

INFORMATION, ADVICE & GUIDANCE WHEN FACED WITH A HOUSING ISSUE

December 2023

 **RESET** **RESHAPE** **RESTART**

CONTENTS

Introduction	4
My family or friends have asked me to leave, what can I do?	5
• Common law notice periods and eviction from family and friends houses.....	5
• What can I do to reduce tensions with family and friends so that I can continue to live with them?.....	5
• What should I do prior to an appointment with a caseworker?	6
• How might a caseworker be able to help?.....	7
Rent arrears, income maximisation and paying your rent	8
• What benefits can I claim to help with rental payments and housing costs?	8
Housing Benefit.....	8
Universal Credit	8
Discretionary Housing Payment	8
Council Tax Support	9
Council Tax Support Discretionary Hardship Payment	9
Support for Mortgage Interest	9
• Where can I find welfare benefits advice and assistance?.....	10
• Where can I find debt advice and support services?.....	10
• I do not need benefits and monetary support but need advice regarding other matters, where can I get help?	11
• Where can I find employment support?	11
I am experiencing domestic abuse, what help can I get?	12
• What should I do if I become homeless due to domestic abuse?	12
• What support can I get?	13
• How might a caseworker be able to help?.....	13
• How can I assist my caseworker?.....	14
I have been given a Section 21 Notice by my landlord, what does this mean?	15
• What steps should I take If my landlord serves a S.21 notice?.....	16
I have been given a Section 8 Notice, what does this mean and what can I do?	17
• Common grounds for landlords serving S.8 notices	17
Additional common grounds for serving section 8 notices.....	17
• What support can I get?	18
Breathing Space Debt Support	18
Early legal advice.....	18
Legal aid.....	18
Support from your caseworker	18
• Defending a possession claim.....	18
Complete the Defence form	18
Attend the court hearing	19

When the court can let you stay	19
• Immediate steps to take when served with a Section 8 Notice	19
• What else can I do to prior to my appointment with a caseworker? .	20
Eviction from a Social Rented Tenancy	21
• What steps will my social landlord take to evict me?	21
What documents will I receive from the court?	21
• What support can I get to defend the eviction?.....	22
Breathing Space Debt Support	22
Early legal advice.....	22
Legal aid	22
Support from your caseworker	22
• What are the possible court outcomes?.....	22
What is a bailiffs notice?	22
What should I do if I receive a bailiffs notice?	23
What happens if my landlord will not stop the eviction?	23
• Steps to take when served a Notice Seeking Possession	
from your social landlord	23
What else can I do to prior to my appointment with a caseworker? .	23
What if I have concerns about the safety of a child	
or vulnerable adult?	25
• Children’s Advice and Support Service	25
• Adult Social Care	25
Temporary Accommodation for Priority Need Households.....	26
• What can I expect from temporary accommodation	
and will it be in Birmingham?	26
• What should I do if I am placed in temporary accommodation?	26
• Do not rely on being rehoused through our Housing Register	26
What long-term secure Housing Options should I explore?.....	27
• The council’s housing register	27
• Other council’s housing register	27
• Housing associations	27
• HomeSwapper.....	27
• Supported accommodation.....	28
• Living with Family and Friends	28
• Affordable home ownership schemes	28
• Private rented sector options	28
• What financial assistance can I get to help me secure	
a private property?	29
Discretionary Housing Payment (DHP)	29
Financial assistance from your caseworker	29
• 10 Steps to take to secure a Home in the Private Rented Sector	30
• Accommodation Finding Team	31

INTRODUCTION

You have been provided with this Information booklet because you have a housing issue and the Council are in the process of allocating a caseworker who will undertake initial enquiries to determine whether we might have a duty to assist you.

Housing issues can be overwhelming and owing to demand for our services, it might take some time before a caseworker is able to assist you. Therefore it is important to know what help is available to you now, steps you might be able to take to help yourself, and what help our caseworker might be able to provide once allocated to your case.

This Information booklet can help you to understand what actions to take to resolve your housing issue. If your existing tenancy cannot be saved our caseworkers will look to make you an offer of private rented accommodation.

This booklet contains hyperlinks to advice, guidance, information, forms and support services throughout. Click on any underlined text or **Bold Text** to find out more about a topic. Why not start by considering your **private rented sector options**.



Use this Information booklet to:

- Work out what housing you might be able to get;
- Help you understand when and where you can get help;
- Take action to address your housing issues, support needs, and save your tenancy;
- Understand the nature of temporary accommodation and alternative housing options;
- Seek out alternative housing options;
- Understand when and where to look for private rented accommodation;
- Deal with the problems you may face in trying to get rehoused.

MY FAMILY OR FRIENDS HAVE ASKED ME TO LEAVE, WHAT CAN I DO?

When families and friends live together there will always be tensions. We understand how tough things must be at home with everyone having to manage when the ideal solution would be for you to move out and get your own place. Your relatives or friends must also be very frustrated to have reached the point where they are so angry and frustrated that they said they wanted you to leave home.

We are determined to do everything we can to help. Our caseworkers take 'applications for help' because we need to carry out a legal assessment of whether you will become homeless and whether anything can be done to sort things out at home. These are questions that the housing laws require us to answer.

Whilst many families and friend wish those they are asking to leave would move out to their own place, many do not want to make their relatives or friends homeless. Please be assured, this doesn't mean we are dismissing the difficulties at home brought about by everyone having to live together and get on.

We want to do all we can to provide practical help to all of you to prevent things getting to the stage where they do exclude you. We can help you all to better manage things at home and provide help to explore looking for accommodation either by yourself, or to rent or with family or friends. We may be able to offer some financial help to support a move including help to find somewhere to rent.

Common law notice periods and eviction from family and friends houses

The fact that you have lived with family or friends, with their permission, means you have something called a licence to occupy their home. Despite having a licence they are perfectly entitled to ask you to leave, and do not need to obtain a court order to exclude you from their home.

However, because you have lived with them all this time means that they do need to give you a little bit of time to leave. This is called under the rules about licenses 'a period of reasonable notice'. This is so you have time to seek help, and it allows us and other agencies a short period of time to work out how best to help you.

If after carrying out a legal assessment, our caseworkers determine you are eligible for assistance and threatened with homelessness, they have 56 days to prevent you from becoming homeless. Therefore we consider a 'period of reasonable notice' to be 56 days from the date a caseworker determines you are eligible and threatened with homelessness.

What can I do to reduce tensions with family and friends so that I can continue to live with them?

