Birmingham City Council

HOUSING RELATED INFORMATION, ADVICE & GUIDANCE

December 2023

RESET RESHAPE RESTART

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INTRODUCTION

You have been provided with this Information booklet because you have approached Birmingham City Council for housing related information, advice and guidance.

Whilst you do not require further assistance today, it is useful to understand what support is available to address any concerns you might have in order to prevent a housing related matter from becoming a housing issue. This Information booklet can help you to find financial, social and community based support services to enable you to address any concerns you might have.

This booklet contains hyperlinks to advice, guidance, information, forms and support services throughout. Click on any underlined text or **Bold Text** to find out more about a topic.

As you have a housing concern, you should consider your housing options before your concerns become a housing issue. Private renting accommodation is widely available across the city and is often the most convenient choice for those looking to find a new home. Why not consider your **private rented sector options** today.

Use this Information booklet to:

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

I AM LIVING WITH FAMILY AND FRIENDS AND AM CONCERNED THEY MIGHT ASK ME TO LEAVE

When families and friends live together there will always be tensions. We understand how tough things can be at home with everyone having to manage when the ideal solution would be for you to move out and get your own place.

Whilst relationships with family and friends can be difficult to maintain, there are some practical steps you can take to prevent things getting to the stage where they wish to exclude you. This might include agreeing to follow house rules, changing any undesired behaviour, or looking for accommodation either by yourself, or to rent or with family or friends. We may be able to offer some financial help to support a move including help to find somewhere to rent.

Common law notice periods and eviction from family and friends houses

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

However, because you have lived with them all this time, if they were to ask you to leave they would need to give you a little bit of time to find somewhere else to live. This is called under the rules about licenses 'a period of reasonable notice'.

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

What can I do to reduce tensions with family and friends so they do not ask me to leave?

You should consider the reasons as to why you have concerns they might ask you to leave and the ways in which you might be able to address these.

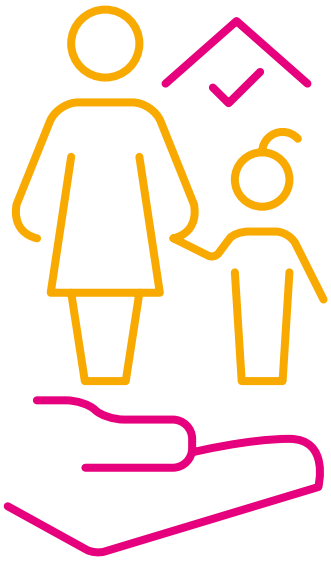
1. Is it not paying anything towards the rent or household bills? If so, see the **Rent arrears, income maximisation and paying your rent** section of this guide for advice on how you can increase your income as a means of contributing towards rent and bills.
2. Is it not contributing to running of the home by helping with household tasks? If so, make a commitment or offer to help out with household chores.
3. Is it not keeping your room and the home clean and tidy? If so commit to tidying your room once or twice a week and make an offer to help with household chores.
4. Is it not following house rules e.g., not to smoke, drink, or take drugs in the home? If so, make a commitment to follow the rules and stick to it. You can find addiction support services here.
5. Is it causing rows in the family. If so, ensure you do not start or engage in any arguments, rather take time out of the home if you think you might cause an argument, go for a walk, to the park, or take part in an activity which helps to calm you down. Advise the lead member of the household that if you feel agitated, from now on this is what you will do. You can find family support services here.
6. Is it poor behaviour that is a nuisance to others in the household or neighbours? If so, change your behaviour, try not to annoy others within the household or engage in any activities which might cause conflict with neighbours, even if you feel you are being provoked.
7. Is it inviting visitors to the home without permission? If so, discuss this with the lead member of the household and promise that from now on you will always ask permission and respect

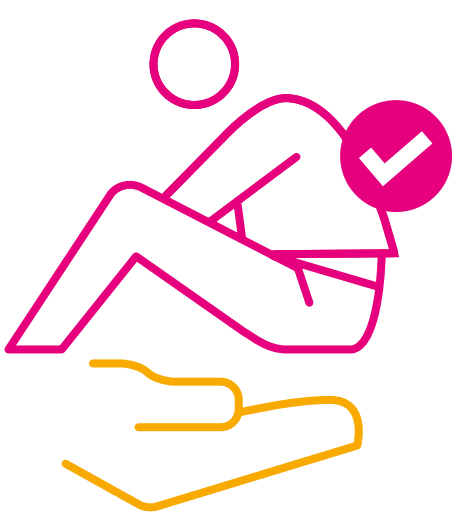
their wishes if they do not want visitors, or certain individuals within the home.

