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APPLICATION FORM

**MID MARKET RENT APPLICATION FORM**

Please complete all sections and return to [lettings@harbour.scot](mailto:lettings@harbour.scot) or post to our office:

Harbour Lettings

108 Constitution Street

Edinburgh EH6 6AZ



**Note:** The information you provide in this form may be sent to our external referencing company for verification of details supplied, and to the City of Edinburgh Council if your application is approved.

If you need any help to assistance completing this form, please phone us on 0131 554 0403.

**Application for property address:**

|  |
| --- |
| *Please enter the address of the property you are applying for here* |

**FREQUENTLY ASKED QUESTIONS**

|  |  |
| --- | --- |
| **What is mid market rent?** | **Who is mid market rent for?** |
| Mid market rent (MMR) is defined by Scottish Government as being affordable to households on low to moderate incomes. Rents are generally higher than local authority or housing association rents but lower than rents in the private market | Homes are primarily for those who have:   * Regular income/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 |
| **Is a minimum income required?** | **What tenancy agreement would I have?** |
| Yes, our affordability calculation is that Applicants’ minimum household income must equate to at least 36 x the advertised monthly rent. | 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, visit: www.scotland.shelter.org.uk. |
| **Who is eligible for mid market rent?** | **Who maintains the property?** |
| * Over 18 years old * Household income not exceeding £45,433 pa * Living in private rented housing, living with family or friends, 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 being or will be sold prior to, or immediately after, the commencement of a tenancy) * Occupying/on a wait list for social housing * Currently serving and ex-service personnel and their families | Harbour Homes is managing the properties for the landlord, Harbour Lettings, 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. |
| **How much rent would I pay?** | **How do I apply?** |
| 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 | 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. |
| **Will I have to pay a deposit?** | **Will my deposit be returned?** |
| 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 after the property has been vacated. We will protect this deposit by transferring the funds to safe Deposits Scotland, an Approved Scheme under the Tenancy Deposit Scheme (Scotland) Regulations. | You will need to agree with us how the deposit should be allocated. Safe Deposit Scotland will repay the deposit in accordance with the agreement unless there is a dispute between us over the deposit allocation. In a dispute, Safe Deposit Scotland will ask for evidence from all parties as to how they feel the deposit should be allocated. After an adjudication process, they issue a draft report for review by all. |
| **Will my home be furnished?** | **Are pets allowed?** |
| No, they will not be furnished. Carpeting, floor covering (vinyl) and an oven and hob will be provided however. | Permission is usually given to keep a maximum of two pets. It is the tenant’s responsibility to clean up after pets and any damage caused by pets will be charged. A full deep clean must be arranged/paid for at the end of tenancy. |
| **Can I have an extra bedroom?** | **What happens after I apply?** |
| The property size offered will be appropriate for the household composition. Allocations should not result in significant underoccupancy or overcrowding. We will normally allow for no more than one additional bedroom. This will also be dependent on demand for the property. | You must also supply three months’ proof of income (eg wage slips or bank statements) with your completed application. If self-employed, we ask for at least one year of Self-Assessment Tax Return. Once your completed application form and proof of income have been received, we will assess it and check all the information you have provided. Applicants being considered will be contacted. |

**SECTION 1: PERSONAL DETAILS**

Note: Information for all applicants intending to live at the property must be included here. If your form contains missing information, it will delay your application.

|  |  |  |  |
| --- | --- | --- | --- |
| **APPLICANT 1 (Lead applicant)** | | **APPLICANT 2 (Joint applicant)** | |
| Title: (Mr/Mrs/Ms/Dr/Prof etc) |  | Title: (Mr/Mrs/Ms/Dr/Prof etc) |  |
| First name: |  | First name: |  |
| Surname: |  | Surname: |  |
| Current address: |  | Current address: |  |
| Postcode: |  | Postcode: |  |
| Mobile no: |  | Mobile no: |  |
| Home tel. no: (Optional) |  | Home tel. no: (Optional) |  |
| Work tel. no: (Optional) |  | Work tel. no: (Optional) |  |
| Email address: |  | Email address: |  |
| Date of birth: |  | Date of birth: |  |
| Passport no: |  | Passport no: |  |
| Please provide the names and details for anyone else who would be living in the property with you (eg children) below: | | | |
| **First name** | **Surname** | **Date of birth** | **Relationship to you** |
|  |  |  |  |
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|  |  |  |  |
| How many bedrooms do you require? |  | Do you need a property on the ground floor due to health reasons? |  |
| 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? |  | Does your current home have any adaptations? (eg stairlift, grabrails)  (If yes, please provide details) |  |

