

Southside

FACTORING & RELATED SERVICES

MID MARKET RENTALLOCATIONS POLICY

Introduction

Southside Factoring and Related Services is a wholly owned of Southside Housing Association. Southside Housing Association is a community-based housing association operating in the Southside of Glasgow. The Association own and manages 2080 properties for rent in the areas of Pollokshields, Shawlands, Cardonald and Halfway.

Southside Housing Association become a Charitable Housing Association on 28th September 2004, consequently the Factoring business was moved into non-charitable subsidiary of the charity. The non-charitable company “Southside and Factoring Related Services” continues to be a “not for profit organisation” and Manages just under 1000 properties, including residential owners, sharing owners and commercial properties. SFARS provides a high quality service at s competitive rate and is committed to high standards of service and local community control.

SFARS has now moved into the area of mid- Market Rents with the aim of providing quality homes to the mid and full-market rental sector, expanding the range of tenure options in response to market demand for more variety in affordable Housing. Thus enabling the Association to broaden out tenure and creating more mixed market tenures.

Marketing

Properties are advertised through S1 lettings website and the Association’s own website. Other advertising is within the Association’s newsletter, local paper, and through the Association’s extensive waiting list. Properties are also advertised in the Associations reception areas.

Mid-Market rent criteria – how we select

The Scottish Government offers grant to local authorities and housing associations to provide housing for Mid Market Rent (MMR) as another affordable housing option to the market.

MMR is aimed as assisting people on low and modest income to access affordable rented accommodation. They are popular with people on incomes that are not quite enough to afford owner occupation, or who need or want to rent for a limited period and can afford pay more than a social rent – for example – those who expect to be able to buy a house later in their careers.

In line with the criteria set by the Scottish Government's Innovation Fund, application will be considered subjects to meeting a combination of the following criteria:

- At the point of let, prospective tenants should generally be employed or have received a formal offer of employment in the area where the proposed development is located
- Flexibility will be applied in appropriate circumstances, for example, where the prospective tenants household includes someone with a disability or the elderly
- In all cases prospective tenants must have low or modest incomes*
*Income criteria – household income should fall between £15,000 and £37,000 before tax.

We will also consider recommendations from Local Authorities and Registered Social Landlords.

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Applications will be assessed for accommodation under our policy for rented accommodation. For example, a couple will usually be offered a one bedroom, a couple with one child two bedrooms and so on.

If the number of prospective tenants applying exceeds availability, and all meet the qualifying criteria, allocation will then be on a first-come first-served basis.

Allocation of properties to a Management Committee Member, Employee or someone closely connected to a Committee Member or employee.

Although this will be considered people in priority applicant groups receive the first opportunity to an allocation. The allocation must not be on terms that are more favourable than those available to other applicants.

The prospective applicant or anyone closely connected to them plays no part in our approval or processing of the application.

The allocation will be approved by the Management Committee. The Management Committee will assess proposed allocations to Management Committee or staff members carefully, to ensure that they do not create any reputational risks to SHA.

The allocation shall be recorded within the Register of Payments and Benefits, with full details recorded in the relevant files for audit purposes.

How do I apply?

If you are interested in any of our mid market rent properties, you will need to complete a tenancy application form, giving personal details for everyone who will live in the flat, current address, and employment status. We may have a waiting list but will contact you to advise you of availability.

You will also need to apply proof of your income – for example, this could be a wage slip, letter of offer of employment or bank statements.

Simply call us on 0141 422 1112 to register your interest or download an application from our website at www.southside-ha.org. You can visit us at the Association's local

offices, where our staff can help you can find the option best suited to your needs and discuss what's available.

What happens next?

Once we receive your application form, we aim to process it within 5 days. We will then take up reference and perform the necessary credit checks. References are typically taken from your employer, any former landlord and a character reference.

When am I able to view the property?

Our staff will arrange a viewing for you. Although the property may be advertised, it may still be occupied by the current tenant. We ask you to respect their privacy and not contact them to view the property privately.

Tenancy Agreement

The tenancy available is a short assured tenancy. This details the responsibilities of both the tenant and the landlord.

The tenancy agreement includes:

- The term (duration) of the tenancy;
- The rent payable;
- Procedures for rent review;
- The landlord's responsibilities for repairs and maintenance, covering structure and interior, installations, access and insurance;
- The tenant's responsibilities for repairs and maintenance, covering miscellaneous repairs, notice of repairs, interior, neglect and gardens;
- The tenant's right of succession, where applicable, and procedures for ending the tenancy; and
- The tenant's right to information and consultation.

Not for you?

If our mid – market properties are not suitable for your needs, we also have social housing available through Southside Housing Association.

Alternatively, if you are in a position to consider Full market rent, Southside Housing Association has growing portfolio of properties to suit a wide variety of needs. Call us on 0141 422 1112 for further details.

Equal opportunities

We are committed to providing fair and equal treatment for all our Stakeholder, including tenants and will not discriminate on the grounds of race, colour, ethnic or national origin, language, religion, belief, age, gender, sexual orientation, marital status, family circumstances, physical ability and mental health. We will endeavour to achieve a fair outcome for all.

Monitoring

The Association complies with the **Housing and Investment Guidance Note: HIGN 2010/07**, which requires tenants in properties forming part of the Scottish Government Mid Market Rent Initiative to complete a MMR information log form. Forms will be forward to the Scottish Government for monitoring purposes within 14 days of the tenancy agreement being signed.