8. Is it that there are no arguments but they have indicated it's time that you moved out and got your own place? Reassure the lead member of the household that you will explore other housing options. However, advise them they need to give you a 'period of reasonable notice' to secure somewhere if they ask you to leave, see the **What long term housing options should I explore** section of this guide.
9. Is it there are too many people living at home? Reassure others within the household that you will explore other housing options. However, advise them they need to give you a 'period of reasonable notice' to secure somewhere if they ask you to leave, see the **What long term housing options should I explore** section of this guide.
10. Is it that they are frustrated and think that the only way you are likely to be able to get a Council place is if they make you homeless? Advise them this is not the case, that there are already 22,000 households on the council's housing register and let them know you will explore other housing options. Remember to remind them they need to give you a 'period of reasonable notice' to secure somewhere if they ask you to leave, see the **What long term housing options should I explore** section of this guide.
11. Is it another reason for wanting you to move out? If so, think of ways to address their concerns together and make a commitment to agreeing to what they propose as well as exploring **other housing options**.

What should I do to ensure they do not ask me to leave?

- Consider the ways in which you might be able to reduce tensions with your family and friends as outlined above.
- Try contacting a few local family support services to see if they can help to address your problems.
- Try contacting Think Family to see if they can help.
- Explore community based support to assist with any personal problems you might have.
- Make a note of all of your monthly income and expenditure and consider monthly items of expenditure you can cut back on as a means of contributing towards any arrears you might have, or contributing towards a deposit on a new rental property.
- Check to see if you are claiming all benefits you are entitled to and seek debt advice and assistance if necessary (see **Rent arrears, Income maximisation and paying your rent** section of this guide).
- Explore **alternative housing options**.
- Look for a new private rented property that you can afford in a convenient area (see the **private rented sector options** section of this guide).





RENT ARREARS, INCOME MAXIMISATION AND PAYING YOUR RENT

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

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

Shelter have produced a comprehensive guide on how to deal with rent arrears.

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

Housing Benefit

You can claim housing benefit if you:
- Live in supported or temporary accommodation, or
- are of Pension Credit age.

For more information on housing benefit and how to make a claim click on this link.

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

Staff at our Customer Service Centres can assist you in completing a claim.

Universal Credit

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

Your housing payment can help you pay your:
- Rent to a private landlord.
- Rent and service charges if you rent from a housing association or local authority, for example council housing.
- Service charges if you or your partner own the property you live in.

You can apply for Universal Credit here.

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

Discretionary Housing Payment

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

If you are suffering severe financial hardship or your tenancy is at risk, you may be able to get a DHP to help. You may get a DHP to cover housing costs for:
- A rent shortfall;
- Rent deposits;
- Rent in advance if you need to move home.

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

Apply for a Discretionary Housing Payment here.

Council Tax Support

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

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

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

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

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

You can make a claim for Council Tax Support here.

Council Tax Support Discretionary Hardship Payment

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

You can apply for a Council Tax Support Discretionary Hardship Payment by using our online form.

Support for Mortgage Interest

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

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

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

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

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

Contact the relevant office to check if you're eligible for SMI.

Where can I find welfare benefits advice and assistance?

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

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

Use an online benefits calculator to check you're getting everything you should.

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

The UK Government offers information on all benefits for families and how to apply.

On Advicelocal you can type in your postcode and select welfare benefits to find organisations that can assist with benefit advice, claims and form filling.

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

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

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

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

Where can I find debt advice and support services?

Shelter offer comprehensive information on debt advice and support here.

You can find online, telephone, and face to face debt advice local to where you live here.

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

You might be entitled to Breathing Space Debt Assistance.

These charities all give free advice:

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

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

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

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

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

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

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

Where can I find employment support?

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

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

You can search for the contact details of your local job centre plus here.

You can also sign up with a local recruitment agency like Reed, Hays, or Pertemps.

Furthermore you can upload your CV and apply for work opportunities on CV Library and Totaljobs.

