

# **Housing Options Update**

June 2024











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#### Introduction

This update outlines the current housing picture within the city and highlights the demand for social housing.

The information in this brief also includes:

- 1. What alternative housing options are available to our citizens
- 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 provides help and support to source accommodation; and by working together with our citizens we explore their full housing options.

When beginning their search for alternative accommodation it is important that citizens are aware that there is a shortage of affordable accommodation both locally and nationally; therefore, it is important that citizens approach their search with an open mind. Chances of securing suitable accommodation will greatly increase if citizens follow the tips set out in this pack and consider all their housing options.

Throughout this update 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 Registered Providers (also known as housing associations) or the council.











# **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, citizens need to consider all other housing options.

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

# Facts citizens should consider before applying for a Council property

The demand for council housing is extremely high and as of June 2024, there are 24,500 households on the housing register.

Birmingham City Council advertise an average of 50 properties a week and receive approximately 450 applications each week. Even if no new applicants applied to join the housing register, it would take many years to house everyone.

# **Headline facts about Council housing in Birmingham**

58,750 Council properties

45% are flats

30% 1 bed or smaller Only 3% have 4 or more bedrooms

- The City Council has approximately 58,750 properties, and this is decreasing each year in 1981 the council had over 123,000 properties.
- The City Council only has 1914 properties that have 4 or more bedrooms.
- There are currently over 24,500 households on the housing register.
- Of these, 7,412 are in Band A, 7,441 are in Band B and 8,976 in Band C.
- The Council and all registered providers let 2847 properties in between 1 June 2023 and 31 May 2024, and this is decreasing each year.
- 10% of our properties are designated for older people aged 55 plus (sheltered properties).
- The Council has over 5250 households living in Temporary Accommodation (TA).











#### LARGER ACCOMMODATION IS VERY SCARCE

- There are 4,015 households on the housing register who need 4-bedroom or larger accommodation.
- There were only 39 properties with 4 or more bedrooms let between June 2023 and May 2024.
- In the same period the council only let 1 properties that had 5 or 6 bedrooms.

# The Council's housing register

Not everybody is accepted to join the City Council's housing register. People will not be able to join the scheme if they are either not eligible for an allocation of social housing, and/or do not meet the qualification criteria as determined in the Council's Housing Allocations Policy. Those who do not qualify for social housing will be offered advice about alternative housing options, including private renting.

To apply to join the housing register citizens need to complete an online application by accessing the Birmingham Choice website on the following link: <a href="https://www.birminghamchoice.co.uk">www.birminghamchoice.co.uk</a>

Citizens will need to provide the following when they register:

- 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)

In addition, citizens are required to submit supporting documentation, attached to their housing application form.

Copies of the following documents for the primary/joint applicant and any other household members aged 18 years or over are required:

- Passport/birth certificate copy
- A utility or Council Tax bill dated within the past three months, from the date of application
- Details of any relevant unspent convictions
- All financial records/bank statements for the three months prior to the date of application for each moving household member, for every separate account they hold
- All legal records relating to property ownership, if applicable
- Proof of their immigration status.

If the above supporting documentation is not provided, the application will be incomplete and may be closed.