1. You should consider the reasons as to why they are asking you to leave and discuss the ways in which you might be able to address their concerns.
2. Is it not paying anything towards the rent or household bills? If so, see the **Rent arrears, income maximisation and paying your rent** section of this guide for advice on how you can increase your income as a means of contributing to household expenditure.
3. Is it not contributing to running of the home by helping with household tasks? If so, make a commitment or offer to help out with household chores.
4. Is it not following house rules e.g., not to smoke, drink, or take drugs in the home? If so, make a commitment to follow the rules and stick to it. You can find addiction support services [here](#).
5. Is it causing rows in the family. If so, ensure you do not start or engage in any arguments, rather take time out of the home if you think you might cause an argument, go for a walk, to

the park, or take part in an activity which helps to calm you down. Advise everyone that if you feel agitated, from now on this is what you will do. You can find family support services [here](#).

6. Is it poor behaviour that is a nuisance to others in the household or neighbours? If so, change your behaviour, try not to annoy others within the household or engage in any activities which might cause conflict with neighbours, even if you feel you are being provoked.
7. Is it inviting visitors to the home without permission? If so, tell everyone within the household that from now on you will always ask permission and respect their wishes if they do not want visitors or certain individuals within the home.
8. Is it that there are no arguments but they think it's just time that you moved out and got your own place? Reassure others within the household that you will explore other housing options however advise them they need to give you a 'period of reasonable notice' to secure somewhere, see the **What long term housing options should I explore** section of this guide.
9. Is it there are too many people living at home? Reassure others within the household that you will explore other housing options however advise them they need to give you a 'period of reasonable notice' to secure somewhere, see the **What long term housing options should I explore** section of this pack.
10. Is it that they are frustrated and think that the only way you are likely to be able to get a Council place is if they make you homeless? Advise them this is not the case, that there are already 22,000 households on the Housing Register and let them know you will explore other housing options. Remember to remind them they need to give you a 'period of reasonable notice' to secure somewhere, see the **What long term housing options should I explore** section of this guide.
11. Is it another reason for wanting you to move out? If so, think of ways to address their concerns together, make a commitment to agreeing to what they propose, and **explore other housing options**.

What should I do prior to an appointment with a caseworker?

- Consider the ways in which you might be able to reduce tensions with your family and friends as outlined above so that you can continue to live with them.
- Advise those looking to exclude you from their home of the requirement to give you a 'period of reasonable notice' to secure somewhere else to live.
- Try contacting a few [local family support services](#) to see if they can help to address your problems.
- Try contacting [Think Family](#) to see if they can help.
- Explore [community based support](#) to assist with any personal problems you might have
- Gather your I.D. documents, proof of any benefits including child benefit, birth certificates, pregnancy proofs, proof of any medical conditions or medication you are taking, and bank statements for all accounts held by all adult members of your household so that you can bring these to your appointment.
- Write down of all of your monthly income and expenditure and bring this to your appointment.
- Consider monthly items of expenditure you can cut back on as a means of contributing towards any arrears you might have, or contributing towards a deposit on a new rental property.
- Check to see if you are claiming all benefits you are entitled to and seek debt advice and assistance if necessary (see **Rent arrears, Income maximisation and paying your rent** section of this guide).
- Explore **alternative housing options**.
- Look for a private rented property that you can afford in a convenient area (see the **private rented sector options** section of this guide).

How might a caseworker be able to help?

- They will negotiate with family and friends so that you might be able to stay with them indefinitely or until you find somewhere else to live.
- They have tools like conditional licence agreements, promised behaviour in future agreements, and rent arrears repayment agreements that they can draw on to help you remain at home.
- They can complete a housing needs assessment and provide advice and guidance on alternative housing options and formulate a personalised housing plan to help you remain with friends and family or secure somewhere else to live.
- If you qualify for financial assistance they might be able to help you with a deposit or rent in advance for a private property. They might also be able to provide funding assistance to enable you to remain at home.



RENT ARREARS, INCOME MAXIMISATION AND PAYING YOUR RENT

Many households across Birmingham have been affected by the [cost of living crisis](#) and are struggling financially. For that reason, it is important to ensure you are claiming all benefits your household might be entitled to so that you can maximise your income.

Non-payment of rent can cause serious housing issues for any household. Rent is a priority debt therefore payment of rent should be prioritised above non-essential expenditure such as mobile phone bills, television packages, eating out, or expenditure on products like tobacco or alcohol.

Shelter have produced a comprehensive guide on [how to deal with rent arrears](#).

What benefits can I claim to help with rental payments and housing costs?

Housing Benefit

You can claim [housing benefit](#) if you:

- Live in supported or temporary accommodation, or
- are of Pension Credit age.

For more information on housing benefit and how to make a claim [click on this link](#).

If you receive Housing Benefit and or Council Tax Support and [your circumstances change](#), you must tell us immediately. Changes can affect the amount of benefit you're entitled to or how much Council Tax you need to pay. [Click on this link](#) to report a change in circumstance.

Staff at our [Customer Service Centres](#) can assist you in completing a claim.

Universal Credit

You can get help paying for your housing if you're [eligible for Universal Credit](#). This is called your housing payment.

Your housing payment can help you pay your:

- [Rent to a private landlord](#);
- Rent and service charges if you [rent from a housing association or local authority](#), for example council housing;
- Service charges if you or your partner [own the property you live in](#).

You can apply for Universal Credit [here](#).

Once you've started claiming you need to [report any changes in your circumstances](#). If you do not, your benefits may stop.

Discretionary Housing Payment

[Discretionary Housing Payments](#) (DHP) are for people who need extra help with their rent when Housing Benefit, Local Housing Allowance, or Universal Credit does not cover the full amount.

If you are suffering severe financial hardship or your tenancy is at risk, you may be able to get a DHP to help. You may get a DHP to cover housing costs for:

- A rent shortfall;
- Rent deposits;
- Rent in advance if you need to move home.

[Click here](#) for more information on who can apply and get help with a discretionary housing payment in Birmingham.

Apply for a Discretionary Housing Payment [here](#).

Council Tax Support

Council tax support can reduce some or all of your council tax bill dependent upon your circumstances.

You may be entitled to up to 100% council tax support if you or your partner is:

- A pensioner;
- Entitled to a disability premium or disabled child premium;
- Entitled to Employment Support Allowance and who also receives a qualifying disability related benefit;
- Receiving a carer's premium;
- Receiving a war disablement pension, war widows pension or war widower's pension;
- Caring for a child dependant under 6.

If you are of working age (other than those listed above) you will now have to make a contribution towards your Council Tax bill.

As council tax support will be calculated as a means tested discount, the amount each household will have to pay towards the Council Tax will depend on their individual household circumstances.

You can make a claim for Council Tax Support [here](#).

Council Tax Support Discretionary Hardship Payment

If you continue to experience extreme financial difficulty there is a Council Tax Support Discretionary Hardship Payment scheme to further help claimants who are struggling to pay their Council Tax bill.

You can apply for a Council Tax Support Discretionary Hardship Payment by using our [online form](#).