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

I AM EXPERIENCING DOMESTIC ABUSE BUT HAVE NOT DISCLOSED THIS, WHAT HELP CAN I GET?

If you are experiencing domestic abuse and feel frightened of, or controlled by, a partner, an ex-partner or family member, it's important to remember that it's not your fault and there is help. **If you or someone else are at immediate risk of harm, or it is an emergency, you should always call 999.**

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

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

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

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

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

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

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

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

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

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

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

The Hub is open:

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

What support can I get?

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

What else can I do that might help me to secure my existing home or a new one?

- Write down of all of your monthly income and expenditure and consider monthly items of expenditure you can cut back on as a means of contributing towards a deposit on a new property.
- Plan to maximise your income as a sole claimant and tenant so that you are in the best financial position to pay your rent and sustain alternative accommodation. See the **Rent arrears, income maximisation, and paying your rent** section of this guide.
- Consider your **long term housing options** and decide on the best route for you.
- Register to join the councils housing register.
- Many councils offer exemptions from their local connection criteria for victims of domestic abuse. Google the name of any local authority and the words housing allocation policy to see if you can register with them. You might secure a social rented home quicker.
- Look for a private rented property in an area unknown to the perpetrator (see the **Private rented sector options** section of this guide).

I AM HAVING ISSUES WITH MY PRIVATE TENANCY OR LANDLORD

Birmingham City Council delivers a Private Tenant Advice Service. We can help you with advice about:

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

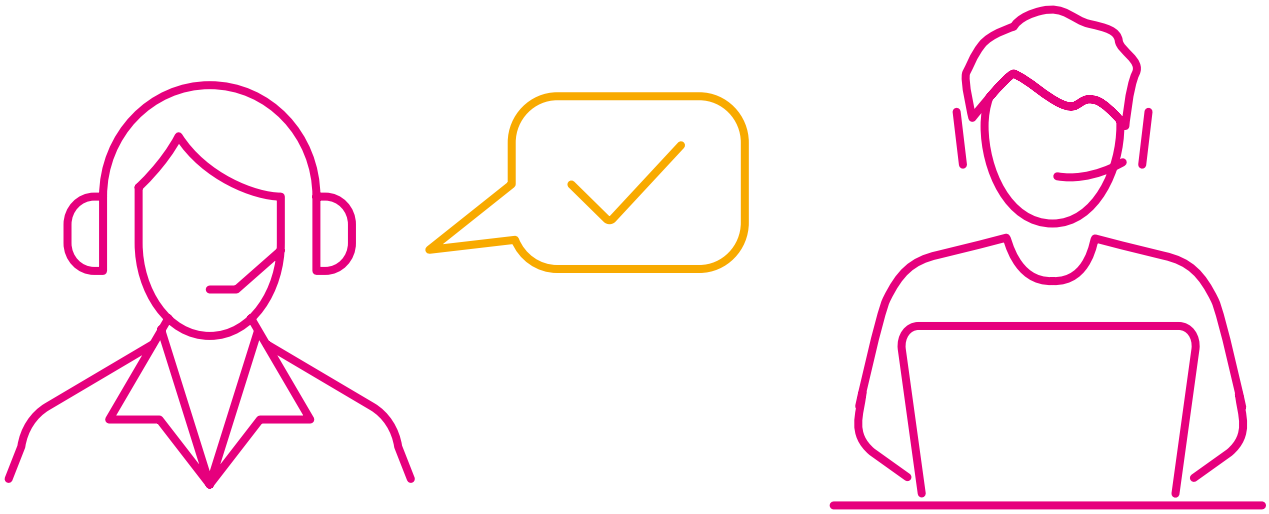
You can contact the team by:

- **Telephone:** 0121 303 5070.
- **Email:** prs@birmingham.gov.uk.

When contacting the team, you will need to provide:

- Your name, address and phone number;
- The number of people you live with and how old they are;
- Your landlord's name, address, phone number and email address;
- The start date of your tenancy;
- Details of any communication with your landlord about the problem – this could include emails or notes of phone calls.

Read about private renting on Shelter's website.



