

Housing Options Update

December 2023



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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 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 housing associations and 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 in December 2023 there are 22,869 households on the housing register.

Birmingham City Council advertise an average of 100 properties a week and receive approximately 480 applications each week. Even if no new applicants came forward, it would take many years to house everyone on the current housing register.

Headline Facts about Council Housing in Birmingham

59,001
Council
Properties

49%
Are Flats

31%
1 Bed or
Smaller

Only 3%
have 4 or
more
bedrooms

- The City Council has approximately 59,001 properties, and this is decreasing each year – in 1981 the council had over 123,000 properties.
- The City Council only has 1,903 properties that have 4 or more bedrooms.
- There are currently over 22,860 households on the housing register.
- Of these 6,918 are in Band A and 7,015 are in Band B and 8,558 in Band C.
- The council let only 2015 properties to customers in between August 2022 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 4903 households living in Temporary Accommodation (TA).
- In the 3 months September 2023 to November 2023 there were 4,041 homeless presentations made – an increase of 21% on the same time in 2022.

LARGER ACCOMMODATION IS VERY SCARCE

- There are 2,968 households on the housing register who need 4-bedroom accommodation.
- There were only 54 properties with 4 or more bedrooms let between August 2022 and August 2023.
- In the same period the council only let 4 properties that had 5 or 6 bedrooms but have

The Councils 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 www.birminghamchoice.co.uk

Citizens will need to provide the following when they register:

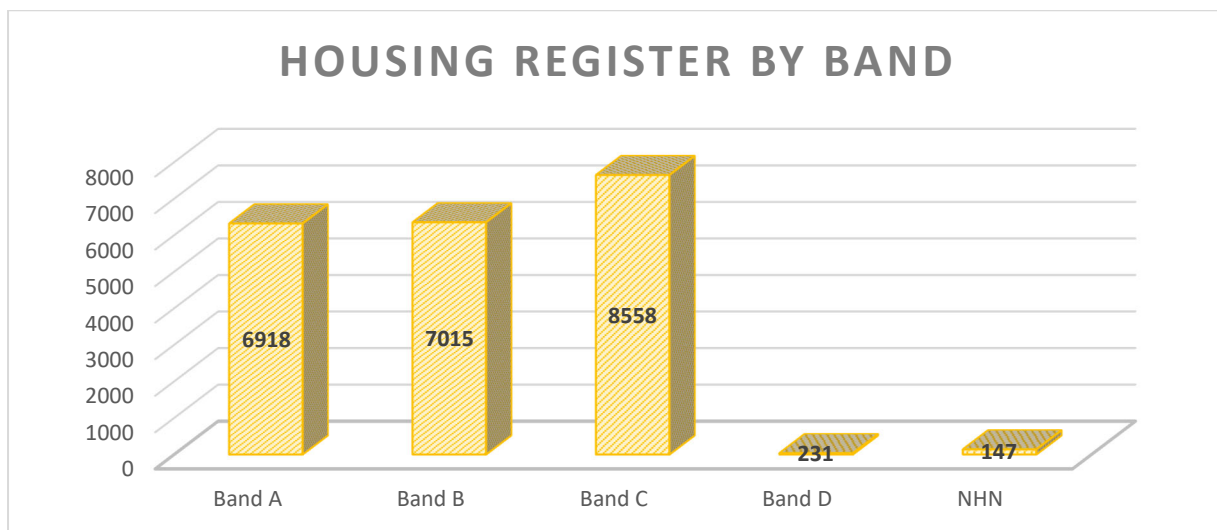
- Full names and dates of birth for all household members
- National insurance numbers for all household members aged 16 and over.
- An email address
- A telephone number.
- Current address, including postcode.
- Address history, including dates, over the last 5 years.
- Homeless reference number (if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



