

Housing Solutions & Support Service

Birmingham Housing Advice Pack

March 2022



BE BOLD BE BIRMINGHAM

 **Birmingham**
City Council

For further help and support visit our website:

www.birmingham.gov.uk/housing_options

If you are using this document on paper, then use your search engine to search for
'Birmingham City Council Housing Options'

Facts about Council Housing in Birmingham

60,000
Council
Properties

44%
Are Flats

31%
1 Bed or Smaller

- The city council has approximately 60,000 properties, and this is decreasing each year – in 1981 the council had over 123,000 properties.
- There are currently over 21,500 households on the housing register.
- The council let only 1346 properties to customers in between January 2021 and February 2022, and this is decreasing each year.
- Even if no new applicants applied, it would take many years to clear the current housing register.
- 8% of our properties are designated for older people – aged 55 and over (sheltered properties).
- The Council has over 4,190 households living in Temporary Accommodation (TA).

LARGER ACCOMMODATION IS VERY SCARCE

- There were only 25 properties with 4 bedrooms let between September 2021 and February 2022.
 - In the last 6 months the council and partners only let 3 properties that had 5 bedrooms but have 640 households on the housing register for this sized property.
 - The Councils TOTAL stock of 6 bedroom or larger properties anywhere in the city is 13. This equates 0.02% of stock.
- Between September 2021 and February 2022, the council let 0 properties that had 6 bedrooms or larger but have 110 households on the housing register for this sized property.

BE REALISTIC ABOUT YOUR CHANCES OF SECURING A COUNCIL PROPERTY

- Large families – even in Band 1 will wait several years to secure a council house.
- All council properties are in great demand however houses are in greater demand than flats and in some areas the average applicant will wait over 20 years to secure a property.

Contents

	Page
Introduction	4
Private Rented Sector Options	5
Why Rent Privately	5
Deposits	5
Affordability	7
Other Costs	7
How to Search for a Property	8
House Hunting Tips	8
Owning your Own Home	10
Social Housing	11
Facts to Consider before applying for a Council Property	11
The Councils Housing Register	12
Nominations to Registered Social Landlords	13
Social Housing Exchanges	14
Supported Housing	15
Do you need further information or advice?	16

Introduction

This pack sets out useful tips and advice for finding accommodation in Birmingham. It outlines the current housing picture within the City and highlights the demand for housing and the options available to you.

The information in this guide includes:

1. What housing options are available to you.
2. What is available in the market and how to access it.
3. How we can help and offer advice so you can make the right decision for you.

The city council will provide you with help and support to source accommodation; and by working together with you will be able to explore your full housing options.

When beginning your search for alternative accommodation it is important to remember that there is a shortage of affordable accommodation both locally and nationally; therefore, it is important that you approach your search with an open mind. You will greatly increase your chances of finding a suitable property by following the tips set out in this pack, creating a plan and considering all your housing options.

Throughout this booklet we will refer to Private Rented Sector (PRS) properties, which mean properties that are owned by private individual(s) and rented out to single people and/or families. The term 'Social Rented Housing' refers to properties that are owned and rented out by housing associations or the council.

It is important that you keep this booklet as it contains useful information. If you have any questions about the information in this booklet please contact Newtown Housing Options or for further help and support please visit our website [here](#).