**SECTION 2: EMPLOYMENT & FINANCIAL DETAILS**

|  |  |  |  |
| --- | --- | --- | --- |
| **APPLICANT 1 (Lead applicant)** | | **APPLICANT 2 (Joint applicant)** | |
| Are you currently in permanent employment? |  | Are you currently in permanent employment? |  |
| Full-time / Part-time / Casual / Self-employed |  | Full-time / Part-time / Casual / Self-employed |  |
| Job title: |  | Job title: |  |
| National Insurance no: |  | National Insurance no: |  |
| Start date of current employment: |  | Start date of current employment: |  |
| Employer name: |  | Employer name: |  |
| Employer address: |  | Employer address: |  |
| Employer postcode: |  | Employer postcode: |  |
| Employer tel. no: |  | Employer tel. no: |  |
| Employer email: |  | Employer email: |  |
|  | | | |
| **Current monthly salary (before tax):** | £ | **Current monthly salary (before tax):** | £ |
| Bonuses/commission: | £ | Bonuses/commission: | £ |
| Sickness benefit: | £ | Sickness benefit: | £ |
| Bank interest: | £ | Bank interest: | £ |
| Superannuation/pension from previous employment: | £ | Superannuation/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 income:** | £ | **Total monthly income:** | £ |
|  | | | |
| Annual salary (before tax): | £ | Annual salary (before tax): | £ |
|  | | | |
| If you do not have a regular income, do you have access to capital funds? |  | If you do not have a regular income, do you have access to capital funds? |  |
|  | | | |
| Please also send with your application, a copy of the last three months’ pay slips or bank statements, showing incoming wage / monthly salary paid. If you are not working full-time in a permanent role or are in receipt of Universal Credit/Housing Benefit payments for example, you will be asked to provide a Guarantor. If you are Self-Employed, we ask that you supply us with the most recent full year’s HMRC Self-Assessment Tax return, otherwise you will need a Guarantor. We will not process applications where no proof of income has been received. | | | |

**SECTION 3: IN YOUR CURRENT ACCOMMODATION**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **APPLICANT 1 (Lead applicant)** | | | | | **APPLICANT 2 (Joint applicant)** | | | | |
| Please give details of your current accommodation below (entering ‘Yes’ only where applicable): | | | | | | | | | |
| Home owner: |  | Local Authority tenant: | |  | Home owner: |  | Local Authority tenant: | |  |
| Registered Social Landlord tenant: |  | Private rental tenant: | |  | Registered Social Landlord tenant: |  | Private rental tenant: | |  |
| Lodger: |  | Living with parents/relatives: | |  | Lodger: |  | Living with parents/relatives: | |  |
| Tied accommodation: |  | Other (please describe below): | |  | Tied accommodation: |  | Other (please describe below): | |  |
| Description of “Other” living accommodation: | |  | | | Description of “Other” living accommodation: | |  | | |
|  | | | | | | | | | |
| Is your current property fully furnished? | |  | | | Is your current property fully furnished? | |  | | |
| What date did you move in? | |  | | | What date did you move in? | |  | | |
| What is your current monthly rent / mortgage payment? | |  | | | What is your current monthly rent / mortgage payment? | |  | | |
| What is your reason for looking to move? | |  | | | What is your reason for looking to move? | |  | | |
| If you are a property owner, do you intend to sell your property? (If not, please say why): | |  | | | If you are a property owner, do you intend to sell your property? (If not, please say why): | |  | | |
|  | | | | | | | | | |
| Current Landlord / Letting Agent name: | |  | | | Current Landlord / Letting Agent name: | |  | | |
| Landlord / Letting Agent address and postcode: | |  | | | Landlord / Letting Agent address and postcode: | |  | | |
| Landlord / Letting Agent phone no: | |  | | | Landlord / Letting Agent phone no: | |  | | |
| Landlord / Letting Agent mobile no: | |  | | | Landlord / Letting Agent mobile no: | |  | | |
| Landlord / Letting Agent email address: | |  | | | Landlord / Letting Agent email address: | |  | | |
|  | | | | | | | | | |
| If you are a tenant, lodger, or living in tied accommodation, please give the name and address of your Landlord(s) / Letting Agents, covering the last three years (previous to current tenancy above): | | | | | | | | | |
| Previous tenancy address and postcode (1) | |  | | | Previous tenancy address and postcode (1) | |  | | |
| Dates of tenancy: | | From: | To: | |  | | From: | To: | |
|  |  | |  |  | |
| Landlord / Letting Agent name and address: | |  | | | Landlord / Letting Agent name and address: | |  | | |
|  | | | | | | | | | |
| Previous tenancy address and postcode (2) | |  | | | Previous tenancy address and postcode (2) | |  | | |
| Dates of tenancy: | | From: | To: | | Dates of tenancy: | | From: | To: | |
|  |  | |  |  | |
| Landlord / Letting Agent name and address: | |  | | | Landlord / Letting Agent name and address: | |  | | |
|  | |  | | |  | |  | | |
| Previous tenancy address and postcode (3) | |  | | | Previous tenancy address and postcode (3) | |  | | |
| Dates of tenancy: | | From: | To: | | Dates of tenancy: | | From: | To: | |
|  |  | |  |  | |
| Landlord / Letting Agent name and address: | |  | | | Landlord / Letting Agent name and address: | |  | | |
|  | | | | | | | | | |
| Are you registered with EdIndex? | |  | | | Are you registered with EdIndex? | |  | | |
| EdIndex no. (if applicable): | |  | | | EdIndex no. (if applicable): | |  | | |
| Have you, or anyone to be housed with you, been evicted for antisocial behaviour, or been the subject of an Antisocial Behaviour order (ASBO) or Criminal Anti-Social Behaviour  Order (CRASBO)? | |  | | | Have you, or anyone to be housed with you, been evicted for antisocial behaviour, or been the subject of an Antisocial Behaviour order (ASBO) or Criminal Anti-Social Behaviour  Order (CRASBO)? | |  | | |
| Have you ever been evicted from a rented property for any reason, such as rent arrears, ASB etc? (If “Yes”, please provide details): | |  | | | Have you ever been evicted from a rented property for any reason, such as rent arrears, ASB etc? (If “Yes”, please provide details): | |  | | |
| Are you eligible to work in the UK? | |  | | | Are you eligible to work in the UK? | |  | | |
| Are you or anyone of your household a  member or related to a member of staff or committee of Harbour Homes or Harbour Lettings? (If “Yes” please provide details): | |  | | | Are you or anyone of your household a  member or related to a member of staff or committee of Harbour Homes or Harbour Lettings? (If “Yes” please provide details): | |  | | |
| Have you ever received CCJ’s or been declared bankrupt / sequestrated? | |  | | | Have you ever received CCJ’s or been declared bankrupt / sequestrated? | |  | | |