Support for Mortgage Interest

If you're a homeowner, you might be able to get help towards interest payments on:

- Your mortgage;
- Loans you've taken out for certain repairs and improvements to your home.

This help is called Support for Mortgage Interest (SMI).

To be eligible for a Support for Mortgage Interest (SMI) loan, you usually need to be getting one of the following qualifying benefits:

- [Income Support](#);
- income-based [Jobseeker's Allowance \(JSA\)](#);
- income-related [Employment and Support Allowance \(ESA\)](#);
- [Universal Credit](#);
- [Pension Credit](#).

[Contact the relevant office](#) to check if you're eligible for SMI.



Where can I find welfare benefits advice and assistance?

In addition to Universal Credit and support with housing costs, there are other benefits that you might be able to apply for as a means of maximising your income. Some examples might be:

- Disability Living Allowance;
- Personal Independence Payment;
- Attendance Allowance;
- Armed Forces Independence Payment;
- Pension Credit;
- Carers Allowance.

Use an [online benefits calculator](#) to check you're getting everything you should.

[MoneyHelper](#) offers a breakdown of benefits available for different groups of people, such as older people, people living with or caring for people with ill health or disabilities, and people with children, as well as information regarding [Universal Credit](#) and [Housing Benefits](#).

The [UK Government](#) offers information on all benefits for families and how to apply.

On [AdviceLocal](#) you can type in your postcode and select welfare benefits to find organisations that can assist with benefit advice, claims and form filling.

On the Managing your Money section of [Route to Wellbeing Birmingham](#) you can also search for welfare benefits assistance services close to where you live.

The [Birmingham Local Welfare Provision](#) (LWP) scheme helps people who are in a short-term crisis and need help immediately to get essential things. It is grant based, which means people who receive money from it will not have to pay anything back.

The [Cost of Living Support](#) pages on the Councils website offer advice and information on help with [energy bills](#), [short term help with money and white goods](#), the [Household Support Fund](#) and where to find [warm spaces](#).

From 1 August 2023 you can get early legal advice if you need help with benefits and are at risk of losing your home. This advice is free no matter what your income is. Search for a local adviser on [gov.uk](#). Tick 'Housing Loss Prevention Advice Service'.

Where can I find debt advice and support services?

Shelter offer comprehensive information on debt advice and support [here](#).

You can find online, telephone, and face to face debt advice local to where you live [here](#).

On the Managing your Money section of [Route to Wellbeing Birmingham](#) you can also search for debt advice services close to where you live.

You might be entitled to [Breathing Space Debt Assistance](#).

These charities all give free advice:

- [Citizens Advice](#) - **0800 240 4420**
- [National Debtline](#) - **0808 808 4000**
- [StepChange Debt Charity](#) - **0800 138 1111**
- [Debt Advice Foundation](#) - **0800 043 40 50**

They have good information, self-help tools, online chat and phone services.

I do not need benefits and monetary support but need advice regarding other matters, where can I get help?

[Birmingham Route2Wellbeing Portal](#) is an exciting new initiative which places information about local community-based services at the fingertips of the general public. Support services are listed by theme and you can enter your post code to search for services close to where you live.

[Birmingham Advice Aid](#) provides 24-hour interactive guidance tailored to citizens individual circumstances. Birmingham Advice Aid raises the availability of professional digital Housing Advice, and helps citizens find the answers to specific housing concerns that can prevent homelessness. Birmingham Advice Aid provides comprehensive advice around; Homelessness legislation, tenant rights, benefits, harassment, S21 notices, mortgage arrears, domestic abuse, rights of occupation, welfare reform, illegal eviction, rent arrears, housing disrepair and much more.

[Street Support Network](#) is a directory of support services for rough sleepers in Birmingham. Again, rough sleepers can search for support services close to where they rough sleep.

Many areas of the [council's website](#) has recently been updated and now provides link to a range of information and support services, try visiting the [Housing Advice and Support](#) area of the website.

Where can I find employment support?

Finding employment can be a great way to maximise your income as a means of meeting housing and other living costs.

Jobcentre Plus provides resources to enable job-searchers to find work, through Jobpoints (touch-screen computer terminals), Jobseeker Direct (telephone service) and the Jobcentre Plus website. They offer information about training opportunities for the chronically unemployed. They administer claims for benefits such as Income Support, Incapacity Benefit, and Jobseeker's Allowance (currently being phased out in favour of Universal Credit).

You can search for the contact details of your local job centre plus [here](#).

You can also sign up with a local recruitment agency like [Reed](#), [Hays](#), or [Pertemps](#).

Furthermore you can upload your CV and apply for work opportunities on [CV Library](#) and [Totaljobs](#).

[Route to Wellbeing Birmingham](#) has a dedicated employment, education and training section of their site where you can search for statutory and voluntary and community organisations that can assist in developing your skills and helping you to find education and employment opportunities close to where you live.



I AM EXPERIENCING DOMESTIC ABUSE, WHAT HELP CAN I GET?

If you are experiencing domestic abuse and feel frightened of, or controlled by, a partner, an ex-partner or family member, it's important to remember that it's not your fault and there is help.

If you or someone else are at immediate risk of harm, or it is an emergency, you should always call 999.

The National Domestic Abuse Helpline offers free and confidential advice, 24 hours a day on 0808 2000 247. [BSWAID](#) have a range of services available for women and children. BSWAID's advice line is available 7 days a week 9:15am until 5.15pm on 0808 800 0028.

Male victims can call [Cranstoun](#) on 0121 633 1750, or [Trident Reach](#) on 0800 111 4223 for specialist support. Both helplines are open Monday to Friday 9am – 5pm.

For Birmingham [LGBT+ support](#), call 0121 643 0821 Monday to Friday – 10am to 9pm, and Saturday – 11:30am to 7pm.

For support around children, call [Birmingham Children's Trust](#) on 0121 303 1888 Monday to Thursday: 8:45am to 5:15pm; Friday: 8:45am to 4:15pm. Call 0121 675 4806 for emergency out of hours support.

The UK Government's web page [Domestic abuse: how to get help](#) provides advice and information for male and female victims and perpetrators of domestic abuse in many different languages.

What should I do if I become homeless due to domestic abuse?

If you are homeless or at risk of becoming homeless because of any form of domestic abuse, including:

- Emotional and/or psychological abuse;
- Financial or economic abuse;
- Sexual or physical abuse;
- Controlling or coercive behaviour;
- So-called 'honour'-based violence;
- Threats;
- Stalking and harassment.

You can receive help from the council's Domestic Abuse Housing Solution and Support Service which is delivered in partnership with the charity [Cranstoun](#). Whilst not exclusively for women, the service includes a women only safe space and can help you in many ways including:

- Support to get safe housing;
- Support to access refuge accommodation;
- Support to secure your existing home;
- Support to find safe long term suitable accommodation;
- Referrals to gender and culturally specific domestic abuse emotional and practical support services.