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

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

Children's Advice and Support Service

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

Adult Social Care

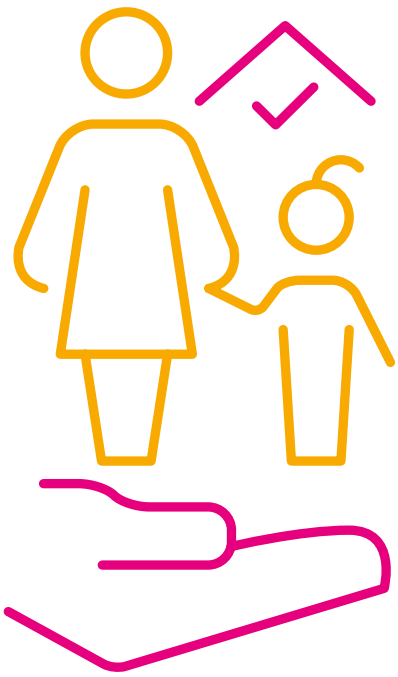
If you have concerns about the abuse or neglect of an adult with care and support needs contact Adult Social Care between the hours of 9am and 5pm Monday to Friday on **0121 303 1234.** You can also report a concern in the following ways:

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

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

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

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



WHAT LONG-TERM SECURE HOUSING OPTIONS SHOULD I EXPLORE?

The council housing register

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

Reasons that someone might not be able to join our allocations scheme include:
- Immigration status (this could prevent you from joining any housing register).
- Unacceptable behaviour, for example, serious anti-social behaviour or having previous rent arrears.

All schemes must give priority when allocating council housing to certain groups of people. This is called 'reasonable preference'. You might have a reasonable preference if:
- You live in overcrowded or unsanitary accommodation;
- You are statutorily homeless;
- You are moving on from care;
- You live in a household with someone who needs settled accommodation because they are ill or disabled.

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

Other council's housing registers

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

Housing associations

Housing associations may be able to offer good accommodation at an affordable rent. Some will only let you apply if you already have your name on the housing register.

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

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

HomeSwapper

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

Register with HomeSwapper today.

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

Supported accommodation

Birmingham City Council have been working hard to improve the quality of Supported Accommodation across the city. You can find a list of approved supported accommodation providers operating in Birmingham here.

Supported accommodation can be perfect for some families such as those who have fled domestic abuse, single people, and childless couples who are not quite ready to sustain a tenancy without support.

Providers work with clients to help them become tenancy ready and move on to independent living within the private and socially rented sectors. Whilst in approved supported accommodation, you can still apply to join the council's housing register and may receive a priority banding.

Living with Family and Friends

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

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

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

Affordable home ownership schemes

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

'Help to Buy: Shared Ownership' is a part-buy, part-rent scheme which allows you to buy a percentage of your home (between 25% and 75% of the home's value) and pay rent on the remaining share. You can then buy the rest of the new home if and when you want to. You could buy a home through Shared Ownership in England if:

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

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

Private rented sector options

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

In Birmingham we have a good supply of private rented properties in most areas of the city, it is estimated that there are around 80,000 private properties. It is often easier, quicker, and more convenient to secure a private rented property rather than experiencing a long wait on the city councils housing register.

The following websites are useful for finding private rented properties:

- SpareRoom: tends to have nice rooms at great prices with all bills included,
- Gumtree Properties to Rent: broad range of PRS accommodation options,
- Flatmate: some properties to rent and flat share opportunities,
- Roomies.co.uk: find like-minded people to share with,
- Rightmove: broad range of properties to rent,
- Zoopla: broad range of properties to rent,
- DSS Move: properties to rent at affordable rent levels,
- Mitula Property: thousands of rental properties available,
- OpenRent: hundreds of properties with bills included,
- OnTheMarket: hundreds of family sized properties for rent,
- Homefinder UK: affordable homes with an easy search function for adapted properties.

Most landlords or estate agents will require a deposit and a month's rent before you move into a property. If you need help with a deposit, there are a couple of options which may be available to you.

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

Discretionary Housing Payment (DHP)

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

Financial assistance from our customer service centres

If you qualify, you may be able to access financial assistance with a deposit and/or rent in advance. Financial assistance grants can assist with preventing homelessness by paying off arrears, helping you remain in your current accommodation, or with securing new accommodation. If you need assistance in securing a new tenancy, visit one of our Customer Service Centres.

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

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

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

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

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

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

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