

Housing Options in Birmingham

February 2019



For further help and support visit our website:

www.birmingham.gov.uk/housing_options

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

Facts about Council Housing in Birmingham

61,000
Council
Properties

48%
Are Flats

30%
1 Bed or Smaller

- The city council has approximately 61,000 properties, and this is decreasing each year – in 1981 the council had over 123,000 properties.
- There are currently over 12,000 households on the council waiting list.
- The council let only 3,500 properties to customers last year, and this is decreasing each year.
- Even if no new applicants came forward, it would take 3 and a half years to clear the current housing waiting list.
- 30% of the city council properties are 1 bed or smaller – these are most likely flats and studio flats.
- 48% of our properties are flats (including 4% which are maisonettes).
- 7.7% of our properties are designated for older people (sheltered properties).
- Only 45% of our properties are houses (excluding bungalows).
- The Council has over 2,500 households living in Temporary Accommodation (TA),
- In 2017/18 the council only let 96 properties that had 4 bedrooms but have over 1,700 households on the waiting list for this sized property.
- In 2017/18 the council only let 5 properties that had 5 bedrooms but have 381 households on the waiting list for this sized property. The Councils TOTAL stock of 5 bedroom properties anywhere in the city is 131.
- In 2017/18 the council let NO properties that had 6 bedrooms or larger but have 78 households on the waiting list for this sized property – The Councils TOTAL stock of 6 bedroom or larger properties anywhere in the city is 13.

BE REALISTIC ABOUT YOUR CHANCES OF SECURING A COUNCIL PROPERTY

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

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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 your Housing Needs Officer you will be able to explore your full housing options.

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

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

It is important that you keep this booklet as it contains useful information. If you have any questions about the information in this booklet please contact Newtown Housing Options or for further help and support please visit our website at: https://www.birmingham.gov.uk/info/50094/housing_options.

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 rented properties in the city compared to approximately 61,000 council 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 waiting list. 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:

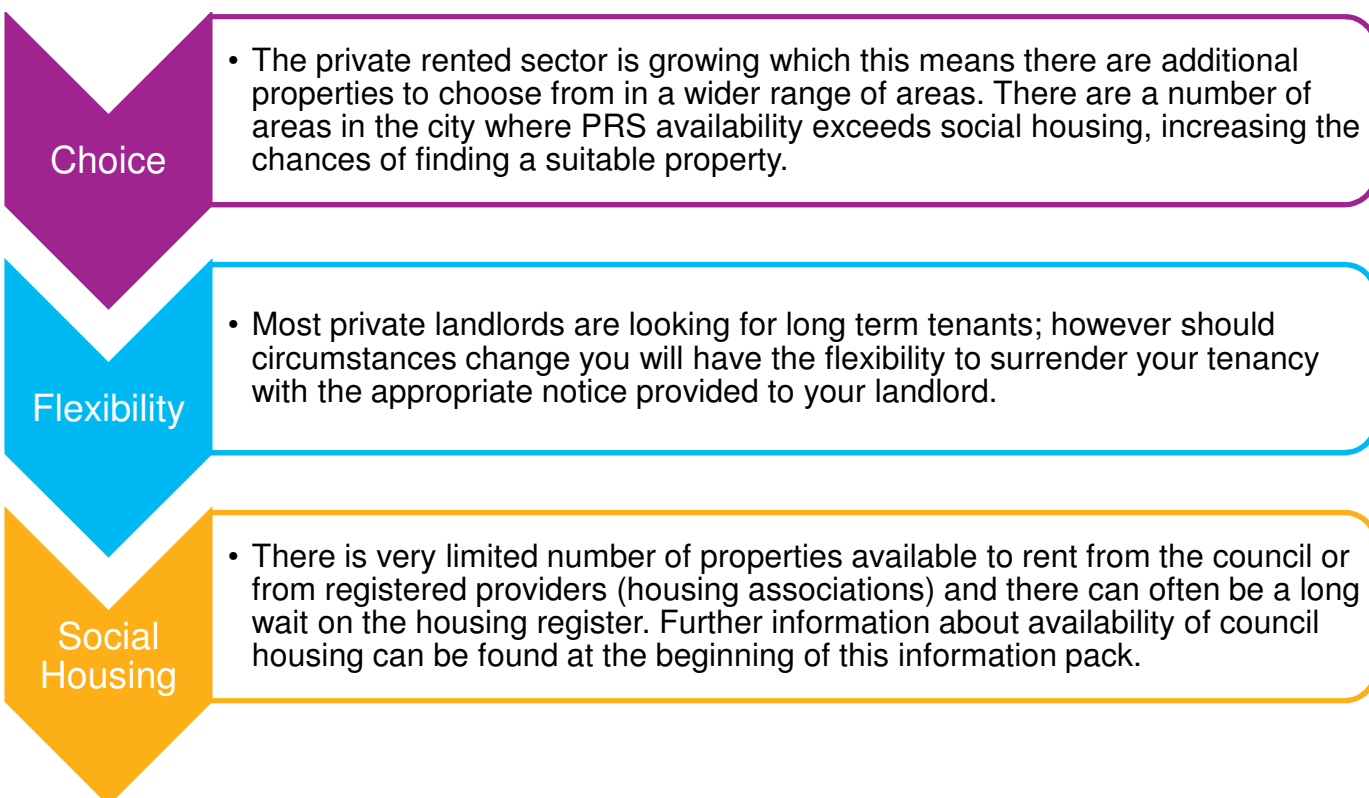
- Affordability
- Location
- How you will find a property