Private Rented Sector Options

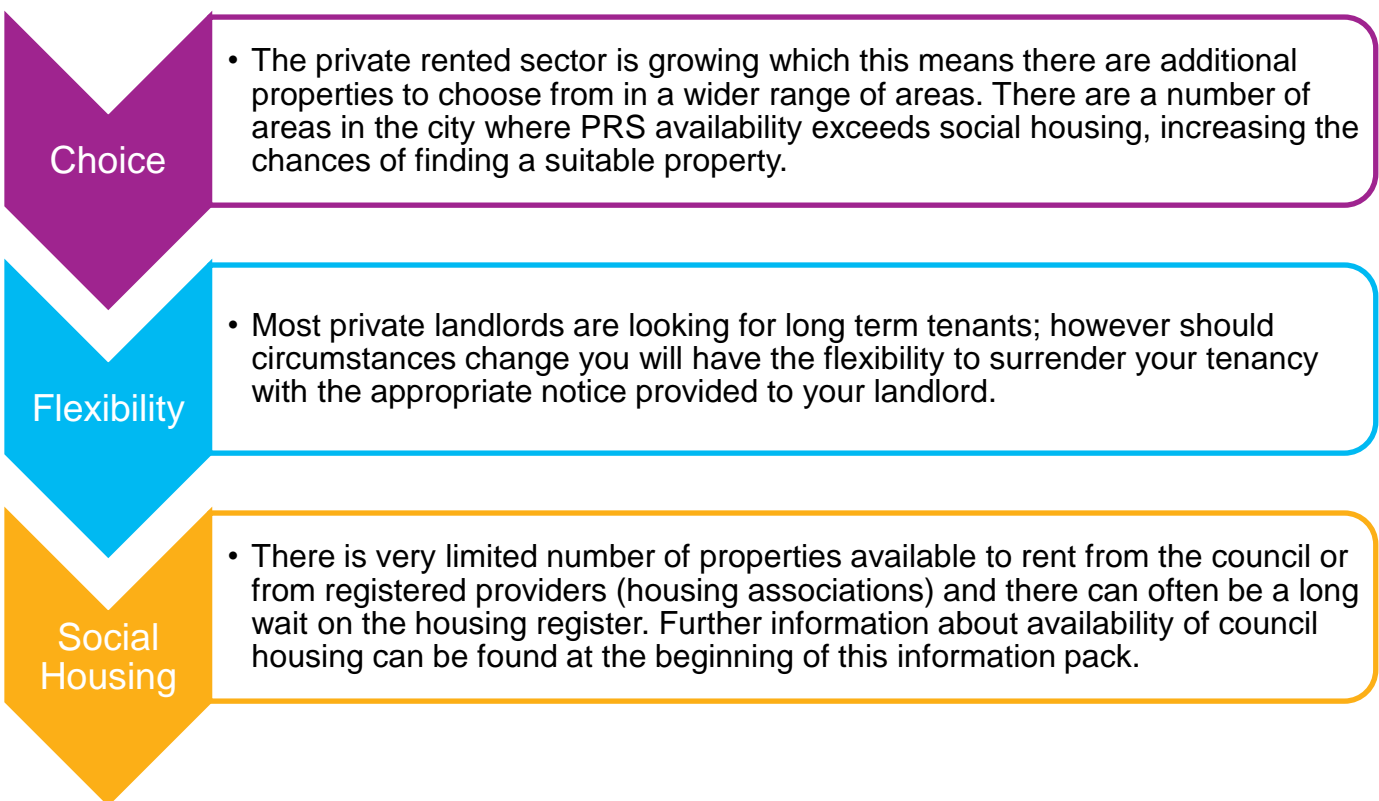
A Private Rented Sector property could be any type of residential property such as a house, flat, maisonette or bungalow. The property is owned by an individual or private company who then allows someone to live in it for a rental payment. In Birmingham we have a good supply of private rented properties in most areas of the city and it is estimated that there are around 80,000 private properties in the city compared to approximately 60,000 council properties. According to one internet website there are currently 4,575 privately rented homes available in Birmingham.

It is often easier, quicker and more convenient to secure a private rented property rather than experiencing a long wait on the city councils housing register. More information about the current average wait times for a council property by size and area can be found further on in this guide.

There are many factors to consider when searching for a new property, the main three are:

- Affordability
- Location
- How you will find a property

Why Rent Privately?



Deposits

Most Landlords or Estate Agents will require a deposit and a month's rent before you move into a property.

If you need help with a deposit, there are a couple of options which may be available to you:

Discretionary Housing Payment (DHP)

Discretionary Housing Payment is a payment you may receive at the discretion of the local authority to help towards housing costs; however, you can only get it if you are entitled to Housing Benefit/Universal Credit (housing costs element). It is available to people who are not receiving enough to cover their rent and is also available for one-off costs like a rent deposit, rent in advance or removal costs to help you move into a new home. DHP cannot be used to cover an increase in rent due to arrears or to make up the difference if an overpayment is being recovered.

