

# Mid-Market letting policy

*We will provide this policy on request at no cost,  
in large print, in Braille, on tape or in another  
non-written format.*

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Date approved by Board	Date of next formal review	Version	Responsible officer
November 2023	November 2026	3	Managing Director

## **1. INTRODUCTION AND PURPOSE**

Lowther Homes is part of Wheatley Group, Scotland's leading housing, care and property-management group.

Lowther Homes Limited was formed in 2011 to provide quality homes to the mid and full-market rental sector, expanding Wheatley Group's range of tenure options to meet market needs. In 2020, Lowther Homes became a Registered Property Factor, joining with its sister organisation, YourPlace to become the provider of factoring services to over 29,000 customers, making it the second largest factor in Scotland.

Lowther Homes has an expanding portfolio of over 2,500 properties for rent across the central belt of Scotland with coverage in Glasgow, Edinburgh and the Lothians, Ayrshire, Inverclyde, South Lanarkshire, Dumfries and Stranraer. Around three quarters of our properties are mid-market rent.

Mid-market rent as a tenure is aimed at assisting people on low and modest incomes to access affordable rented accommodation. Properties let at mid-market rents are popular with people on incomes that are not quite enough to afford owner occupation or who have not saved enough for the deposit on a home of their own; or who need or want to rent for a limited period and can afford to pay more than a social rent or who would find it hard to qualify for socially rented properties where supply is limited.

Providing high quality homes at mid-market rents through Lowther Homes is one of the ways in which Wheatley Group seeks to tackle homelessness.

This policy details how we will assess applications and let Mid-Market properties (MMR) owned or managed by Lowther Homes as part of our Group's range of tenure options.

Our aim is to let our MMR homes in a fair and consistent way, and this policy sets out how we will do this.

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## **2. FINDING A HOME**

Available properties are advertised online, through Lowther Homes and partnering organisation websites. We will also advertise our properties through commercial advertising websites for private rental lets, and via Wheatley Group's 'My Housing' website from early 2024. We may use other marketing approaches to suit local markets such as adverts in local papers and signage in key locations.

Viewings are arranged by telephone or email. Although the property may be advertised, it could still be occupied by the current tenant who is completing their notice period. This helps us reduce void rent loss.

### 3. APPLYING FOR A HOME

Customers can apply on their own or jointly with another person who will be living in the property. We do not offer lets where it relates to three or more unrelated people living in a property, as this creates a house in multiple-occupation (HMO).

Application forms are available on-line, by email or through our 24/7 Customer First Centre.

All applicants must complete the *Income and Expenditure* section of the form so we can assess if they meet the criteria for an MMR property, and their ability to afford and sustain a tenancy.

Applicants are required to provide details of everyone who will live in the property with them, and to supply for them and anyone who will be a joint tenant, the following information:

- Proof of current address, such as, a recent utility or council tax bill;
- Proof of income i.e. three most recent wage slips, student loan documentation;
- If relevant, employment contract and reference;
- Three most recent bank statements at current address;
- Photographic ID – passport or driving licence;
- If applicable:
  - Name of current Landlord for tenancy references – we reserve the right to take-up landlord references where applicable.
  - Proof of student status.
  - Most recent award notice for any benefit payments including Universal Credit, Working Tax Credit and Personal Independence Payment.

We will use this information to assess how the applicant meets our Letting Criteria. If an applicant does not have all of the information detailed above we will discuss with them what alternative information might be suitable, for example if someone does not have a current address.

We must receive a completed application form and all supporting documents before we can assess an application. A delay in receiving your supporting documents may result in an application not being assessed and the next applicant being offered the property.

## 4. HOW WE MAKE A SELECTION

We assess applications against our Letting Criteria for MMR properties. If the criteria are met the property is offered to the first successful applicant. If the number of applicants exceeds availability, and all met the qualifying criteria, allocation will then be on a first-come first-served basis.

