

Housing Options in Birmingham

September 2023



Facts about Council Housing in Birmingham

59,000
Council
Properties

45%
Are Flats

31%
1 Bed or Smaller

- The city council has approximately 59,000 properties, and this is decreasing each year. In 1981 the council had over 123,000 properties.
- There are currently over 22,000 households on the housing register.
- Of these 6,620 are in Band A and 6,800 are in Band B.
- The council advertised only 2,169 properties in between January 2023 and August 2023, and this is decreasing each year.
- Even if no new applicants applied, it would take many years to clear the current housing register.
- 8% of our properties are designated for older people – aged 55 plus (sheltered properties).
- The Council has over 4,700 households living in Temporary Accommodation (TA).
- There were 1,600 homeless presentations in the first 3 months of 2023.
- Just under 450 (28%) of those were secured accommodation for 6 months plus.

LARGER ACCOMMODATION IS VERY SCARCE

- There were only 25 properties with 4 bedrooms let between January and June 2023.
 - In the last 6 months the council only let 2 properties that had 5 bedrooms but have 745 households on the housing register for this sized property.
 - The Councils TOTAL stock of 6 bedroom or larger properties anywhere in the city is 14. This equates 0.02% of stock.
- Between January and June 2023, the council did not let any properties that had 6 bedrooms or larger but have 155 households on the housing register for this sized property.

BE REALISTIC ABOUT YOUR CHANCES OF SECURING A COUNCIL PROPERTY

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

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Introduction

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

The information in this guide includes:

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

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

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

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

It is important that you keep this booklet as it contains useful information. For further help and support please visit our website [here](#).

Private Rented Sector Options

A Private Rented Sector property could be any type of residential property such as a house, flat, maisonette or bungalow. The property is owned by an individual or private company who then allows someone to live in it for a rental payment.

In Birmingham we have a good supply of private rented properties in most areas of the city, and it is estimated that there are around 80,000 private properties in the city compared to approximately 59,000 council properties. According to one internet website there are currently 2,165 privately rented homes available in Birmingham.

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

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

- Affordability
- Location
- How you will find a property.

Why Rent Privately?

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 extremely 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.

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 Solution and Support Caseworker.

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

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

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

Affordability

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

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

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. Please note that this is the maximum amount of LHA you will get – your actual benefit may be less depending on the amount of money you have coming in and if other adults apart from your partner live with you.

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

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

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

Other Costs

Please seriously consider completing an [income and expenditure form](#) which can be used to help you take control of your financial situation. Once you know where you are 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:

[rightmove](#)

[Zoopla](#)

[Gumtree](#)

[dssmove](#)

[sparerroom](#)

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

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

You can also try shop windows or noticeboards for rooms or properties to rent.

Landlords sometimes advertise their properties in local newspapers.

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

Accommodation Finding Service

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

The scheme will enable landlords to select from a range of incentives such Help to Rent Insurance Scheme, Rent & Deposit Agreement, Incentive payment, 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.

Cllr Sharon Thompson, current Deputy Leader and former cabinet member for homes and neighbourhoods at Birmingham City Council said, "In the last decade, homelessness has risen exponentially and a lack of affordable housing, as well as the impact of the Covid pandemic across the city, is only exacerbating the situation with Birmingham receiving more than 6,000 homeless applications in the last year. "We believe that everyone has the right to a decent home and while Birmingham City Council is the largest local authority housebuilder in the UK; with over 21,00 people on its housing register, it can no longer meet the current level of demand needed to prevent homelessness across the city. It is therefore imperative that we unlock the potential of the private-rented sector to provide housing. for those who are most in need.

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

Since the launch of the scheme, 260 households from the council's homeless register were identified and supported with securing AST for accommodation in the private-rented sector tenancies.

