

Introduction to clearance and redevelopment schemes



INTRODUCTION TO CLEARANCE (1 of 1)

This information pack is a guide for customers who need to be rehoused because their current home will be demolished as part of a redevelopment scheme. We call this process 'clearance'.

Birmingham City Council is keen to rehouse everyone who is affected by clearance with minimal inconvenience. Dedicated housing officers working in the Clearance Team will provide you with advice and assistance throughout your rehousing.

If you have any problems or questions, the clearance housing officers should be your first point of contact. However, you may wish to talk to someone other than a council officer about clearance and rehousing. For example, you may be able to get advice from local Law Centres or housing advice centres such as Shelter or Citizens Advice Bureaux.

This pack is primarily aimed at Birmingham City Council tenants; however if you own your home, there is a section relating to your situation. Tenants of private landlords who own properties affected by clearance may be rehoused by the council, though in the first instance a private tenant should make contact with their own landlord.

This pack contains six fact sheets that explain more about the clearance process:

Fact Sheet 1: Your rehousing options

- Remain a council tenant
- Become a housing association tenant
- Become a private tenant by renting from a private landlord
- Become a homeowner

Fact Sheet 2: The rehousing process:

- **Stage one:** The clearance scheme goes live
- **Stage two:** First visit by a clearance housing officer
- **Stage three:** Registration of your application
- **Stage four:** Offers of accommodation
- **Stage five:** Accepting an offer of accommodation

Fact Sheet 3: Birmingham Home Choice

- Comparing the old and new systems
- How Birmingham Home Choice works
- Frequently asked questions
- Summary of Birmingham Home Choice Do's and Don'ts

Fact Sheet 4: Compensation:

- Home Loss
- Disturbance Allowance

Fact Sheet 5: Other information for residents affected by clearance

- Managing your area during the rehousing period
- Customer satisfaction surveys

Fact Sheet 6: Help for homeowners and those wishing to become homeowners

- Overview of home ownership
- What clearance means for homeowners
- Rehousing for homeowners
- Other routes into home ownership

We advise you to keep all of your clearance documents together, inside this pack, for easy reference.

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1. YOUR REHOUSING OPTIONS (1 of 4)

If you are currently a Birmingham City Council tenant, there are a number of different options you can consider in your search for a new home. However, your personal circumstances may determine which options are open to you.

Your choice of rehousing does not affect the type or amount of compensation that you will be entitled to. Whichever option you choose, Birmingham City Council will arrange for free furniture removals and you will receive Home Loss and Disturbance compensation subject to the conditions described in **Fact Sheet 4: Compensation**.

This Fact Sheet outlines the options available to Birmingham City Council tenants. They are:

- Remain a tenant with Birmingham City Council
- Become a housing association tenant
- Become a private tenant by renting from a private landlord
- Become a homeowner or shared homeowner by buying your own property
- Move in with friends or relatives.

If you are a homeowner, or would like to buy your own home, you should read Fact Sheet 5: Help for homeowners and those people wishing to become homeowners. A member of the Clearance Team will provide further information and assistance.

Changes to Birmingham City Council's allocations scheme

Before you read on, please be aware that Birmingham City Council now allocates its homes through a scheme called Birmingham Home Choice. Instead of waiting for

the council to offer you properties, we will advertise the properties that we have available and you can use your housing need points to 'bid' for the homes you are interested in.

When bidding closes after a few days, the bid applications are assessed. The applications of those customers who are eligible for the property, are placed in priority order based on the housing need points that each has been awarded. The top three customers are invited to view the property and decide if they want to move there.

Some housing associations also allocate their properties through Birmingham Home Choice.

You will find more information about Birmingham Home Choice in **Fact Sheet 3: Birmingham Home Choice**.

Remain a tenant with Birmingham City Council

Rent and conditions

As you are currently a council tenant, you will be familiar with the typical rent levels and the terms of your tenancy agreement.

Choice of properties

There is considerable demand for council properties which means that it is not always possible to meet everybody's preferences and first choices.

The council does not operate a 'like-for-like' rehousing policy for customers affected by clearance. This means that you may not be allocated a property of the same size and type as the one you are currently living in.



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1. YOUR REHOUSING OPTIONS (2 of 4)

This is because there is a high demand for family-sized accommodation and we need to reduce the number of people who are living in properties that are too big for their needs. This is part of an ongoing initiative to tackle overcrowding across the city.