To book an appointment or to get the women only drop-in hub address, please phone 0121 272 8905 or email BHMHousingSolutions@cranstoun.org.uk.

The Hub is open:

- Monday to Thursday 9am until 4:30pm.
- Friday 9am until 4.15pm.
- Outside these hours call 0121 675 4806 from 5.15pm (all day weekends) if aged 16-17, or 0121 303 2296 from 5.15pm (All day weekends) if you are aged 18 and over.

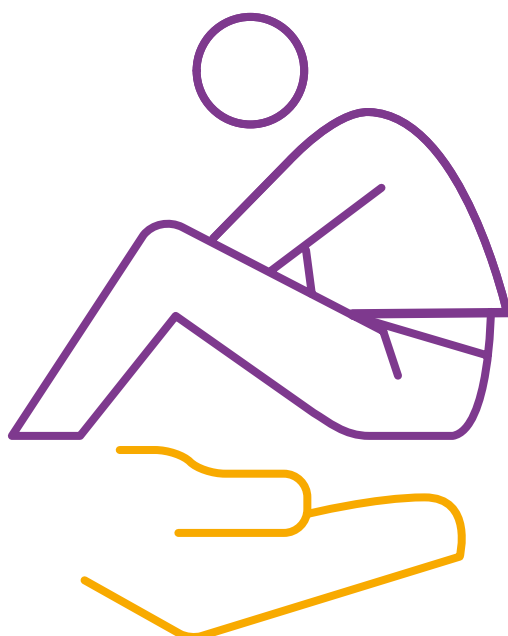
What support can I get?

- If you are in immediate danger call 999.
- Try contacting one of the agencies listed above for advice and guidance or alternatively on route2wellbeing Birmingham you can search for [domestic abuse support services close to where you live](#).
- The [National Centre for Domestic Violence \(NCDV\)](#) can apply for emergency injunctions to remove perpetrators from your home. They can also order people not to molest or harass you, and take out prohibited steps orders to protect your children. You can make a self-referral [here](#).
- If you are a [housing association](#) or council tenant, they too have powers to apply for emergency injunctions to remove perpetrators from properties. Some might offer assistance to find a new home. Contact them at a safe time to see what support they can provide.
- Birmingham City Council tenants can receive support from the Housing Domestic Abuse Team between the hours of 9am until 5pm Monday to Friday. Email us at bccdaofficers@birmingham.gov.uk, or call our Contact Centre on 0121 464 4700 option 4 at a safe time.
- If you are a sole housing association or council tenant you might want to consider registering for a mutual exchange through [HomeSwapper](#).
- If you have children living in your home, contact the [Birmingham Children's Trust](#) for advice and assistance.

How might a caseworker be able to help?

- They might be able to apply for additional security measures to be added to your home so that you can continue to live there.
- They can support you in applying for an injunction so that the perpetrator is removed from your home.
- They can refer you to the local MARAC so that you receive appropriate safeguarding support.
- If you qualify, they might be able to assist you with financial support to secure a new home.
- They can refer you to floating and culturally sensitive support services that can help you resettle and break free from abuse.

This is not an exhaustive list of support they can provide.



How can I assist my caseworker?

- Gather your I.D. documents, proof of any benefits including child benefit, birth certificates, pregnancy proofs, and proof of any medical conditions or medication you are taking, and bank statements so that you can bring these to your appointment.
- Write down of all of your monthly income and expenditure and bring this to your appointment.
- Consider monthly items of expenditure you can cut back on as a means of contributing towards any arrears you might have, or contributing towards a deposit on a new property.
- Bring any letters of support from any agencies that you might have spoken with whilst experiencing domestic abuse.
- Plan to maximise your income as a sole claimant upon leaving the relationship so that you are in the best financial position to secure alternative accommodation. See the **Rent arrears, income maximisation, and paying your rent** section of this guide.
- Consider your **long term housing options** so that you are ready to discuss these with your caseworker.
- Register to join the council's [housing register](#).
- Many councils offer exemptions from their local connection criteria for victims of domestic abuse. Google the name of any local authority and the words housing allocation policy to see if you can register with them. You might secure a social rented home quicker.
- Look for a private rented property in an area unknown to the perpetrator that you can afford (see the **Private rented sector options** section of this guide).



I HAVE BEEN GIVEN A SECTION 21 NOTICE BY MY LANDLORD, WHAT DOES THIS MEAN?

Important Notice:

If you have been served with a Section 21 Notice you should contact our [Private Tenant Advice Team](#) immediately on **0121 303 5070** or via email at prs@birmingham.gov.uk.

The team can help you with advice about:

- [Eviction or being asked to leave your home](#) (notice to quit);
- [Harassment from your landlord](#);
- [Repairs](#);
- [Deposits](#);
- [Rent and other charges](#);
- [Tenancy agreements](#);
- [Housing Benefit](#);
- [Your landlord's responsibilities](#);
- [Ending a tenancy](#).

There are rules and processes a landlord or letting agent must follow before they serve a section 21 notice, if they do not follow these rules your notice will be invalid. If you have been served with a Section 21 notice, you can check if it is valid prior to your appointment with a caseworker [here](#). Your caseworker will also check and confirm this for you.

Upon receiving a valid section 21 notice, your landlord must wait a minimum of two months before applying to the courts to seek possession of your property. The landlord does not have to give a reason for serving a Section 21 notice.

If you do not leave by the expiry date on the notice your landlord will need to apply to the court for a possession order to evict you. Provided the correct procedure has been followed by the landlord issuing the Section 21 notice, the court will have no choice but to grant the possession order.

After the court has granted possession to the landlord, if you have still not left within the required period, then a landlord can ask county court bailiffs to evict you.



What steps should I take if my landlord serves a S.21 notice?

Although your landlord does not need to give a reason to evict you, there is often an underlying issue as to why they want the property back. This might be because they wish to increase the rent, move back into the property, let the property to family, sell the property, or because of something you might have done like failing to pay rent on time. They might deem some of your behaviour unacceptable.

Our caseworkers can negotiate with landlords to see if they are willing to withdraw notice. They have a range of tools they can use during negotiations such as rent repayment agreements, promised behaviour in future agreements, and financial assistance.

To better support your caseworker before your appointment you should:

- Speak with your landlord to confirm why they are serving notice and ask whether there is anything you can do to get them to withdraw notice. Thereafter advise your caseworker on what your landlord has said.
- Confirm and make a note of your landlords contact details so you can provide these to your caseworker.
- Promise your landlord that you will address any behavioural concerns they might have and/or seek assistance to repay any arrears.
- Write down of all of your monthly income and expenditure and bring this to your appointment.
- Gather your I.D. documents, proof of any benefits including child benefit, birth certificates, pregnancy proofs, proof of any medical conditions or medication you are taking, and bank statements for all accounts held by all adult members of your household so that you can bring these to your appointment.
- Ensure that you do not hand back your keys or vacate your property.