Let to Birmingham is a social lettings agency which can support you in finding a property.

This scheme is set up in partnership with the council to assist people with housing needs to find suitable private rented accommodation. There are no deposits or fees associated with this scheme, and the rents are set at Local Housing Allowance rates.

If you would like further information on this scheme and details of available properties, please discuss this with your Housing Needs Officer.

Why Rent Privately?



Deposits

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

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

Discretionary Housing Payment (DHP)

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

For more information including how to apply please visit:

https://www.birmingham.gov.uk/info/20017/benefits_and_support/373/extra_help_with_your_ho_using_costs

Homeless Prevention Fund Grant

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

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

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

In addition to paying a deposit you may be required to pay agency fees these can range from £0 to £500.

You will liable to pay these fees so make sure you factor them into your affordability assessment.

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 2016 – 31 March 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	£57.34	£248.47
1 bedroom self-contained	B	£98.87	£428.44
2 bedrooms	C	£120.29	£521.26
3 bedrooms	D	£132.00	£572.00
4 or more bedrooms	E	£173.41	£751.44

These rates sometimes change so please follow the link below to see what the latest figures are <https://lha-direct.voa.gov.uk/search.aspx>.

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 ask your Housing Needs Officer for 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 or 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:

<https://www.newsnow.co.uk/classifieds/houses-flats-for-rent/houses-to-rent-in-birmingham-private-landlords.html>

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

- Phoning landlords and lettings agents can be time consuming and it is likely you will need to make several calls before you will be viewing properties.
- Wherever possible visit lettings agents in person; 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 particular 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 to show that you're a good tenant, 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 select as wider range of areas as possible when considering 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: a gas safety certificate, energy saving certificate, details of your deposit scheme and 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 payments are signed.

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, 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.

The link below 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:
<https://www.ownyourhome.gov.uk/>

Social Housing

In Birmingham there is a lack of social housing and a massive demand for social housing stock. 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 & Bournville Village Trust.

A full list of Housing Associations operating in Birmingham can be found at:

https://www.birmingham.gov.uk/info/50113/advice_and_support/1223/housing_associations_advice

Facts to Consider before applying for a Council Property

The councils housing stock does not meet demand for it. So, even if you join the housing register you may not be housed quickly or in your preferred area or property type.

The demand for council housing is extremely high and in November 2018 there were over 12,000 households on the waiting list.

The tables below show what types of properties the council has, how long you could wait and how many properties became available each year.

The table below shows the **total council properties** available by bedroom size and area – please remember that most of the 0 or 1 bed properties will be flats:

Total Council Properties									
District	Bedroom Size								
	0	1	2	3	4	5	6	7	8
Edgbaston	74	2342	2494	2100	197	13	2	0	0
Erdington	20	1778	1898	2972	223	16	1	0	0
Hall Green	76	842	581	804	60	8	0	0	0
Hodge Hill	268	1942	2537	2920	136	17	3	0	0
Ladywood	44	2849	3954	2791	333	28	3	0	0
Northfield	40	3099	3037	3493	336	16	1	0	0
Perry Barr	42	641	661	726	94	15	2	0	0
Selly Oak	67	1823	1743	2221	149	3	0	0	0
Sutton Coldfield	13	734	544	515	25	3	0	0	0
Yardley	77	1982	1997	2897	183	12	0	0	0
Total	722	18130	19506	21496	1737	131	12	0	0

- The city council has only 61,000 properties and currently has 12,000 people on the waiting list.
- 30% of the city council houses are 1 bed or smaller – these are most likely flats and studio flats.
- 48% of our properties are flats.