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

House Hunting Tips

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

Reliable
To Pay Rent on
Time

Resilient
In your Search

Ready
To Move In

- Searching online or phoning landlords and lettings agents can be time consuming, and it is likely you will need to make several searches and calls before you will be viewing properties.
- Wherever possible visit lettings agents in person; remember they are working on behalf of the landlord.
- Present yourself well and be prepared to tell them a little about yourself and show them any references you may have.
- Do not 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 are checking local newspapers, websites, community noticeboards, shop windows etc. The wider your search is, the more likely you will be successful.
- When you have viewings of properties be on time, be friendly, look presentable and make sure you have your questions written down and ready to ask; also take ID with you such as a passport, driving licence or utility bill.
- If you have previous landlord references or something similar make copies of them and provide them to landlords and agents.
- Before signing anything, always view a property and raise any questions or concerns you have, making sure these are answered.
- You should consider a wide range of areas as possible when searching where you would like to live to give yourself a better chance of finding somewhere suitable. Consider areas on the outskirts of Birmingham that have good transport links.
- When your tenancy begins you should be provided with:

1. A gas safety certificate
 2. Electrical Safety certificate (EICR)
 3. Energy saving certificate.
 4. Details of your deposit scheme and
 5. A copy of your tenancy agreement.
- Where possible pay your rent by card or bank transfer and clearly label the transaction. If you do not have access to this, your landlord should provide a rent book. Please ensure that you receive receipts for payments.

Owning Your Own Home

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



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

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

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

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

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

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

Social Housing

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

The social housing stock is made up of blend of council owned homes and homes provided by housing associations (also known as registered providers).

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

Facts to Consider before applying for a Council Property

The demand for council housing is extremely high and in August 2023 there were over 21,000 households on the housing register.

Even if no new applicants applied, it would take many years to house everyone on the housing register.

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

Birmingham City Council advertise an average of 66 properties a week and receive an average of 500 applications each week.

**265 Properties
were advertised
in June 2023**

**Average of 171
bids per property**

**Band C applicants
are only likely to be
shortlisted for
Sheltered
Properties**

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

The Councils Housing Register

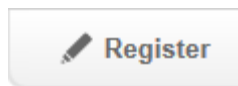
Not everybody is accepted to join the city council's housing register so you should first check whether you are eligible and qualify.

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

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

You will need:

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



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

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

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

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

Help text is available within the application form if you need it.



Submit Form

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

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

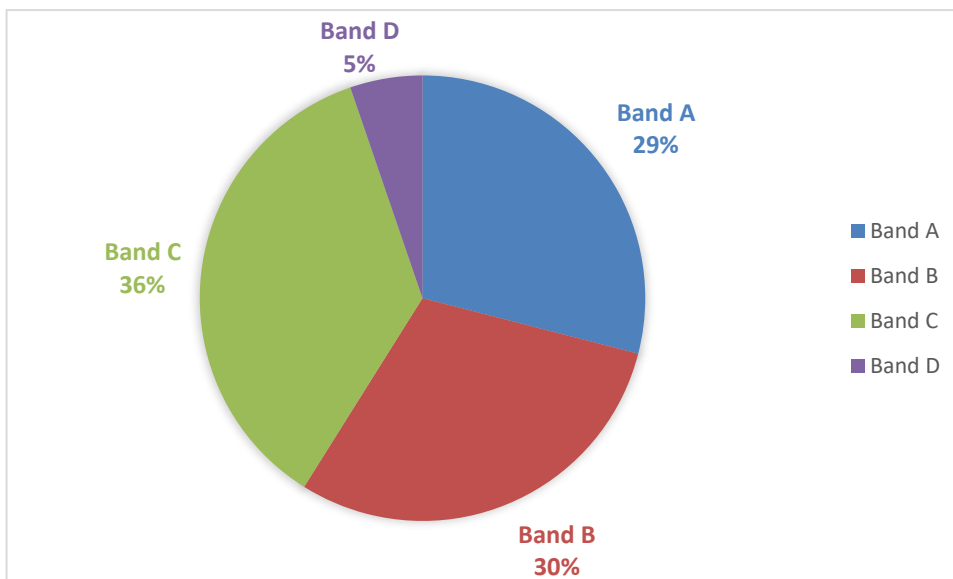
Once your application has been assessed, you will be contacted by email with the decision.

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

Housing Register Statistics

There are over **22,000** applicants on the housing register.

There are large numbers of people in each Band award and there are 30% who have met the criteria for a Band A need.