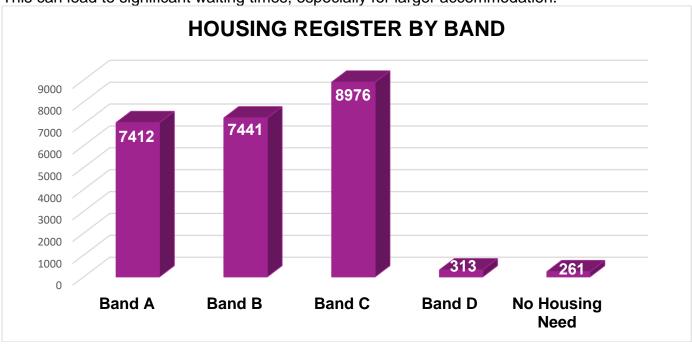




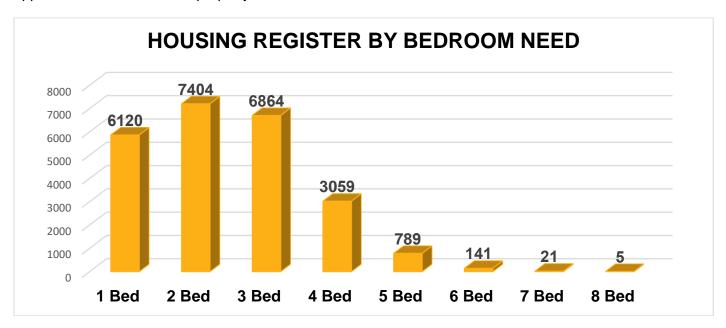
# Housing register statistics

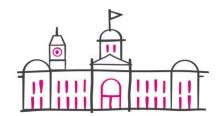
There are currently 24,500 active applicants on the housing register. There are large numbers of applicants in each of Band's A, B and C. 30% of applicants have met the criteria for Band A.

There are many more customers on the housing register than there are properties available. This can lead to significant waiting times, especially for larger accommodation.



Most applicants on the housing register need 2 or 3 bedroom properties. There are a small number of applicants, 167, who need a property with 6 or more bedrooms.



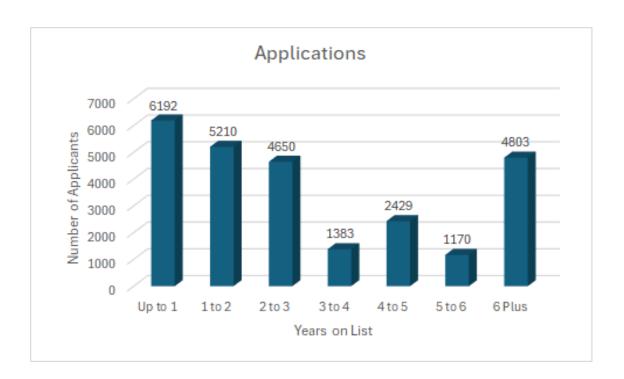








The majority of applicants, 43%, have been on the housing register for less than 12 months. There are a small number, 9.4%, who have been registered for 4 years or more.



The below table shows the number of years applicants have had to wait before being housed. This includes data for all lettings made since 2017.



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# Nominations to properties owned by Registered Social Landlords

Birmingham City Council has a nominations agreement with Registered Providers. Under this agreement, these landlords are committed to allocating a certain percentage of their stock for use on Birmingham City Council's housing register.

Of the total 2847 lettings completed between 1 June 2023 and 31 May 2024, 723 (25%) were nominations to Registered Providers.

Below is a table of Registered Providers that have a nominations agreement with Birmingham City Council:

#### RP's Operating Within BCC Nominations Agreement – April 2021

Anchor Hanover	Tel: 0800 731 2020
Alicilor Hallover	Website Address Link: <u>Anchor Hanover</u>
	Tel: 0121 382 5105
Birmingham Civic	
	Website Address Link: <u>Birmingham Civic</u>
	Tel: 0121 561 1969
Black Country Housing Group	Website Address Link: Black Country Housing
	Group
	Tel: 0300 333 6540
Bournville Village Trust (BVT)	
	Website Address Link: Bournville Village Trust
	Tel: 0330 1234 031
Bromford	
	Website Address Link: <u>Bromford</u>
	Tel: 0800 0850 160
Bromsgrove District Housing Trust	Website Address Link: <u>Bromsgrove District Housing</u>
	Trust
	Tel: 0121 748 8100
Castle Vale Community Housing	
Association/ Pioneer	Website Address Link: Castle Vale Community
	Housing Association
	Tel: 0300 790 6555
Citizen	
	Website Address: <u>Citizen</u>
	Tel: 0300 500 8000
Clarion	
	Website Address Link: Clarion Housing Group