For more information including how to apply please visit our website [here](#).

Homeless Prevention Fund Grant

You may be able to access the Homeless Prevention Fund if you are homeless or threatened with homelessness. Homeless Prevention Fund grants can assist with preventing your homelessness by helping you remain in your current accommodation, or with securing new accommodation for example by contributing towards a deposit. For further information about the Homeless Prevention Fund please speak to your Housing Needs Officer.

Your landlord must put your deposit in a government-backed tenancy deposit scheme (TDP). In England your deposit can be registered with:

- [Deposit Protection Service](#)
- [MyDeposits](#) (including deposits that were held by Capita)
- [Tenancy Deposit Scheme](#)

Most fees charged by landlords and agents are banned from 1 June 2019. This includes letting, credit check and referencing fees.

Affordability

When considering renting a property you will need to work out how much you can afford to spend on rent each month. If you are on a low income you may be entitled to financial help with your renting costs through Housing Benefit or Universal Credit.

The amount of Housing Benefit paid to private tenants is capped at Local Housing Allowance (LHA) rates; and your LHA rate is worked out against your bedroom allowance (see table below).

The following bedroom entitlement is based on Local Housing Allowance rates:

- Two people over 10/under 21 are expected to share a room if they are the same sex;
- Two people under 10 are expected to share a room regardless of their sex;
- You are entitled to one bedroom for each single person or couple aged over 21.

The table below summarises current Local Housing Allowance room rates, valid for March 2022. Please note that this is the maximum amount of LHA you will get – your actual benefit may be less depending on the amount of money you have coming in and if other adults apart from your partner live with you.

Number of Bedrooms	Category	Weekly Amount	Monthly Amount
1 bedroom with shared facilities	A	£67.00	£291.13
1 bedroom self-contained	B	£120.82	£524.99
2 bedrooms	C	£143.84	£625.02
3 bedrooms	D	£155.34	£674.99
4 or more bedrooms	E	£195.62	£850.02

These rates sometimes change so please follow this [link](#) to see what the latest figures are.

Remember, if you are struggling with a shortfall you can apply for a Discretionary Housing Payment from the Housing Benefit department. Please see earlier section in this booklet for further information.

Other Costs

Please seriously consider completing an [income and expenditure form](#) which can be used to help you take control of your financial situation. Once you know where you're spending your money, you can start to alter and prioritise what you do with your money to enable you to stick within your means and budget effectively.

Renting a home involves more than just being able to pay your rent. Below is a list of the most common bills you should expect to pay as a tenant:

- Water bills (usually paid monthly)
- Service charges (in some properties – paid monthly or annually)
- Council Tax (usually paid monthly - England/Scotland)
- Gas and Electricity bills (either by a pre-payment meter, monthly by Direct Debit)
- TV Licence – monthly by Direct Debit

How to Search for a Property

Below is a list of some online websites which could help you begin your property search:

www.rightmove.co.uk/

www.zoopla.co.uk

<https://www.gumtree.com/property-to-rent/birmingham>

www.dssmove.co.uk

www.spareroom.co.uk

You can also visit a Lettings Agents who advertise homes for rent on property websites and in their offices.

Try the local high street in the area of the city you would like to live for Estate/Letting Agents.

You can also try shop windows or noticeboards for rooms or properties to rent. Landlords sometimes advertise their properties in local newspapers.

You can also look online for classified adverts [here](#).

Help 2 Rent

Birmingham City Council launched a scheme in October 2020 that is set to help hundreds of people find affordable housing and support landlords in the private rented sector.

Working with Help 2 Rent, an organisation that makes social housing simple for tenants and landlords, the scheme will look to provide incentives to landlords who offer 12-month fixed tenancies to those on the council's homeless and housing registers.

The scheme will enable landlords to select from a range of assurances such as landlord insurance, rental deposits or rental guarantees, that are often barriers to accepting those who are either on benefits, the council's housing register or low-income families as tenants.

