Private Rented Accommodation Options

In the past, private rented accommodation has not been fully utilised to move on vulnerable clients. It can be difficult for low income households to rent privately, as landlords tend to ask for a deposit and rent in advance. There has also been a reluctance to promote private rented accommodation due to perceptions, and in some cases experience, of clients living in poor quality homes.

However, demand for social housing clearly outweighs supply, and we need to change how private accommodation is promoted to vulnerable client groups. The advantages of renting in the private sector need to be highlighted, including:

- the greater choice of area and property type
- the availability of larger family homes
- how it provides options for clients who have low or reduced points on the council waiting list.

TOP TIPS

- Promote the benefits of the private rented sector to staff and clients.
- Embed private tenancies within the range of housing options available to clients.
- Deliver pre-tenancy training specific to privately renting.
- Train and support staff on completing Local Housing Allowance (LHA) safeguarding applications.
- Promote Birmingham's accreditation scheme to existing private landlords.
- Check HMO licensed landlords registration criteria to identify accommodation type.
- Establish relationships with local letting agencies, promoting pre and post tenancy support.
- Encourage clients to set up savings accounts with Credit Unions (to access low cost loans/deposits).
- Provide staff with training and support to help clients access social fund for advance rent payments.
- Promote private rented sector house-share options to young people and other client groups who may prefer to share accommodation.

Bond Schemes

There are a number of local authority and voluntary sector funded bond/deposit schemes across the country to help provide access to the private rented sector for specific targeted groups.

Birmingham's Home Lettings Scheme provides access to the private rented sector for low income families as part of Birmingham City Council's Home Options Service. You can find out more through your local neighbourhood office.

Birmingham City Council is also commissioning a private rented access scheme for low income and vulnerable households who receive

Birmingham City Council
Supporting people
Communities and Local Government
cityhousing PARTNERSHIP

Supporting People funded housing related support. This scheme will help people access accredited private rented sector landlords as part of a planned Move On.

The scheme will have three main functions:

- a property/landlord service
- a bond management service; and
- a tenant liaison service.

The service is due to start in April 2010. For more information, call Private Rented Services on **0121 303 7273** or **0121 675 8661**.

Local Housing Allowance (LHA)

Clients may be eligible for Local Housing Allowance (housing benefit) to cover their rent, based on the size of their household and income.

LHA is paid directly to the tenant unless the LHA team is satisfied that the tenant is unlikely, or unable to pay their rent. Birmingham City Council has a Safeguarding Policy which outlines circumstances where direct payment to the landlord will be considered. These include:

- Clients with a history of rent arrears, or current rent arrears.
- Clients with no access to bank account facilities.
- Clients with ongoing mental health issues.
- Clients with current drug or alcohol misuse issues.

Go to **www.birmingham.gov.uk/lha** for rates, the safeguarding policy, and application forms. Many landlords are reluctant to let properties to tenants in receipt of LHA. It's important that a safeguarding application is completed by the support provider to verify the client's vulnerability, rather than have the landlord complete an application. It's also important to involve the client in this process.

Access to deposits
Social Fund Budgeting and Crisis Loans can be applied for to cover rent in advance. The Independent Review Service offers training to organisations on the application and appeal process. For more information on the social fund please see **www.irs-review.org.uk**

City Save Credit Union offers access to low cost loans which can be used to pay landlords a rent deposit. Contact City Save on **0121 303 4013** or go to **www.citysave.org.uk**

Credit unions also offer savings accounts which can be used towards a deposit and moving in costs. Regular saving will also increase access to other credit union services and products. See www.abcul.org.uk for details of local credit unions.

Birmingham Landlord Accreditation Scheme
Birmingham City Council works in partnership with the Midland Landlord Accreditation Scheme (MLAS) which provides landlords with training on standards and codes of conduct. The scheme will be expanded to make sure that landlords providing accommodation to vulnerable clients through existing and newly commissioned private rented access schemes are accredited.
For further information please contact **0121 414 6438** or go to **www.mlas-online.co.uk**

Private Tenancy Unit (PTU)
Birmingham City Council's team of private tenancy officers can provide private rented sector tenants advice relating to starting, maintaining and ending a tenancy. The PTU can also offer advice if a tenant has concerns about eviction and harassment issues. You can contact the team on **0121 303 5070**.