for each request. You also have the right to request correction of any incorrect information.

Note: 'Sensitive Personal Data' is defined in the Data Protection Act 1998 as being information concerning your racial or ethnic origin, political opinions, religious, philosophical or similar beliefs, trade union membership, physical or mental health, sexual life, commission of criminal offences and/ or involvement in criminal proceedings.

Part Seven – Signing the application form

For joint applications both signatures are required.

I/ We confirm that I/ we would like to be considered for Mid-Market Rent and that I/ we have fully considered the requirements of the scheme.

I/ We acknowledge and explicitly give my/ our consent to Highland Residential processing my/ our personal data, including any Sensitive Personal Data as defined in the Data Protection Act 1998 in accordance with Part nine.

I/ We confirm that the information provided in this application form is to the best of my/ our knowledge and belief correct and accurate in all respects.

I/ We understand that you reserve the right to withdraw from any agreement with me/ us in the event that the information provided proves to have been false or misleading and that **it is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with the application.**

Signatory 1

Print Name (including Mr / Mrs / Ms / Miss)

Signature 1

Date

Signatory 2

Print Name (including Mr / Mrs / Ms / Miss)

Signature 1

Date

Part Eight – Equal Opportunities Monitoring

Our equal opportunities policy aims to ensure that everyone who applies to us, whatever their race, colour or ethnic origin, will receive equal treatment.

To ensure our policy is working, we would be grateful if you would complete the equal opportunities form attached.

Part Nine – Monthly Budgeting

Monthly Budgeting – Best Practices

Before you move into a rented home, it's essential you calculate your monthly budget to work out whether the property is right for you or not. Here's how you can budget to ensure that you can afford to move into a rental property and how you can always make sure you have enough money to pay the rent during your tenancy.

Covering initial rental costs

If you're looking for your first rental property, then you'll need to save for up-front costs before you move in. These can include:

- A deposit (normally 6 weeks rent) and first month's rent in advance
- A credit check - Highland Residential do not charge for this

If you're looking online at sites such as Rightmove, then they're usually displayed.

In addition, if you're looking for an unfurnished property, remember you could have a large outlay on furniture and other essentials such as plates and cutlery, bedding, a television and a number of other items (unless you're lucky enough to have items that have been given to you by friends and family).

Knowing your outgoings

In order to calculate whether you can afford a property, you need to work out your outgoings. To do this, you'll have to make a list of your expenses, including how much it will cost you to rent a property.

These generally include, but aren't necessarily limited to:

- Rent
- Fuel bills (gas, electricity and possibly water)
- Telephone costs, line rental charges and internet
- Council tax (unless you are exempt)
- Service Charge

These are all essential costs that you'll have to pay every month while you're renting the property. In order to maintain a good relationship with your landlord, the local council and energy suppliers, it's vital that you pay these bills on time.

In addition, there will also be other items you pay for monthly or buy regularly, such as:

- Contents insurance
 - TV licence (if you watch television or live television on a smartphone or laptop)
 - Satellite subscriptions (such as Sky TV)
 - Mobile phone costs
 - Gym membership
-
- Dentist and optician costs
 - Food and household items
 - Clothes
 - Credit card or loan repayments
 - Entertainment costs, Gifts
 - Transport costs (petrol for a car or train and bus tickets)

Calculating your income

Once you've calculated what you're spending, you'll be able to work out how much you should have left based on your incomings. Your incomings include all the money you have coming in, including:

- Your wages
- Your benefits (if applicable)
- Loans and contributions from family members
- Any money you make from other activities or second jobs

Getting help with costs

If you're struggling with the costs of renting, then there may be a chance you can get help. If you're either unemployed or on low income, then you may be eligible for housing benefits, jobseeker's allowance or employment and support allowance if you have a disability, so it's well worth considering these options before you rent.

Use a budget calculator

Finally, if you're struggling to work out the maths involved, or just need a structured calculator to work out your finances for you, then it's well worth using Shelter's budget calculator to help you calculate costs.

<https://www.moneyadvice.service.org.uk/en/tools/budget-planner>