Cllr Sharon Thompson, cabinet member for homes and neighbourhoods at Birmingham City Council said, "In the last decade, homelessness has risen exponentially and a lack of affordable housing, as well as the impact of the Covid pandemic across the city, is only exacerbating the situation with Birmingham receiving more than 6,000 homeless applications in the last year.

"We believe that everyone has the right to a decent home and while Birmingham City Council is the largest local authority housebuilder in the UK; with 21,000 people on its housing register, it can no longer meet the current level of demand needed to prevent homelessness across the city. It's therefore imperative that we unlock the potential of the private-rented sector to provide housing for those who are most in need.

"I'm extremely pleased that we have been able to launch this scheme that will provide the reassurances that landlords in the private-sector need, to allow us to rent their properties to those with lower incomes and provide much needed housing."

At the launch of the scheme, 93 households from the council's homeless register were identified and paired with landlords in the private-rented sector who have used the scheme to accept new tenancies.

For more information, please contact AFT@birmingham.gov.uk.

House Hunting Tips

Looking for private rented accommodation in Birmingham can seem quite daunting, so we have put together some tips below to help you with your search. Always bear in mind that landlords and lettings agents will be looking for reliable tenants; who will pay the rent on time and keep the property in good condition.

Reliable
To Pay Rent on
Time

Resilient
In your Search

Ready
To Move In

- Searching online or phoning landlords and lettings agents can be time consuming and it is likely you will need to make several searches and calls before you will be viewing properties.
- Wherever possible visit lettings agents in person; remember they are working on behalf of the landlord.
- Present yourself well and be prepared to tell them a little about yourself and show them any references you may have.
- Don't just contact one or two lettings agencies. Keep regular track of all the agencies that serve the areas you want to live in, and make sure you're checking local newspapers, websites, community noticeboards, shop windows etc. The wider your search is, the more likely you will be successful.
- When you have viewings of properties be on time, be friendly, look presentable and make sure you have your questions written down and ready to ask; also take ID with you such as a passport, driving licence or utility bill.
- If you have previous landlord references or something similar make copies of them and provide them to landlords and agents.
- Before signing anything, always view a property and raise any questions or concerns you have, making sure these are answered.
- You should consider a wide range of areas as possible when searching where you would like to live to give yourself a better chance of finding somewhere suitable. Consider areas on the outskirts of Birmingham that have good transport links.
- When your tenancy begins you should be provided with:
 1. a gas safety certificate,
 2. energy saving certificate
 3. details of your deposit scheme and
 4. a copy of your tenancy agreement.
- Where possible pay your rent by card or bank transfer and clearly label the transaction. If you do not have access to this, your landlord should provide a rent book. Please ensure that you receive receipts for payments.

Owning Your Own Home

If you have savings or a suitable deposit, you should consider whether buying a property is an option for you. There is a range of support available to help people buy their own home through Help to Buy schemes.



If you can't quite afford the mortgage on 100% of a home, there are government schemes that can assist you. For example, 'Help to Buy: Shared Ownership' is a part-buy, part-rent scheme which allows you to buy a percentage of your home (between 25% and 75% of the home's value) and pay rent on the remaining share. You can then buy the rest of the new home if and when you want to.

You could buy a home through Shared Ownership in England if:

- your household earns £80,000 a year or less;
- you are a first-time buyer or
- you used to own a home but can't afford to buy one now, or
- you are an existing shared owner looking to move.

With 'Help to Buy: Shared Ownership' you can buy a newly built home or an existing one through resale programmes from housing associations. You'll need to take out a mortgage to pay for your share of the home's purchase price, or fund this through your savings.

An alternative scheme is 'Help to Buy: Equity Loan' which could be suitable for you if you want to own a newly built home in England. Through this scheme you could borrow up to 20% of the purchase price from the government and you'd only need a 5% deposit.

This [link](#) will walk you through a number of simple questions/stages to help you review the best option for you if you are considering owning your own home:

Social Housing

Birmingham is a great place to live however the demand for council and housing association properties far outstrips supply. Very few people who apply for housing will be successful. Therefore, you will need to consider all other housing options.

The social housing stock is made up of blend of council owned homes and homes provided by housing associations and registered providers such as Midland Heart and Bournville Village Trust.