### Letting Criteria

Applicants for an MMR property should meet **both** our qualifying criteria, these are:

1. **The applicant(s) gross annual household income should be no more than £40,000.**
2. **The applicant(s) should be able to afford to take up and sustain the tenancy.**

### Assessing Affordability

In assessing an applicant's affordability, we will look at the information provided in, and supporting, their application. Our assessment looks at whether an applicant can afford to pay the rent and other costs associated with a tenancy on an ongoing basis. By way of illustration that assessment will consider, although this is not an exhaustive list:

- if the applicant is employed, or has a firm offer of employment, or another regular income.
- if bank statements show evidence of returned or missed payments, unauthorised overdraft usage, using an overdraft over a long period of time to pay rent and other living costs, high-levels of gambling, debt management programmes, or use of short-term 'pay-day' or high interest lending.
- monthly rent exceeds 35% of household gross monthly income.

We may also carry out a credit check to help our affordability assessment.

We will not routinely accept guarantors. However, we will assess this on a case by case basis and may accept a guarantor where our other criteria are met, for example, a young person in their first tenancy who meets our other criteria.

### Other reasons for refusing an application

We will also refuse an application on the basis of references provided. For example, where their existing tenancy has not been conducted satisfactorily.

### Unsuccessful applications

Were an applicant has been unsuccessful we will let them know in writing by email as soon as the property has been let.

This will usually be due to another applicant applying first. It can also be for one of the following reasons:

1. Application was incomplete / supporting information was not provided so it could not be fully assessed
2. Qualifying criteria not met – stating which criteria and the reason why.

Quality of references

We will not reconsider refused applications. If a refused applicant's circumstances change then they can submit a fresh application, but we may have let the property in line with our selection process set out in section 4.

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## **5. TENANCY AGREEMENT**

Successful applicant(s) will be offered a Private Residential Tenancy – a legal contract outlining the responsibilities of the tenant and us as 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 rights to information and consultation.

Prospective tenants are required to pay one month's rent in advance plus a deposit equal to one month's rent plus £100 prior to the agreed date of entry and set up monthly rent payments by Direct Debit on the first day of the month. If there are pets, we ask for an additional payment of £150.

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## **6. FALSE STATEMENTS**

We will take action to recover any tenancy which has been obtained by applicant(s) as a result of a false statement that has been made knowingly or recklessly.

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## **7. EQUAL OPPORTUNITIES**

We are committed to providing fair and equal treatment for all our stakeholders, including tenants and prospective tenants. We will not discriminate, intentionally or

unintentionally, because of the way we advertise, allocate or let our properties, 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.

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## **8. OTHER RELATED GUIDANCE, POLICIES AND DOCUMENTATION CONSIDERATIONS**

This Policy takes account of related legislation, guidance and policies including:

- Scottish Government MMR guidance, including MHDGN 2020/02 updated October 2020 and November 2022
  - SFHA – PRS guidance standards
  - The Housing (Scotland) Act 1988
  - The Housing (Scotland) Act 2006
  - The Housing (Scotland) Act 2014
  - The Private Housing (Tenancies) (Scotland) Act 2016
  - The Letting Agents Code of Practice (Scotland) Regulations 2016
  - Tenancy Deposit Schemes (Scotland) Regulations 2011
  - The First-tier Tribunal for Scotland (Housing and Property Chamber) (formerly the Private Rented Housing Panel)
  - Chartered Institute of Housing.
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## **9. DATA PROTECTION**

All information given by customers in relation to this Policy will be treated as strictly confidential and will not be discussed with third parties without their permission. We will adhere to Wheatley Group's Data Protection Policy and seek advice from the Group Information Governance Team when needed.

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## **10. PERSONS CONNECTED TO US**

We aim to treat everyone equally as an individual regardless of whether they have a connection with us. In order to comply with this standard and maintain the confidence

of our stakeholders, we will ask applicants who currently, or in the previous 12 months, fall within the following categories to complete a declaration of interest. The categories are:

- Employees of Wheatley Group and its subsidiaries;
- Board and Committee Members of Wheatley Group and its partnering organisations;
- Applicants who are a close relative of anyone in the categories above.

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## **11. POLICY REVIEW**

This policy may only be changed or varied with the specific authority of the Lowther Homes Board. We will review this policy every three years. More regular reviews will be considered where, for example, there is a need to respond to new legislation or policy guidance. Reviews will consider legislation, performance standards and good practice.

We will publish this policy on our website. A hard copy is available on request. Customers can also get a copy of the policy on tape, in Braille, in large print or in translation on request.

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## **12. CONTACT US**

If you have any questions about this policy, please contact us on 0800 561 6666 or visit [www.lowtherhomes.com](http://www.lowtherhomes.com) for further details.

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