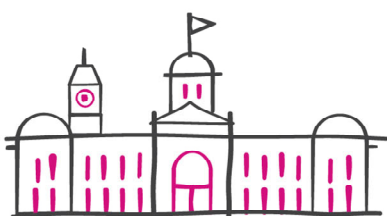
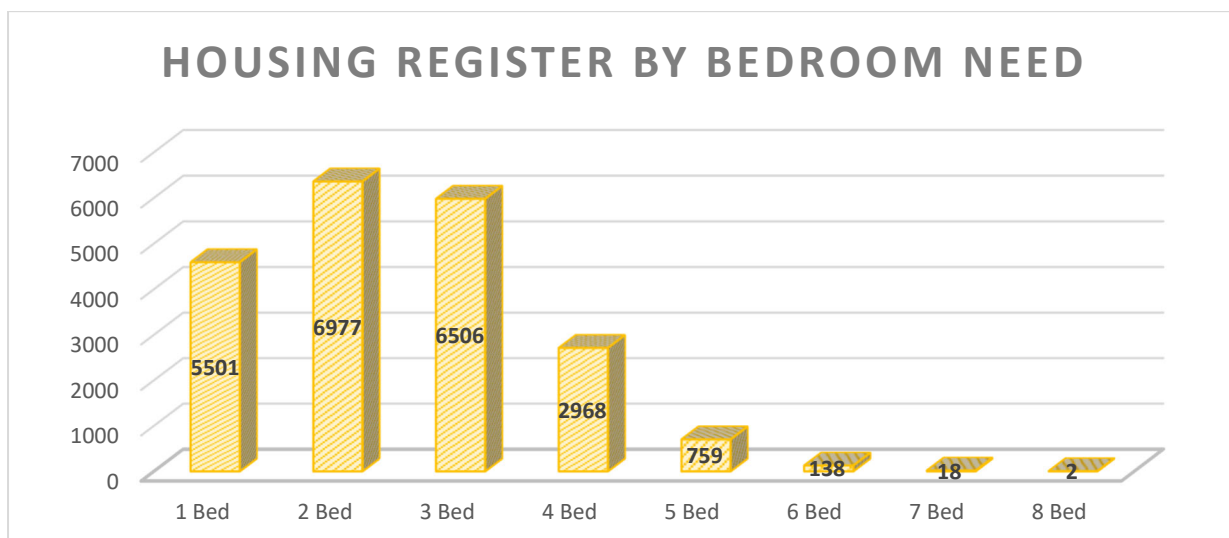
Housing Register Statistics

There are currently 22,869 active applicants on the Housing Register. There are large numbers of applicants in each of Band's A, B and C. There are 30.2% applicants who 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.

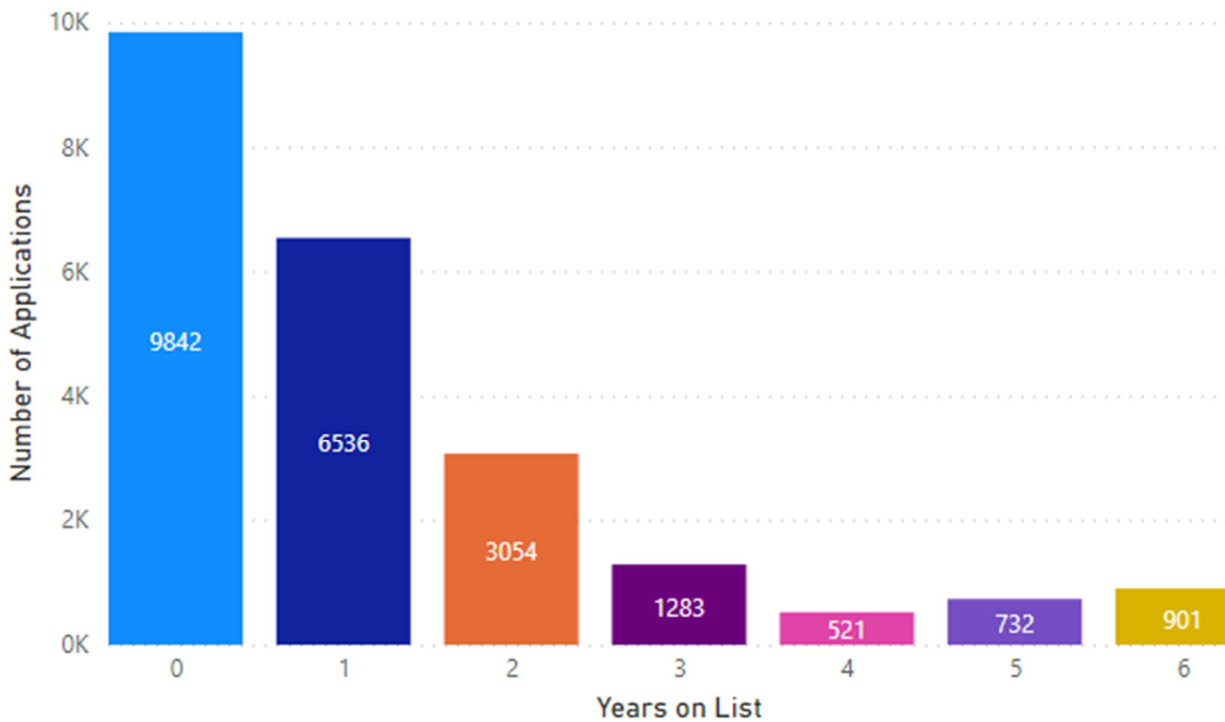


Most applicants on the Housing Register need 2, and 3-bedroom properties. There are a small number of applicants, 158, who need a property with 6 or more bedrooms.



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.