A full list of Housing Associations operating in Birmingham can be found [here](#).

Facts to Consider before applying for a Council Property

The demand for council housing is extremely high and in March 2022 there were over 21,500 households on the housing register.

Even if no new applicants came forward, it would take many years to clear the current housing register.

Properties are offered to housing applicants who have expressed an interest (bid) for available properties through Birmingham's choice-based lettings scheme. Recent let data can be viewed [here](#).

Birmingham City Council advertise an average of 100 properties a week and receive approximately 550 applications each week.

438
Properties
were
advertised
in
February
2022

Average of
88
bids per
property

10 flats
were let to
Band 3 and
4 applicants
in
February
2022

Please bear this in mind when looking at your housing options and if you are considering applying to join the council's housing register. Where possible you should keep your options open, and always consider Private Rented Sector housing (discussed earlier on in this document).

The Councils Housing Register

Not everybody is accepted to join the city council's housing register so you should first check whether you are eligible and qualify.

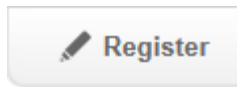
Those who do not qualify for social housing will be offered advice about alternative housing options, including private renting.

To find out more about the Allocation Scheme you can read the summary and full policy document [here](#).

For more information and to apply to join the housing register visit www.birminghamchoice.co.uk and follow the guidance below.

You will need:

- Full names and dates of birth for all household members
- National insurance numbers for all household members aged 16 and over
- An email address
- A telephone number
- Current address, including postcode
- Address history, including dates, over the last 5 years
- Homeless reference number (if applicable)
- A pen and paper to note your memorable date and login password



To start, select at the top right-hand side of this page.

When you begin your application, you will be asked questions about yourself, your household and your circumstances. Please answer these questions honestly and in full.

The online form will take 20 to 60 minutes to complete, depending upon the size of your family and your housing need.

If you are asked anything that you are unable to answer straight away or if you need a break; you can always save your progress and return to complete the process later.

Help text is available within the re-registration form if you need it.

A rectangular button with a dark orange background and a thin border. The text "Submit Form" is written in white, bold, sans-serif font.

Complete the social housing form and on the final page, press

Your application has now been submitted and a screen message will confirm this, and you will be able to save a copy of your application form.

Once your application has been assessed, you will be contacted by email with the decision.

To view the status of your application, click on **My account** in the top right of the screen and your application status will be displayed.

Nominations to properties owned by Registered Social landlords

Birmingham City Council has a nominations agreement with registered social landlords (also referred to as Housing Associations or Registered Providers (RPs). Under this agreement, these landlords are committed to allocating a certain percentage of their stock for use on Birmingham City Councils' housing register.

Of the total 2917 lettings made by Birmingham City Council, 605 were nominations to registered social landlords.

Below is a table listing the RPs Birmingham City Council has a nominations agreement with.

RPs Operating Within BCC Nominations Agreement – April 2021

- 1 Clarion
- 2 Anchor Hanover
- 3 Ashram
- 4 Birmingham Cooperative Housing Services (BCHS)
- 5 Birmingham Civic
- 6 Bromford
- 7 Bromsgrove District Housing Trust
- 8 Bournville Village Trust (BVT)
- 9 Circle
- 10 Castle Vale Community Housing Association (CVCHA)
- 11 Elim
- 12 Friendship
- 13 Midland Heart
- 14 Nehemiah
- 15 Sanctuary
- 16 Trident
- 17 Victoria Tenants
- 18 Viridian
- 19 Waterloo
- 20 Walsall Housing Group (WHG)
- 21 Citizen
- 22 Yardley Great Trust (YGT)

Social Housing Exchanges

You can apply to swap properties if you are a secure council tenant or an assured tenant of a Registered Social Landlord. Usually two tenants swap their homes, but it is possible to have several tenants involved in a “chain” of swaps.

Your tenancy agreement will confirm what type of tenant you are. If you are an introductory tenant, you can't swap properties. You need to wait until you become a secure tenant.

A swap can be a faster way of finding a new home than applying for a transfer. If you're a Birmingham City Council tenant, you can register with [Homeswapper](#), a free online service that lets you search for people who might want to swap homes.