If you choose to be rehoused into a council property, you will be eligible for a home that is suitable for your household size, taking into account the age and gender of those family members who live with you all the time. Children of different genders can share a bedroom up to the age of ten years.

These are examples of the properties you may be eligible for, subject to availability:

Family size	Property offered
Single person or couple with no children	One-bedroom flat
Single person or couple aged 60 or over	One-bedroom flat or bungalow
Single person or couple with one child	Two-bedroom flat, maisonette or house
Single person or couple with two children	Two- or three-bedroom flat, maisonette or house, depending on the ages and gender of the children
Single person or couple with three or more children	Three- or four-bedroom flat, maisonette or house, depending on the ages and gender of the children.
Two adults living together as 'sharers'	Two-bedroom flat



Notes

- 1) If you have overnight access to a child or children from a previous relationship, you will not be offered a property that includes a bedroom for them as they permanently live at a different address.
- 2) You cannot state that you will only accept a house.
- 3) Even if your first offer of accommodation is a house, the council is under no obligation to offer you two more houses as your two remaining offers. You are only entitled to three reasonable offers of accommodation. Any offers within your eligibility group will be considered reasonable. For example, if you have one child, you may be offered one house and two flats – as long as they all have two bedrooms, they are in your eligibility group.
- 4) Ground floor accommodation is in limited supply. As a result, it is mainly allocated to households who have a proven need for this type of accommodation, for example, because of a physical disability.
- 5) You can state a preference to be rehoused in certain areas. However properties may be limited and we may not be able to offer accommodation in those areas. However, if you have a good reason for not being able to relocate to a certain part of the city, it is important that you tell the clearance housing officer when you are first interviewed.
- 6) You must tell us if your circumstances change during your rehousing – for example, if your family size changes.

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1. YOUR REHOUSING OPTIONS (3 of 4)

Become a tenant of a housing association

Rent and conditions

Housing associations, also called registered social landlords (RSLs), provide housing on a 'not for profit' basis.

The rents are currently higher than those charged by the council. However, central government has introduced a scheme called 'rent convergence'. This means that both council and housing association rents will become and remain broadly the same over the next few years. If you currently receive full Housing Benefit, it is likely that all your rent will continue to be paid for this way.

The tenancy agreements are similar to the council's, except that tenants do not have the option of Right to Buy. Instead, in some situations there is the Right to Acquire, which allows tenants to purchase their home at a reduced price.

Choice of properties

On the whole, housing association homes are newer than those managed by the council as they have been building properties since the early 1980s, when councils stopped building new homes.

Some housing associations operate a different property eligibility system to that used by the council. For example, a family of one or two adults with two children under ten years will be offered a two-bedroom property by the council, whereas the same family may only be offered three-bedroom properties by some housing associations.

You can apply to join each housing association's housing register but they are likely to refer you back to the council stating that you will have to be nominated.

Become a private tenant by renting from a private landlord

Rent and conditions

Private landlords are people who buy homes to rent out as a business. As such, the rents charged are the highest the landlord can get, as he is renting properties for a profit.

Housing Benefit may not cover all of the rent that the landlord charges, which means any difference has to be made up by the tenant. If you are interested in renting from a private landlord, and know how much the rent of the property is, you can obtain a 'rent determination' from your local neighbourhood office.* This will tell you how much of the rent will be paid by Housing Benefit. The clearance housing officers will help you when necessary.

The biggest disadvantage with privately rented properties is that tenancies can be for a short period, as little as six months. Once your tenancy ends, the landlord can apply to the courts for a Possession Order if you refuse to leave the property.

Landlords usually ask for a deposit of at least one month's rent, plus the first month in advance.

The tenancy agreements are different to those used by the council and housing associations; for example, there is no Right to Buy.

You can find out more about private tenancies and private tenants' rights by telephoning the council's Private Tenancy Team on **0121 303 5070**.

*** To find your local neighbourhood office, visit www.birmingham.gov.uk/neighoffice or telephone 0121 303 1111.**



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1. YOUR REHOUSING OPTIONS (4 of 4)

Choice of properties

The biggest advantage of renting privately is the large selection of properties that are available all over Birmingham. You have a large choice of different types and sizes of property in different areas. You can choose to live wherever you want as long as you can afford the rent or your contribution if you receive Housing Benefit. Some landlords do not accept tenants who receive Housing Benefit, but you may be able to negotiate this with a potential landlord.