The table below shows the **number of properties that were let** last year by size and area:

Total Number of Council Properties Let Last Year								
District	Bedroom Size							
	1	2	3	4	5	6	7	8
Edgbaston	174	154	75	7	0	0	0	0
Erdington	135	165	172	19	2	0	0	0
Hall Green	59	18	27	2	0	0	0	0
Hodge Hill	162	126	122	5	0	0	0	0
Ladywood	179	187	106	14	3	0	0	0
Northfield	254	220	156	32	0	0	0	0
Perry Barr	52	34	31	2	0	0	0	0
Selly Oak	143	97	76	6	0	0	0	0
Sutton Coldfield	77	38	17	1	0	0	0	0
Yardley	169	96	85	8	0	0	0	0
Total	1404	1135	867	96	5	0	0	0

- The council let only 3,500 properties to customers last year.
- Even if no new applicants came forward, it would take 3.5 years to clear the current housing waiting list.

The table below shows the **average number of years** it would take for the average person (irrelevant of band award) to secure a council property in each area of the city, by size.

Please note that this information is based on the total number people on the waiting list in these areas, divided by the number of properties that were let during 2017/18 in these areas:

Average Number of Years to secure a Council Property							
District	Number of Bedrooms						
	1	2	3	4	5	6	7
Edgbaston	10-20 years	20-50 years	20-50 years	100 + years	No Lettings	No Lettings	No Lettings
Erdington	10-20 years	10-20 years	10-20 years	50-100 years	100 + years	No Lettings	No Lettings
Hall Green	20-50 years	100 + years	50-100 years	100 + years	No Lettings	No Lettings	No Lettings
Hodge Hill	5-10 years	10-20 years	10-20 years	100 + years	No Lettings	No Lettings	No Lettings
Ladywood	5-10 years	10-20 years	10-20 years	50-100 years	100 + years	No Lettings	No Lettings
Northfield	5-10 years	5-10 years	10-20 years	20-50 years	No Lettings	No Lettings	No Lettings
Perry Barr	20-50 years	50-100 years	50-100 years	100 + years	No Lettings	No Lettings	No Lettings
Selly Oak	10-20 years	20-50 years	20-50 years	100 + years	No Lettings	No Lettings	No Lettings
Sutton Coldfield	20-50 years	20-50 years	100 + years	100 + years	No Lettings	No Lettings	No Lettings
Yardley	5-10 years	20-50 years	20-50 years	100 + years	No Lettings	No Lettings	No Lettings

- The table above shows that demand for 4 bed properties is greatest, however whilst some people do secure a 4 bed property you would have to be in a high banding to be successful and there are exceptionally high waiting times due to high demand for these properties and limited stock.
- There were only 5 lettings for 5 plus bed properties in the last year.
- The best chance of securing a property would be for 1 bed properties in areas like Hodge Hill, Ladywood, Northfield and Yardley.
- The least chance would be for a property in Hall Green (2 bed) and Sutton Coldfield (3 bed)

Best Chance

1 Bedroom
In Hodge Hill, Ladywood,
Northfield or Yardley

Least Chance

2 Beds in Hall Green
3 Beds in Sutton C.

The information above demonstrates that average wait times for council properties are exceptionally high particularly in certain areas of the city, and we have limited stock becoming available.

Please bear this in mind when looking at your housing options and if you are considering joining 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 eligible to join the city council's housing register so you should first check whether you qualify; a summary of the city council's Allocation Scheme summary can be found by following this link:

https://www.birmingham.gov.uk/downloads/file/5661/housing_allocation_scheme_summary_april_2017

To join Birmingham City Councils housing register you will need the following:

- A laptop or desktop PC – as the website is NOT mobile or tablet ready.
- A current email address
- Approximately 30 minutes depending on your family details

For more information about joining Birmingham's housing register you can visit www.birminghamchoice.org.uk and follow the guidance below:

- Click the register button icon at the top of the page.
- Complete your household details.
- You will then be given a Login Reference and asked to create memorable information (please keep this information in a safe place, as you will need it to bid).
- Then click on the "complete housing application".
- Your application will then be assessed by a member of the Registration Team. This usually takes 6 weeks and during this time you may be asked for more evidence, so please check the online system.
- Please be aware if there any issues with your application it will be returned to your email for you to update and complete.

Supported Housing

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

This includes:

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

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

Do you need further information or advice?

If you require any further information please visit our website on https://www.birmingham.gov.uk/info/50094/housing_options or alternatively you can contact your Housing Needs Officer.

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.