Prior to your appointment you can help yourself by:

- Considering monthly items of expenditure you can cut back on as a means of contributing towards any arrears you might have, or contributing towards a deposit on a new property.
- Identifying any savings you might have that could be used for a deposit or rent in advance on another private rented property.
- Looking for a new private rented property that you can afford in a convenient area for all members of your household (see the **Private rented sector options** of this guide).
- Improving your behaviour if your landlord has identified this as a concern.
- Considering all housing options available to you so that you can discuss these with your caseworker (see the **Housing options** section of this guide).
- Check to see if you are claiming all benefits you are entitled to (see **Rent arrears, income maximisation and paying your rent** section of this guide).
- If you are having issues with your landlord or have concerns regarding their behaviour you can seek advice from our [Private Rented Sector Advice Team](#) on 0121 303 5070. You can also email the team at prs@birmingham.gov.uk.

If you do not have any savings, continue a search for a private property as your caseworker might be able to assist you with a deposit and/or rent in advance. However, you will need to provide your caseworker with bank statements so that they can verify you cannot afford this yourself.

I HAVE BEEN GIVEN A SECTION 8 NOTICE, WHAT DOES THIS MEAN AND WHAT CAN I DO?

Important Notice:

If you have been served with a Section 8 Notice you should contact our [Private Tenant Advice Team](#) immediately on **0121 303 5070** or via email at prs@birmingham.gov.uk. The team can help you with advice about:

- [Eviction or being asked to leave your home](#) (notice to quit);
- [Harassment from your landlord](#);
- [Repairs](#);
- [Deposits](#);
- [Rent and other charges](#);
- [Tenancy agreements](#);
- [Housing Benefit](#);
- [Your landlord's responsibilities](#);
- [Ending a tenancy](#).

Your landlord can give you a section 8 notice if they have a legal reason to end your tenancy. For example, rent arrears.

Legal reasons for eviction are called 'grounds for possession'. There are [17 separate grounds](#) on which a landlord might serve a Section 8 notice.

To evict you with a section 8 notice, your landlord must:

- List the grounds on the notice,
- prove the grounds apply to you in court.

Details of how to check if your Section 8 notice is valid can be found [here](#).

Common grounds for landlords serving S.8 notices

Rent arrears is the most common reason for landlords serving a section 8 notice.

A section 8 notice for rent arrears must give you a minimum of two weeks' notice before a landlord can apply to the courts for possession.

The legal reasons the landlord can use are:

- Ground 8 - if you owe at least 2 months' rent,
- Ground 10 - if you owe some rent,
- Ground 11 - if you keep paying your rent late.

Your landlord can use ground 11 even if you do not owe rent when they give you a notice.

Shelter have produced a comprehensive guide on [how to deal with rent arrears](#).

Additional common grounds for serving section 8 notices

Other common grounds for private landlords serving section 8 notices include:

- Ground 12 - you break a term in your tenancy agreement,
- Ground 13 - you cause damage to property,
- Ground 14 - you behave antisocially.

There is no minimum notice period for ground 14 and your landlord could apply to the courts for eviction on the day

What support can I get?

Breathing Space Debt Support

Breathing Space is a scheme that can help tenants with rent arrears. It pauses the eviction process for up to 60 days while you get debt advice.

Find out if you could get [breathing space](#).

Early legal advice

From 1 August 2023 you can get early legal advice as soon as you are at risk of losing your home. You do not have to wait until the court hearing. This advice is free no matter what your income is.

Search for a local adviser on [gov.uk](#). Tick 'Housing Loss Prevention Advice Service'.

Legal aid

You might be able to apply for [Legal aid](#) for help with completing the defence form. You should Call Civil Legal Advice on 0345 345 4 345 to see if you are eligible for support. You can ask to be called back by texting 'legalaid' and your name to 80010.

Support from your caseworker

You can also ask your caseworker for assistance in completing the defence form although [Court guidance](#) says you could send a short statement if you cannot get help and do not know what to write on the defence form. You should explain your situation and why a possession order should not be made.

Your caseworker might be able to help to pay some or all of your arrears providing the tenancy is affordable moving forwards and you agree to a rent payment plan.

Defending a possession claim

If your landlord starts legal action you will get letters and forms from the court. You should keep them together in a file and share them with your caseworker. As a minimum you should expect to receive:

- Claims and Defence Forms,
- Notice of Possession Hearing.

Complete the Defence form

The court will send you a:

- N5 Claim form,
- [N11R Defence form](#).

Study the claim form carefully to identify any mistakes or anything you disagree with and discuss this with your caseworker and anyone else providing you with assistance.

The defence form allows you to tell the court why you should not be evicted. For example, if:

- What the landlord says is not true;
- You can repay the rent you owe;
- You have a claim for compensation that will reduce rent arrears;
- You accept your behaviour has been poor and agree to behave better in future.

Attend the court hearing

The hearing usually takes place at your local county court. It should only happen online or by phone if you agree to it. Your notice of possession hearing tells you:

- The time and date of the hearing,
- How to get free legal help on the day.

When the court can let you stay

The court may decide it is not reasonable to evict you even if your landlord proves a legal ground.

The legal reasons when the court can decide not to end your tenancy include:

- Ground 10 - you have some rent arrears,
- Ground 11 - you keep paying your rent late,
- Ground 12 - you break a term in your tenancy agreement,
- Ground 14 - you behave antisocially.

The court can make a suspended possession order. This means that you can stay in your home if you keep to conditions.

For example, the court could let you stay and repay the rent you owe over time if your landlord has not used ground 8 or you have reduced your arrears to below 2 months by the time of the hearing.

Immediate steps to take when served with a Section 8 Notice

- Speak with your landlord to confirm why they are serving notice and ask whether there is anything you can do to get them to withdraw the notice.
- Confirm and make a note of your landlords contact details so you can provide these to your caseworker.
- Advise your landlord that you will address any behavioural concerns they might have and/or seek assistance to repay any arrears.
- If you are having issues with your landlord or have concerns regarding their behaviour you should seek advice from our Private Rented Sector Advice Team on 0121 303 5070. You can also email the team at prs@birmingham.gov.uk.
- Seek early legal advice from the Housing Loss Prevention Advice Service.
- Check to see if you qualify for Breathing Space Debt Assistance.
- Check to see if you are eligible for Legal aid and assistance in completing the N11R court defence form.
- If you cannot access legal assistance, ask your caseworker for help in completing the form immediately and for financial assistance if you have arrears. If your court hearing is sooner than your appointment with a caseworker, call 0121 303 7410 and select option 3 to advise us of this, we might be able to arrange an earlier appointment.
- You should submit your defence form to the court within 14 days of receiving the claim and defence form.
- You should attend the possession hearing and update your caseworker with the outcome immediately afterwards.
- You should go prepared to the hearing with a clear plan as to how you will address your rent arrears or antisocial behaviour.