How long people been on the list

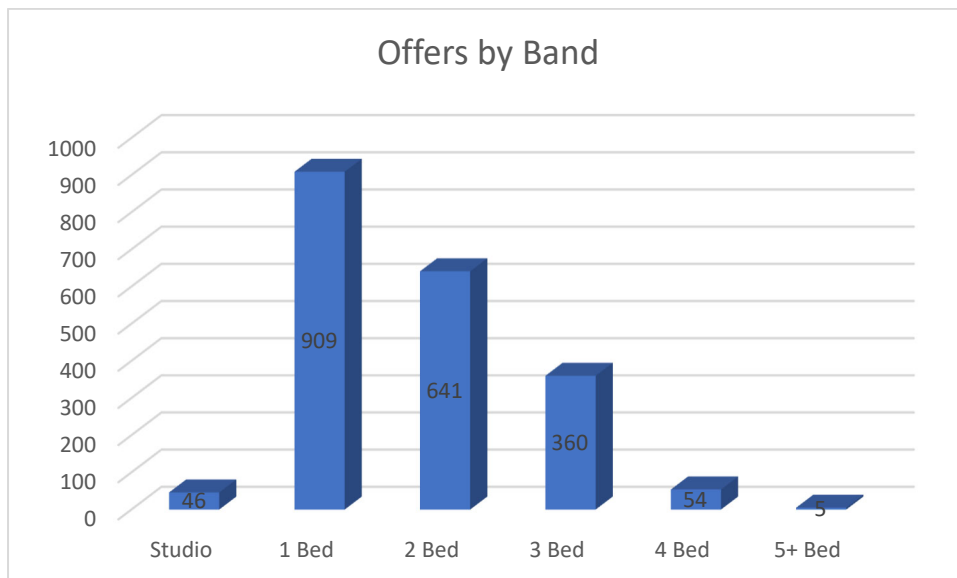


Offers Data

2015

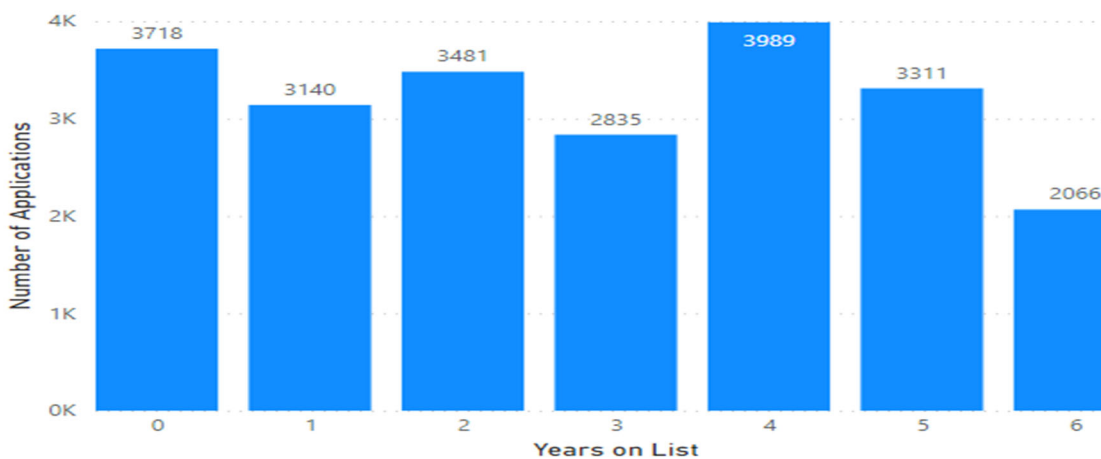
Properties were offered between August 2022 and August 2023

47% of all offers made between August 2022 and August 2023 were for Studio or 1-bedroom accommodation.



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

How long on list before Housed



Nominations to properties owned by Registered Social Landlords

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

Of the total 2015 offers made by Birmingham City Council, 397 were nominations to registered social landlords.

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

RPs Operating Within BCC Nominations Agreement – April 2021

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



Social Housing Exchanges

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

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

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

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



Supported Housing

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

This includes:

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

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



Private Rented Sector Options

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

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

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

- Affordability
- Location
- How you will find a property

Why Rent Privately?

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:

- [Deposit Protection Service](#)
- [My Deposits](#) (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 2020. Please note that this is the maximum amount of LHA you will get – your actual benefit may be less depending on the amount of money you have coming in and if other adults apart from your partner live with you.

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

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

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



Other Costs

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

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

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

How to Search for a Property

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

www.rightmove.co.uk/

www.zoopla.co.uk

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

www.dssmove.co.uk

www.spareroom.co.uk

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

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

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

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



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: [0121 675 4885](tel:01216754885)

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

Ready
To Move In

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



- When your tenancy begins you should be provided with:
 1. a gas safety certificate,
 2. energy saving certificate.
 3. details of your deposit scheme and
 4. a copy of your tenancy agreement.
- Where possible pay your rent by card or bank transfer and clearly label the transaction. If you do not have access to this, your landlord should provide a rent book. Please ensure that you receive receipts for payments.



Owning Your Own Home

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



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

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

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

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

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

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



Do you need further information or advice?

If you require any further information, please visit our website [here](#) 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		0121 303 2296
Young People 16-25 th 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 Domestic 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
	Birmingham City Council	Out of Hours Service		0121 303 2296

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

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