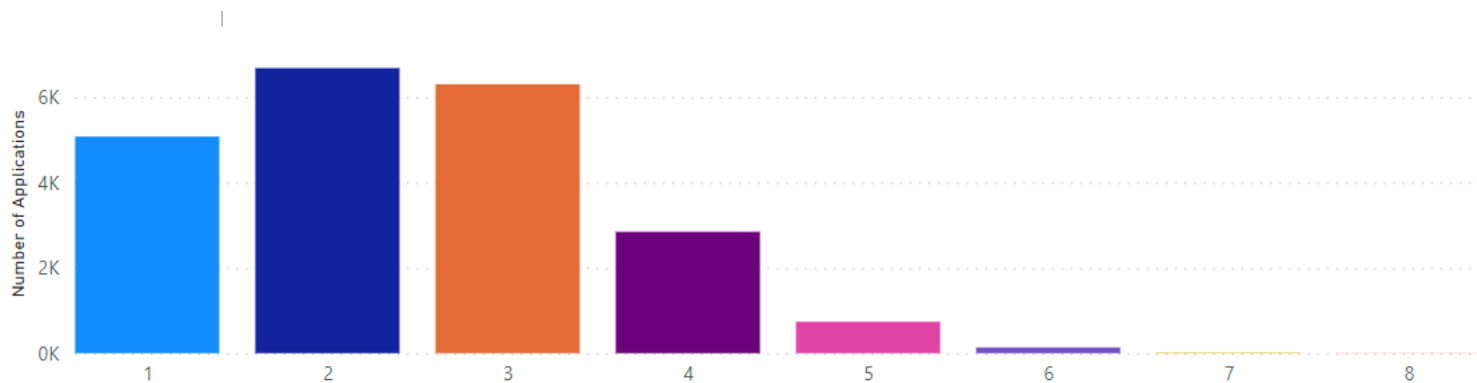


Band	Total
Band A	6632
Band B	6837
Band C	8191
Band D	201

3067 current Birmingham City Council Tenants are registered for a transfer due to overcrowding.

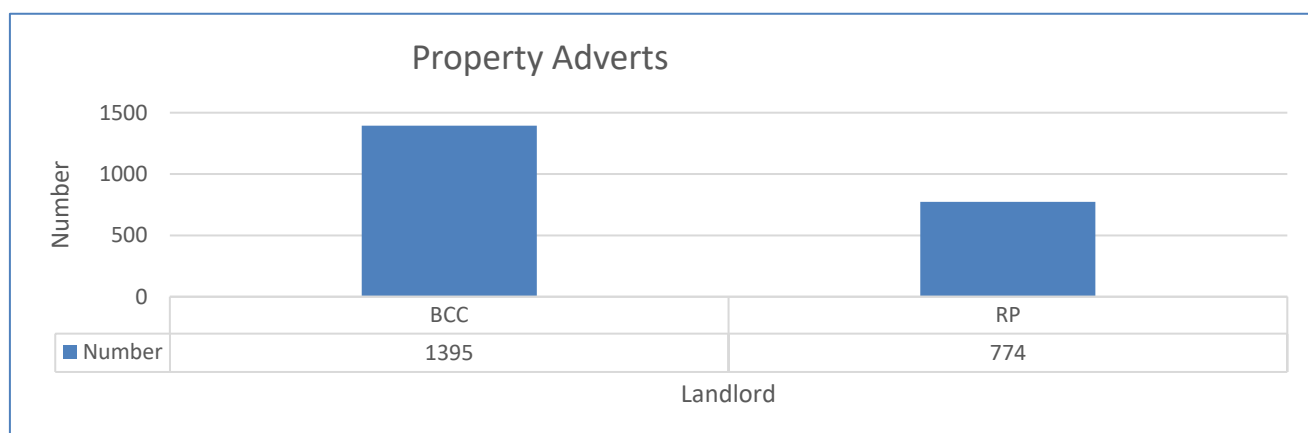
There are many more people on the housing register than there are properties available. This can lead to significant waiting times, especially for larger accommodation.

Housing Register Bedroom Need:



Bedrooms	Applicants
1	5124
2	6729
3	6336
4	2865
5	744
6	137
7	15
8	4

2169 Properties have been advertised between January 2023 and August



24% were sheltered properties (designated for older people)

Housing Association Properties

Birmingham City Council have nomination agreements with some housing associations who have properties in Birmingham (also referred to Registered Providers). Under this agreement, the housing association has agreed to ask for nominations from the Councils' housing register. These nominations are usually requested for 50% of their vacant properties available for re-letting.

