

Mid-Market Rent Property Allocation Policy



If you need this publication in larger print, audio form, Braille, or in another language, please contact our office and we will try to help you.

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1. Statement of Intent

Kingdom Initiatives Limited, a subsidiary of Kingdom Housing Association, manages a selection of properties throughout Fife, East and Central Scotland. This Policy sets out how we will assess and prioritise applicants for our Mid Market Rent (MMR) properties.

The policy is aligned to our corporate values and sets out our approach to allocations in order to provide a positive customer experience based on a transparent, efficient, and equitable process.

In line with our commitment to equality and diversity, this policy can be made available in a variety of formats, including large print, translated into another language or on audio tape. We will make any reasonable adjustments to assist you if you have a disability.

2. General Principles

MMR properties are aimed at assisting people on low and modest incomes to access affordable rented accommodation who may not be a priority for social housing, and who may not be able to purchase property or rent privately in the current market.

The objective of the MMR service is to:

- Deliver a service that achieves high levels of customer satisfaction
- Meet all regulatory and legal requirements
- Expands the range of tenure options available to applicants for housing in the local neighbourhoods.
- Impact on the standard of housing provided within the Private Rented Sector in the local area.
- Compliment the Association in creating more mixed-market tenures.

Our marketing and allocation of MMR properties complies with the Scottish Letting Agent Code of Practice.

3. Qualifying Criteria

Properties are allocated on a first-received basis, subject to applicants being aged 16 years and over meeting the affordability and eligibility requirements set out below.

3.1 Income Requirements

- There is an upper household income threshold that applies to all applicants. This threshold is reviewed annually to ensure it remains aligned with the market and annual cost of living increase. The threshold will be published for applicants.
- All adults who will be living in the property must provide proof of income, regardless of whether they will be named on the tenancy agreement.

3.2 Affordability Assessment

Applicants must demonstrate that they can sustain the tenancy. The following criteria will be applied:

- The monthly rent should not exceed 35% of the household's gross monthly income.
- The Association will also assess the applicant's financial management. Key areas of consideration include, but are not limited to:
 - Use of authorised or unauthorised overdrafts to meet household bills
 - Returned or missed payments
 - Participation in debt management programmes
 - Evidence of high-risk or excessive gambling activity
 - Use of payday loans or high-interest lending

Applicants who meet the initial affordability assessment will be progressed to the next stage, which includes a credit check and the provision of landlord and employer references.

Guarantors may be considered for applicants who meet the other criteria but do not receive a clear credit score, or in other exceptional circumstances.

Applicants with a household income in excess of the maximum income threshold may be considered for a vacancy in the event that there are no applicants within the appropriate qualifying income criteria for that vacancy, or in other exceptional circumstances.

3.3 Size of property

To ensure effective use of the Association's housing stock, the size of the applicant's household may be considered in relation to the size and type of the property being allocated.

4. Application Process

Kingdom Initiatives advertises available MMR properties through Letting Web. All applications must be submitted via the Letting Web platform. Letting Web may also use

approved third-party websites to promote our properties; however, the primary and most up-to-date property listings will always be published on Letting Web first.

Applicants are required to upload evidence demonstrating that they meet the eligibility criteria as part of their application on Letting Web.

For applicants who face barriers to digital access or who have difficulty with digital applications, reasonable adjustments are available. Alternative support includes:

- Assisted applications completed by Letting Web support team on behalf of the applicant

4.1 Application Refusal

If the applicant meets all of the qualifying criteria an allocation of MMR properties may be refused for the following reasons;

- Anti-social behaviour. Applicants, or any household member, who have been subject to an Anti-Social Behaviour Order within the last three years, evicted for anti-social behaviour, or are known to have engaged in anti-social conduct will not be offered an MMR property.
- We may withdraw an offer if we believe the tenancy wouldn't be sustainable.
- An applicant knowingly provides false or misleading information. All applications must be completed accurately and in full. Applicants are responsible for ensuring information is kept up to date and must notify us promptly of any changes.
- An applicant fails to respond to communication within a reasonable timeframe.

4.2 Confidentiality and Information Sharing

When handling information, we will comply with the requirements of the UK GDPR and the terms of our Fair Processing Notice, which is available on our website. Information provided by applicants will not be shared with third parties without the applicant's written consent, unless required by law. Personal information relating to anyone other than the applicant will only be released with that individual's written permission. Applicants must provide the necessary consents to allow us to obtain references and carry out relevant enquiries. Where requested in writing, we can contact applicants at an alternative address to maintain confidentiality within their household.

5. Deposit

All applicants who are made a formal offer of a property will have to pay a deposit equal to one month's rent before taking entry to their property. We will register the deposit in line with the Tenancy Deposit Schemes (Scotland) Amendment Regulations 2019 with the agreed holder within the 30-day requirement.

6. Appeals Procedure

If customers are unhappy with the handling of their application, they can appeal through our internal complaints procedure. We value all complaints and use this information to help us improve our services. Our Complaints Policy describes our complaints procedure and how to make a complaint.

7. Equalities

We will not discriminate in the operation of this policy on the basis of age, disability gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, or sexual orientation. We aim to promote equal opportunities and comply with the requirements of the Equality Act 2010.

8. Policy Review

This policy will be reviewed 5 years from the date of implementation or latest review; which will be the date the policy is approved by the governing body, or earlier if deemed appropriate. In the event that this policy is not reviewed within the above timescale, the latest approved policy will continue to apply.

Policy drawn up with reference to:	• Housing (Scotland) act 1988 • The Equality Act 2010 • The Tenancy Deposit Schemes (Scotland) Regulations 2019 • Private Housing (Tenancies) (Scotland) Act 2016 • Data Protection Act 2018
Reference made to the following sources and other guidance:	Scottish Letting Agent Code of Practice
Prepared by:	Rebecca Hain, Neighbourhood Manager
Reviewed by:	Business Leadership Team, January 2026
Policy Approved by:	KI Board May 2026
Next Review date:	May 2031