You **must** get your landlord's permission before you swap homes.

Supported Housing

Supported housing exists to ensure those with support needs can lead a healthy and fulfilling life within their own home and community. While the services range widely, they all play a crucial role in providing a safe and secure home with support for people to live independently.

This includes:

- Providing the support older people need to maintain their independence.
- Providing emergency refuge and support for victims of domestic abuse, helping them to stabilise their lives and engage with other services.
- Working with homeless people with complex and multiple needs to help them make the transition from life on the street to a having a settled home, education, training or employment.
- Supporting people with mental health needs to stabilise their lives, recover and live more independently.
- Supporting ex-servicemen and women to find a stable home, including support for those with mental health and physical disability needs.
- Supporting people with learning disabilities in the longer term to maximise their independence and exercise choice and control over their lives.

If you have a support officer either they, or your Housing Needs Officer, can help you get in touch with supported housing providers, or alternatively you can search online for providers in Birmingham.

Do you need further information or advice?

If you require any further information please visit our website [here](#) on or alternatively you can telephone 0121 303 7410.

Birmingham City Council; Homeless Referral Pathway Design 2020

All Birmingham citizens are able to access housing advice to prevent homelessness, and support at a time of housing crisis. It is always best to seek support as soon as possible in order to prevent a homelessness crisis. The table below sets out the specialist services provided by, or commissioned by, Birmingham City Council, to prevent and relieve homelessness. All for single people and childless couples unless otherwise stated.

People Group	Organisation	Days & Times	Location	Contact
Families that include children; or vulnerable due to old age or other factors	Birmingham City Council Housing Options Centre	Mon-Thurs 9am-4.30pm Wed 10am-4.30pm Fri 9am-4.15pm	New Aston House B19 2SW	0121 675 5779 Telephone only
Young People 16-25 th B'day Inc 16/17 with children	Birmingham City Council St Basil's Hub	Out of Hours Service Monday – Friday 9am-5pm Except Wed. 1pm-5pm	Youth Hub, Heath Mill Lane, B9 4AX	0121 303 2296 0300 303 0099 (call ahead) or text 'NEEDSTBASILS' to 62277
	Children's Trust Emergency Duty Team	16/17 years Out of Hours	Phone only	0121 675 4806
Women Fleeing Domestic Abuse with or without children	Birmingham City Council Birmingham & Solihull Women's Aid	18+ years Out of Hours Monday – Friday 9.15am-5.15pm	Phone only Not to be disclosed	0121 303 2296 0808 800 0028 info@bswaid.org www.bswaid.org
	Birmingham City Council	Out of Hours Service		0121 303 2296 or national DV helpline 0808 200 247
Offender being released from custodial sentence aged 18+	Spring Housing Association	Monday-Friday 9am-5pm	Unit 12, Ansty Court, 24 Mary Street B3 1UD Appointment only	0121 663 6290 vpmailbox@springhousing.org.uk
Rough Sleeper on streets of Birmingham	Trident Reach	Outreach most days and evenings	Washington Court B1 1LB	0800 880 7157 (not public number) https://www.streetlink.org.uk/
Single person/childless couple aged 25+	Sifa-Fireside	Monday-Friday 9am-5pm	48-52 Allcock Street B9 4DY	0121 766 1700 housingoptions@sifafireside.co.uk
Social care needs including housing - single person/childless couple aged 25+	ASH @ Sifa-Fireside Prevention Hub	Monday-Friday	48-52 Allcock Street B9 4DY	0121 766 1700 option 1 theash@sifafireside.co.uk
	Birmingham City Council	Out of Hours Service		0121 303 2296

Independent housing advice and advocacy can be provided by organisations including:-

Shelter 0344 515 1800 www.shelter.org.uk
Citizens Advice www.citizenadvice.org.uk

If you have visited the Housing Options Centre for support as you are homeless or threatened with homelessness, please remember to keep a copy of your Personal Housing Plan and work through the actions that were agreed with your Housing Needs Officer. It is important to keep in contact with your officer and let us know if your circumstances change.