The properties the housing associations want nominations for are advertised on the Birmingham Choice website and you must bid for them if you wish to be nominated. If you bid for these properties and are shortlisted, we will send the housing association your details.

We will nominate people in priority order, following the rules in our Allocations Policy. This means the higher your housing need, the more likely you are to be nominated.

The nomination process is likely to include a Housing Officer from the Housing Association contacting you to verify your circumstances. This process usually involves an appointment being arranged directly with you. Housing Associations may also apply additional or different allocation rules. For example, a no pets policy. This will be noted on the property adverts.

Some Housing Associations also 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.

Below is a table listing the Registered Providers Birmingham City Council has nomination agreements with.

Anchor Hanover	Midland Heart
Birmingham Civic	Nehemiah
Black Country Housing Group	Platform
Bournville Village Trust (BVT)	Sage
Bromford	Sanctuary
Bromsgrove District Housing Trust	Southern Housing (was Optivo)
Castle Vale Community Housing Association / Pioneer	Trident
Citizen	Victoria Tenants Cooperative
Clarion	Walsall Housing Group
Green Square Accord	Yardley Great Trust (YGT)
Longhurst	

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 cannot swap properties. You need to wait until you become a secure tenant.

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

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

Supported Housing

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

This includes:

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

If you have a support officer either they, or your Housing Solution and Support Caseworker, can help you contact supported housing providers, or alternatively you can search online for providers in Birmingham.

Do you need further information or advice?

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

Birmingham City Council; Homeless Referral Pathway 2023 v11

All Birmingham citizens can 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. The table below sets out the specialist services provided by, supported, or commissioned by, Birmingham City Council, to prevent and relieve homelessness.

People Group	Organisation	Days & Times	Location	Contact
Families that include children; or all vulnerable due to old age or other factors including hospital discharge	Birmingham City Council Housing Options Centre	Mon-Thurs 9am-4.30pm Wed 10am-4.30pm Fri 9am-4.15pm	Limited in-person service at New Aston House, Alma Street Newtown, B19 2SW	0121 303 7410 (option 3) call in first instance
	Birmingham City Council	Out of Hours Service Mon-Thurs 5.15pm-9am Fri 4.15pm - 9am Mon		0121 303 2296
Young People 16-25 th birthday 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 Mon-Thurs 5.15pm-9am Fri 4.15pm - 9am Mon	Phone only	0121 675 4806
	Birmingham City Council	18+ years Out of Hours Mon-Thurs 5.15pm-9am Fri 4.15pm - 9am Mon	Phone only	0121 303 2296
Women Fleeing Domestic Abuse with or without children	Cranstoun	Mon-Thurs 9am-4.30pm Fri 9am-4.15pm	Dedicated women only space, contact service for address details	0121 272 8905 BHMHousingSolutions@cranstoun.org.uk
Males Fleeing Domestic Abuse with or without children	Cranstoun	Mon-Thurs 9am-4.30pm Fri 9am-4.15pm		0121 272 8905 BHMHousingSolutions@cranstoun.org.uk
	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 day and night	Washington Court B1 1LB	https://www.thestreetlink.org.uk
Single person/childless couple aged 25+	Sifa-Fireside	Monday-Friday 9am-4pm	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 9am-4pm	48-52 Allcock Street B9 4DY	0121 766 1700 option 1 theash@sifafireside.co.uk
	Birmingham City Council	Out of Hours Service Mon-Thurs 5.15pm-9am Fri 4.15pm - 9am Mon		0121 303 2296
Homeless with substance misuse	Change Grow Live (CGL)	Monday – Friday 9am – 5pm	Outreach and key homeless sites	0121 227 5890 Email: birmingham.info@cgl.org.uk
GP service for homeless with physical/mental health issues	Homeless HealthxChange	Monday – Friday 9am-12.30pm 1pm -5pm	William Booth Lane B4 6HA	0121 465 3965

Independent housing advice and advocacy can be provided by organisations including: -
www.shelter.org.uk 0344 515 1800; and www.citizenadvice.org.uk 0344 477 1010

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 Solution and Support Caseworker. It is important to stay connected with your officer and let us know if your circumstances change.

For further help and support visit our website:

www.birmingham.gov.uk/housing_options

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