What else can I do to prior to my appointment with a caseworker?

- Gather your I.D. documents, proof of any benefits including child benefit, birth certificates, pregnancy proofs, and proof of any medical conditions or medication you are taking, and bank statements for all accounts held by all adult members of your household so that you can bring these to your appointment.
- Write down of all of your monthly income and expenditure and bring this to your appointment.
- Consider monthly items of expenditure you can cut back on as a means of contributing towards any arrears you might have, or contributing towards a deposit on a new property.
- Check to see if you are claiming all benefits you are entitled to (see **Rent arrears, income maximisation and paying your rent** section of this guide).
- Gather any documents received from the courts and ensure you bring these to your appointment.
- Gather any other documentation you might have received (including contact details for any police officers or support workers) in relation to any anti-social behaviour or domestic abuse you might have been experiencing at the property and bring these to your appointment.
- Ensure that you do not hand back your keys or vacate your property unless instructed by your caseworker, or the court has granted possession.
- Ensure that you provide your caseworker with any documents received from your landlord and the courts.
- Identify any savings you might have that could be used for a deposit or rent in advance on another private rented property.
- Look for a new private rented property that you can afford in a convenient area for all members of your household (see **Private rented sector options** section of this guide).
- Improve your behaviour if your landlord has identified this as a concern.
- Consider all housing options available to you so that you can discuss these with your caseworker (see the **Housing options** section of this guide).



EVICTED FROM A SOCIAL RENTED TENANCY

The eviction process for social tenants is a four stage process similar to that for private tenants served a section 8 notice. You will need to defend a possession claim using the same [N11R defence form](#). The most common reasons for eviction are rent arrears and antisocial behaviour.

What steps will my social landlord take to evict me?

Firstly, your council or housing association send you a 'notice seeking possession'. How much notice you're entitled to depends on:

- The reasons for eviction;
- When you received the notice;
- Whether you rent from a housing association or a council.

You're usually entitled to at least:

- 4 Weeks' notice if you have a [secure tenancy](#),
- 2 Weeks' notice if you have an [assured tenancy](#).

There is no minimum notice periods for some antisocial behaviour cases and your landlord can apply for a possession hearing at the same time they serve notice. **You should not vacate a property unless advised by your caseworker.**

All notices are valid for one year. If you have a housing association assured tenancy the year starts from the point at which you receive the notice. For secure tenants the year starts from the date at which your landlord can start court action. Your housing association or council can start court action once the date in your notice has passed.

What documents will I receive from the court?

The court will send you the following documents:

- [N5 Claim form](#) - completed by your landlord,
- [N119 Form](#) - explains why your landlord wants to evict,
- [N11R Defence form](#) - for you to return within 2 weeks.

You will usually be notified of the time and date of the court hearing at this stage. Check the paperwork to find out:

- When and where it will take place,
- How to get free legal help on the day.

Possession hearings are normally held at your local county court. Hearings can take place online or by phone. This should only happen if you agree to this.

You should always attend or let the court know if you cannot attend the hearing and the reasons why. For example, sudden and serious ill health.

What support can I get to defend the eviction?

Breathing Space Debt Support

Breathing Space is a scheme that can help tenants with rent arrears. It pauses the eviction process for up to 60 days while you get debt advice.

Find out if you could get [Breathing Space Debt Assistance](#).

Early legal advice

From 1 August 2023 you can get early legal advice as soon as you are at risk of losing your home. You do not have to wait until the court hearing. This advice is free no matter what your income is.

Search for a local adviser on [gov.uk](#). Tick 'Housing Loss Prevention Advice Service'.

Legal aid

You might be able to apply for Legal aid for help with completing the defence form. You should call Civil Legal Advice on **0345 345 4 345 to see if you are eligible for support**. You can ask to be called back by texting 'legalaid' and your name to 80010.

Support from your caseworker

You can also ask your caseworker for assistance in completing the defence form although [court guidance](#) says you could send a short statement if you cannot get help and do not know what to write on the defence form. You should explain your situation and why a possession order should not be made.

Your caseworker might be able to pay some or all of your arrears providing the tenancy is affordable moving forwards and you agree to a rent payment plan.

What are the possible court outcomes?

The court will either make a:

- [Suspended possession order](#): This means the judge has decided you can stay in your home if you keep to certain conditions such as paying your rent and a contribution towards the arrears, or promising not to engage in antisocial behaviour.
- [Outright possession order](#): This means that the judge has set a date by which you must leave the property or face eviction by a court bailiff. You can ask the court to delay the possession date on an outright order for up to 6 weeks if it would cause you hardship to leave earlier. For example, if you're ill or have young children.

What is a bailiffs notice?

A bailiffs' notice means your council or housing association have asked bailiffs to evict you. Your landlord can do this if either:

- You break the conditions in a suspended order,
- The date for possession on an outright order has passed.

A notice of eviction from the bailiffs tells you the time and date of the eviction.

What should I do if I receive a bailiffs notice?

Ask your landlord to stop the eviction. The council or housing association may still consider stopping the eviction at this stage if you show that you will:

- Pay your weekly rent in full,
- Reduce your arrears in affordable instalments.

Shelter have produced a comprehensive guide on [how to deal with rent arrears](#).

What happens if my landlord will not stop the eviction?

The bailiffs will come on the [eviction date](#) as planned if you're a housing association tenant with a possession order made on ground 8 (serious rent arrears).

If the possession order was made on a different ground you should act fast and ask the court to suspend the warrant using a [N244 form](#). It costs £14 to apply unless you qualify for [help with court fees](#). You should apply to suspend the warrant as soon as possible giving a minimum of 3 days' notice.

Steps to take when served a Notice Seeking Possession from your social landlord

- Contact your landlord, ask them to withdraw notice and advise them that you will address any behavioural concerns they might have and/or seek assistance to repay any arrears.
- Seek early legal advice from the [Housing Loss Prevention Advice Service](#).
- Check to see if you qualify for [Breathing Space Debt Assistance](#).
- Check to see if you are eligible for [Legal aid](#) and assistance in completing the N11R court defence form.
- If you cannot access legal assistance, ask your caseworker for help in completing the form immediately and for financial assistance if you have arrears. If your court hearing is sooner than your appointment with a caseworker, call 0121 303 7410 and select option 3 to advise us of this, we might be able to assist you sooner.
- You should submit your defence form to the court within 14 days of receiving the claim and defence form.
- You should attend the possession hearing and update your caseworker with the outcome immediately afterwards.
- If you receive a bailiffs warrant for any other reason than ground 8 (severe rent arrears) you should contact your caseworker, complete the [N244 form](#), and attend the short hearing.
- You should go prepared to the hearing with a clear plan as to how you will address your rent arrears or antisocial behaviour.