1.5.	
Green Square Accord	Tel: 0300 111 7000
Green Square Accord	Website Address Link: <u>Green Square Accord</u>
	Tel: 0800 111 4013
Longhurst	
	Website Address Link: Longhurst Group
Midland Heart	Tel: 0345 60 20 540
Midiand Heart	Website Address Link: <u>Midland Heart</u>
	Tel: 0121 358 0966
Nehemiah	
	Website Address Link: <u>Nehemiah</u>
Platform	Tel: 0333 200 7304
riatiorm	Website Address Link: <u>Platform Housing Group</u>
	Tel: 020 8168 0500
Sage	
	Website Address Link: <u>Sage Homes</u>
Competition	Tel: 0800 131 3348
Sanctuary	Website Address Link: <u>Sanctuary</u>
	Tel: 0800 121 60 60
Southern Housing (formerly Optivo)	
	Website Address Link: <u>Southern Housing Group</u>
	Tel: 0121 633 4633
Trident	Website Address: Trident
	Tel: 0121 688 2850
Victoria Tenants Cooperative	
-	Website Address: <u>Victoria Tenant Cooperative</u>
	Tel: 0300 555 6666
Walsall Housing Group	Wahsita Address: Walsall Housing Group
	Website Address: <u>Walsall Housing Group</u> Tel: 0121 784 7889
Yardley Great Trust (YGT)	101. 0121 704 7003
	Website Address: <u>Yardley Great Trust</u>











# 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 <u>Homeswapper</u>, 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.











# **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 59,000 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 Council's 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?

Choice

• The private rented sector is growing which this means there are additional properties to choose from in a wider range of areas. There are a number of areas in the city where PRS availability exceeds social housing, increasing the chances of finding a suitable property.

**Flexibility** 

 Most private landlords are looking for long term tenants; however, should circumstances change you will have the flexibility to surrender your tenancy with the appropriate notice provided to your landlord.

Social Housing  There is very limited number of properties available to rent from the council or from registered providers (housing associations) and there can often be a long wait on the housing register. Further information about availability of council housing can be found at the beginning of this information pack.











# **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:

- <u>Deposit Protection Service</u>
- 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 from 1 April 2024. 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
1 bedroom with shared facilities	А	£78.61
1 bedroom self-contained	В	£159.95
2 bedrooms	С	£172.60
3 bedrooms	D	£189.86
4 or more bedrooms	E	£253.15

The rates sometimes change so please check what the latest figures are. <u>You can find the LHA</u> rates on LHA-Direct by searching by postcode or local authority area.

You can also check how many <u>bedrooms you may be eligible for</u>, based on the number of people in your household.

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 <u>income and expenditure form</u> 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-torent/birmingham www.dssmove.co.uk www.spareroom.co.uk

You can also visit a letting agent, who advertise homes for rent on property websites and in their offices.

Try the local high street in the area 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.











# **Accommodation Finding Team (AFT)**

The Accommodation Finding Team (AFT) provides a service for private landlords and letting agencies. The team assist people in Birmingham who are homeless to find good quality, private rented accommodation.

Through regular engagement with landlords, the AFT:

- has good knowledge of what landlords are looking for in tenants.
- understands the issues and circumstances which can lead to tension between a tenant and their landlord.
- recognises the concerns of landlords around recent and planned changes in regulations and legislation.

A key focus of the AFT is to ensure that placements are right for both the tenant and the landlord.

#### How to find out more

To find out more about working with the AFT you can contact the service

by: Telephone: <u>0121 675 4885</u>

Email: 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



- 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 letting 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 letting 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 as wide a range of areas as possible when searching 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 performance 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.

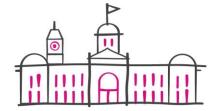
#### Owning your own home

You may be able to get financial help from the government to buy a home.

You could get:

- a home for less than its market value <u>if you're a first time buyer</u> (in England)
- a home through shared ownership (UK wide)
- a <u>loan to help with the cost of building a home or hiring someone to build one</u> (in England, Scotland and Wales)

Visit Affordable home ownership schemes for more information.











# Do you need further information or advice?

If you require any further information, please visit our website <u>here</u> 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
	Birmingham City Council	Out of Hours Service	3	0121 303 2296
Young People 16-25th B'day Inc 16/17 with children	St Basil's Hub	Monday – Friday 9am-5pm Except Wed. 1pm-5pm	Youth Hub, Heath Mill Lane, B9 4AX	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
	Birmingham City Council	18+ years Out of Hours	Phone only	0121 303 2296
Women Fleeing Domestiq Abuse with or without children	Birmingham & Solihull Women's Aid	Monday – Friday 9.15am-5.15pm	Not to be disclosed	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
A Committee of the Comm	Birmingham City Council	Out of Hours Service	ri .	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.