**SECTION 4: DECLARATIONS­**



**Note:** In order to progress your application, the information given on this 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.

|  |  |  |  |
| --- | --- | --- | --- |
| **APPLICANT 1 (Lead applicant)** | | **APPLICANT 2 (Joint applicant)** | |
| I declare that the information supplied by me in this application is correct.  I understand that supplying false or misleading information or deliberately withholding relevant information may result in the cancellation of my application.  I confirm I am happy for my information to be shared to the relevant third party for reference checking to take place to support my application. | | I declare that the information supplied by me in this application is correct.  I understand that supplying false or misleading information or deliberately withholding relevant information may result in the cancellation of my application.  I confirm I am happy for my information to be shared to the relevant third party for reference checking to take place to support my application. | |
| Applicant 1 signature  (Typed is acceptable) |  | Applicant 2 signature  (Typed is acceptable) |  |
| Dated: |  | Dated: |  |

**SECTION 5: EQUAL OPPORTUNITIES**

This section is for monitoring purposes only and will not affect your application in any way.

|  |  |  |  |
| --- | --- | --- | --- |
| **APPLICANT 1 (Lead applicant)** | | **APPLICANT 2 (Joint applicant)** | |
| How would you describe your ethnic origin?  (Enter “Yes” where appropriate) | | How would you describe your ethnic origin?  (Enter “Yes” where appropriate) | |
| Scottish |  | White - Scottish |  |
| British – Other |  | British – Other |  |
| Irish |  | White - Irish |  |
| White – Other |  | White – Other |  |
| Gypsy/Traveller |  | White - Polish |  |
| Polish |  | Gypsy/Traveller |  |
| Any other White ethnic group (please describe) |  | Any other White ethnic group (please describe) |  |
| Mixed (ie from different ethnic groups) |  | Mixed (ie from different ethnic groups) |  |
| Indian, Indian Scottish, or Indian British |  | Indian, Indian Scottish, or Indian British |  |
| Pakistani, Pakistani Scottish or Pakistani British |  | Pakistani, Pakistani Scottish or Pakistani British |  |
| Bangladeshi, Bangladeshi Scottish or Bangladeshi British |  | Bangladeshi, Bangladeshi Scottish or Bangladeshi British |  |
| Chinese, Chinese Scottish or Chinese British |  | Chinese, Chinese Scottish or Chinese British |  |
| Any other Asian, please describe |  | Any other Asian, please describe |  |
| Caribbean, Caribbean Scottish or Caribbean British |  | Caribbean, Caribbean Scottish or Caribbean British |  |
| Black, Black Scottish or Black British |  | Black, Black Scottish or Black British |  |
| African, African Scottish or African British |  | African, African Scottish or African British |  |
| Any other African, please describe |  | Any other African, please describe |  |
| Arab, Arab Scottish or Arab British |  | Arab, Arab Scottish or Arab British |  |
| Any other ethnic group, please describe |  | Any other ethnic group, please describe |  |
|  | | | |
| Do you consider yourself to have a disability? | | Do you consider yourself to have a disability? | |
| Yes / no: |  | Yes / no: |  |
|  | | | |
| Where did you first hear about Harbour Lettings and our mid market rent homes? | | Where did you first hear about Harbour Lettings and our mid market rent homes? | |
|  | |  | |

Thank you for your application. If successful, we will contact you to discuss next steps.

Please return all sections and return to [lettings@harbour.scot](mailto:lettings@harbour.scot) or post to our office:

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