What else can I do to prior to my appointment with a caseworker?

- Gather your I.D. documents, proof of any benefits including child benefit, birth certificates, pregnancy proofs, proof of any medical conditions or medication you are taking, and bank statements for all accounts held by all adult members of your household so that you can bring these to your appointment.
- Write down of all of your monthly income and expenditure and bring this to your appointment.
- Consider monthly items of expenditure you can cut back on as a means of contributing towards any arrears you might have, or contributing towards a deposit on a new property.

- Check to see if you are claiming all benefits you are entitled to (see **Rent arrears, income maximisation and paying your rent** section of this guide).
- Gather any documents received from the courts and ensure you bring these to your appointment.
- Gather any other documentation you might have received (including contact details for any police/housing officers or support workers) in relation to any anti-social behaviour or domestic abuse you might have been experiencing at the property and bring these to your appointment.
- Ensure that you do not hand back your keys or vacate your property unless instructed by your caseworker, or the court has granted possession.
- Ensure that you provide your caseworker with any documents received from your landlord and the courts.
- Identify any savings you might have that could be used for a deposit or rent in advance on another private rented property.
- Look for a new private rented property that you can afford in a convenient area for all members of your household (see **Private rented sector options** section of this guide).
- Improve your behaviour if your landlord has identified this as a concern.
- Considering all housing options available to you so that you can discuss these with your caseworker (see the **Housing options** section of this guide).



WHAT IF I HAVE CONCERNS ABOUT THE SAFETY OF A CHILD OR VULNERABLE ADULT?

If you believe your concern is an emergency, or if someone is in immediate danger, you should contact the Emergency Services by calling 999.

Children's Advice and Support Service?

The Children's Advice and Support Service (CASS) provides a single point of contact for members of the public who want to seek support or raise concerns about a child. If you are concerned about a child contact them Monday to Thursday: 8:45am to 5:15pm or Friday: 8:45am to 4:15pm on **0121 303 1888**. Outside these hours call **0121 675 4806**.

Adult Social Care

If you have concerns about the abuse or neglect of an adult with care and support needs you contact Adult Social Care between the hours of 9am and 5pm Monday to Friday on **0121 303 1234**. You can also report a concern in the following ways:

- **Email:** CSAdultSocialCare@birmingham.gov.uk,
- **Text Relay:** Dial 18001, followed by the full national phone number.

Adults with care and support needs are age 18 and over and may:

- Have a learning disability;
- Have a mental health need or dementia or a personality disorder;
- Have a long or short term illness;
- Have an addiction to a substance or alcohol; or
- Be elderly and frail due to ill health, disability or ill mental health.

Only call the safeguarding number if you believe it's a safeguarding concern. If you call for anything else, you could be preventing a citizen from getting through who may be being abused.

TEMPORARY ACCOMMODATION FOR PRIORITY NEED HOUSEHOLDS

If the council have reason to believe you are homeless, eligible for help and in priority need, we have a duty to make an offer of interim accommodation (often referred to as temporary accommodation) should you have nowhere suitable to stay as a temporary measure. If you are not in priority need the council will not have a duty to provide temporary accommodation.

If you reject an offer of temporary accommodation our duty will come to an end – unless it is reactivated by a change of circumstance.

The council must provide interim accommodation until we make a decision on whether you are in priority need. If you are intentionally homeless and in priority need, the council will only have a duty to provide you with temporary accommodation for a reasonable period to enable you to secure your own accommodation. When owed the main housing duty, If the council offers you suitable accommodation and you refuse, we may have no further duty to help you.

What can I expect from temporary accommodation and will it be in Birmingham?

The Council aims to secure suitable accommodation within Birmingham wherever reasonably practicable to do so. However, our ability to do so is subject to the supply of suitable accommodation being available within Birmingham. As there is a serious shortfall of accommodation in Birmingham to meet housing need, it will not be reasonably practicable to provide accommodation within the borough to every household and there will be an increasing need to use accommodation that may be at some distance from Birmingham.

What should I do if I am placed in temporary accommodation?

You should always work with your caseworker and support them in attempts to relieve your homelessness by adhering to the steps in your personalised housing plan.

You are responsible for meeting the costs of your temporary accommodation placement. When owed the main duty, failure to pay your temporary accommodation rent and service charges could result in you losing both your accommodation, and assistance in being rehoused. This would affect your banding on the council housing register. Therefore, when placed in temporary accommodation one of the first things you should do is make a Housing Benefit Claim Online and submit any proofing documents required to make the claim live.

If you need help to make a claim, speak with your caseworker or any temporary accommodation or homeless centre support officer that might be assisting you. Staff at our Customer Service Centres can also help to complete a claim.

Do not rely on being rehoused through our Housing Register

When placed in temporary accommodation, you should not rely on being made an offer of socially rented accommodation as a result of an application to join our housing register. There are over 22,000 people already on the Housing Register who require social housing. It can take several years before you are offered a social housing property, even with the highest priority, due to the volume of people in need. Please follow this link for further information on this: Average Waiting Time and Recent Let Data.

You should explore alternative long term Housing Options in Birmingham.

To reduce demand on temporary accommodation we may seek to make you an offer of private rented accommodation in discharge of any homelessness duties.

WHAT LONG-TERM SECURE HOUSING OPTIONS SHOULD I EXPLORE?

The council's housing register

You can join the [housing register](#) at the same time as applying for rehousing as a homeless person. Birmingham City Council has an [allocations scheme](#) for deciding who is prioritised for rehousing.

Reasons that someone might not be able to join our allocations scheme include:

- Immigration status (this could prevent you from joining any housing register).
- Unacceptable behaviour, for example, serious anti-social behaviour or having previous rent arrears.

All schemes must give priority when allocating council housing to certain groups of people. This is called 'reasonable preference'. You might have a reasonable preference if:

- You live in overcrowded or unsanitary accommodation;
- You are statutorily homeless;
- You are moving on from care;
- You live in a household with someone who needs settled accommodation because they are ill or disabled.

This is not an exhaustive list; you can download our [full allocations policy or summary document](#) from our website.

Other council's housing register

Birmingham City Councils housing register is oversubscribed. Many councils offer exemptions from their local connection criteria, especially for victims of domestic abuse or armed service personal. Google the name of any local authority and the words housing allocation policy to see if you can register with them. You might secure a social rented home quicker.

Housing associations

Housing associations may be able to offer good accommodation at an affordable rent. Some will only let you apply if you already have your name on the council's [housing register](#).

Other Housing Associations like [Midland Heart](#) and [Bourneville Village Trust](#) operate their own housing register. If you are interested in renting a property from a housing association, you should contact them directly to ask about applying to join their housing list.

[Here](#) you can find the contact details of all Housing Associations that operate across Birmingham. You should try contacting them to see if you can register with them directly.

HomeSwapper

[HomeSwapper](#) is the easiest way to swap your social home by way of a mutual exchange. A mutual exchange is a home swap between two social housing tenants. It can happen for many reasons, such as needing more (or less) space, moving for work or to be closer to family. It's a great option for social housing tenants who can't access or don't want to wait for the normal allocation process. It gives you more control and means you're able to choose a home that suits your needs better in a place you want to live.

[Register with HomeSwapper](#) today.

You will need to be a social housing tenant with a secure or assured tenancy. If you have a starter tenancy or a demotion order you probably won't be allowed to swap. If you're not sure, it's always a good idea to get in touch with your landlord to find out what type of tenancy you have and if you're allowed to swap, before you start looking. It's important to remember that you will not be allowed to swap with a private tenant, both homes need to be social housing properties.

Living with Family and Friends

Living with family or friends can be a suitable housing option for all involved. Some relatives or friends might be struggling with the cost of living and the idea of taking in a lodger that they know may appeal to them as means of helping them to meet their housing costs. They might be able to earn £7,500 per year tax-free under the Rent a Room Scheme.

Living with family or friends can be a suitable alternative housing option whilst you consider alternative long term housing options like private renting or securing a home through the council or another council waiting list. You might be able to save for a deposit or rent in advance whilst living with family or friends.

If your friend or relative is a council tenant they will need to ask our permission before renting a room out to you. If they are a Housing Association Tenant they will need to ask permission from their landlord.

Affordable home ownership schemes

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.

'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;
- You used to own a home but cannot afford to buy one now, or
- You are an existing shared owner looking to move.

Share to Buy Birmingham can help you find shared ownership properties within the city. You should enquire to see if there is a suitable option for your household.

Private rented sector options

A Private Rented 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. Many private rented properties come part or fully furnished.

In Birmingham we have a good supply of private rented properties in most areas of the city, it is estimated that there are around 80,000 private properties. 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.

The following websites are useful for finding private rented properties:

- SpareRoom: tends to have nice rooms at great prices with all bills included,
- Gumtree Properties to Rent: broad range of PRS accommodation options,
- Flatmate: some properties to rent and flat share opportunities,
- Roomies.co.uk: find like-minded people to share with,
- Rightmove: broad range of properties to rent,
- Zoopla: broad range of properties to rent,
- DSS Move: properties to rent at affordable rent levels,

- [Mitula Property](#): thousands of rental properties available,
- [OpenRent](#): hundreds of properties with bills included,
- [OnTheMarket](#): hundreds of family sized properties for rent,
- [Homefinder UK](#): affordable homes with an easy search function for adapted properties.

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.

What financial assistance can I get to help me secure a private property?

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.

Financial assistance from your caseworker

If you qualify, you may be able to access financial assistance with a deposit and/or rent in advance from your caseworker. Financial assistance grants can assist with preventing homelessness by paying off arrears, helping you remain in your current accommodation, or with securing new accommodation. **Speak to your Caseworker to see if you qualify for assistance.**



10 Steps to take to secure a Home in the Private Rented Sector

Finding your own home in the private rented sector is a good way to find longer term accommodation more quickly and **allows you more choice**. Below are 10 steps you can take to secure a home.

1. **Work out what you can afford.** Calculate how much you can afford to spend on rent, taking into account your monthly income and outgoings. You will also be responsible for all utility bills so take that into account too. Be realistic.

Local Housing Allowance (LHA) rates are used to calculate how much Housing Benefit you may get if you rent private housing. Use these websites to check what you are eligible for:

lha-direct.voa.gov.uk/bedroomcalculator.aspx

lha-direct.voa.gov.uk/search.aspx

<http://www.gov.uk/benefits-calculators>

Your caseworker can/should do an affordability assessment with you, speak to them about this.

Birmingham City Council can help you. You may be able to access funds to **help with your deposit or rent and/or utilities payments**. There are also funds available to incentivise landlords to rent to citizens on Housing Benefit. Speak to your caseworker who can advise you about funding that might be available to support you to move into PRS accommodation. You can also contact AFT@birmingham.gov.uk.

2. **Create a list of must-haves.** Make a list of essential features and amenities for your rental property, such as the number of bedrooms, pet-friendliness, parking, or specific appliances.
3. **Research locations.** Consider factors such as proximity to your workplace and/or schools if applicable, access to public transportation and local amenities. Research different areas to find the one that suits your needs and preferences. You may find there are more suitable or affordable properties available outside of Birmingham.
4. **Internet access.** If you have a device on which to access the internet, you can access BCC Free Wi-Fi at your local library. If you don't have a device on which to access the internet you can use a computer at your local library; search for your local library [here](#).
5. **Start your search online.** Use online platforms such as [Zoopla](#), [Rightmove](#), [OpenRent](#), [OnTheMarket](#), [HomeFinder UK](#) to search for available rental properties in your desired area. These platforms allow you to filter your search based on criteria such as location, price range, number of bedrooms, and property type. You can also set up email alerts when new properties are listed that meet your criteria.
6. **Engage with local estate agents** who may have access to properties that are not listed online.
7. **Utilise social media and local groups** and talk to family and friends. [Gumtree](#) and [Facebook Marketplace](#) regularly advertise local properties for rent.
8. **Get your documents ready.** Get hard copies of all your documentation ready so they are available to show to Landlords and/or Letting Agents when you start viewing properties. This may include proof of identity, income, credit history, references etc.
9. **Arrange viewings** for properties that are suitable. Prepare a list of questions to ask at the viewing e.g. rent, deposit, contract terms, pets etc. and be ready to present yourself well.
10. **Once you've found a suitable property** seek advice from your caseworker or Temporary Accommodation Support Officer/Homeless Centre Support Officer who can then refer you to the Accommodation Finding Team for help with landlord negotiations and financial incentives.

Accommodation Finding Team

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 Accommodation Finding Team makes renting in the private sector simple for tenants and landlords, the scheme provides incentives to landlords who offer initial 24-month Assured Short Hold Tenancies (AST) to those on the council's homeless and housing registers.

Landlords select from a range of incentives such as our Help to Rent Insurance Scheme, Rent & Deposit Agreement, Incentive payment, and 360 Inventory or Rent Guarantees scheme, which are often barriers to accepting those who are either on benefits, the council's housing register, or low-income families as tenants.

If you are assessed as homeless or threatened with homelessness and wish to secure a place to call home as soon as possible, contact AFT@birmingham.gov.uk.