Become a homeowner

Various routes into home ownership are explained in **Fact Sheet 5: Help for homeowners and those wishing to become homeowners.**

Moving in with friends or family

If your circumstances are such that you do not want to be rehoused to your own accommodation, and are planning to move in with friends or family, you will still qualify for compensation and our free removals service. **(See Fact Sheet 4: Compensation.)**

However, please note that you would need to give four weeks notice on your current tenancy. In addition, unless your circumstances are very exceptional, you would not be awarded clearance priority for rehousing when you want to move from the accommodation that you would be sharing with friends or family.



The housing officers were really helpful and kept me informed about the clearance process via letters and face-to-face visits at my home.

The whole process took about a year, but I moved into my new home within three weeks of getting an offer. It was made easier by the council supplying the removal van and I've settled into my new home really quickly.

Susan Parks,
Birchfield

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2: THE REHOUSING PROCESS (1 of 4)

There are several stages between the time clearance is approved and the time you move into your new home. Your clearance housing officers will give you advice and assistance at each point, and it is important that you maintain regular contact with them.

This Fact Sheet outlines the five stages in the rehousing process:

- **Stage one:** The clearance scheme goes live
- **Stage two:** First visit by a clearance housing officer
- **Stage three:** Registration of your application
- **Stage four:** Offers of accommodation
- **Stage five:** Accepting an offer of accommodation

Stage one: The clearance scheme goes live

The clearance scheme is approved

At this stage the clearance scheme is formally approved by Birmingham City Council's Cabinet or the Cabinet Member for Housing. Approval is only sought, and given, after we have consulted with the residents who are affected by the proposals.

The council will then send out a letter to affected residents advising them that the scheme has been approved. However, this does not mean that rehousing will start immediately.

The rehousing process begins

When rehousing is scheduled to start, a clearance housing officer will arrange an appointment to discuss your rehousing options and other concerns you may have. This will normally take place in your home.

Customers affected by clearance are eligible for up to three offers of alternative accommodation, where possible. If you refuse three suitable offers, we may have to take legal action to gain possession of your home; however, this is a last resort.

Before a clearance housing officer visits you, it is in your interests to read this information pack and complete as much of the housing application form as possible. When completing the form, it is important that you provide all of the information that affects your rehousing, such as medical needs. You will also need to provide proof of residency for everybody living with you.

Stage two: First visit by a clearance housing officer

During the visit

There are two main purposes of this first visit. The first is to answer any of your questions regarding the clearance scheme, although a lot of the information you need should be contained within this pack and in the Frequently Asked Questions. The second is to help you complete the housing application form, and confirm that all household members listed on your application are still living in your home.

To process your application we will need three pieces of proof for each person included on the housing application. You can only include those people who were living in your property when clearance was declared. For each person on your housing application we need:

- two recent items of proof dated in the last 6 – 8 weeks
- one item of proof that demonstrates they lived at the property when clearance was declared.



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2: THE REHOUSING PROCESS (2 of 4)

- information on any medical needs that may affect the type of property you can accept
- details of any areas you cannot relocate to, with the reason why
- details of any support you receive from or provide to a family member.

After the visit

If during the rehousing process your circumstances change, for example if somebody moves out of your household, you must inform us of any changes in writing by completing a change of circumstances form. The clearance housing officer who first interviews you will leave you some of these forms; alternatively, they are available by telephoning the Clearance Team or visiting your local neighbourhood office. If your family size changes we will place your application on hold while we gather further information, as your property eligibility may change.

Your dedicated clearance housing officers will stay in regular contact with you during the rehousing period to ensure that all of your enquiries are answered and any concerns are dealt with.

Stage three: Registration of your application

Completing the registration

Your application will only be registered on to the computer system when you have provided all of the necessary information. It will not be possible to start searching for your new home until your registration is complete.

It is important that you provide all the information we need to process your application. If you fail, or refuse, to provide all the information that is required, the council may need to make assumptions about your family size and preferences for rehousing.

In addition, if you do not provide all of the information we need, you will only be eligible for one offer of accommodation – rather than three – before we are able to take legal action to gain possession of your home.

Confirmation of registration

Once we have received and processed your application, you will be sent a registration letter to confirm the information we hold about you and your household.

This will include:

- how many people there are in your family, including their ages and gender
- the areas you want to be rehoused in, which may include neighbouring estates if your original choices were limited
- any special circumstances that have to be accounted for in your rehousing for example, health issues or not being able to relocate to certain parts of the city
- whether you want to be considered for a nomination to a housing association
- whether you want to join the shared home ownership register.

Taking into account all of this information, the letter will also confirm the property types and sizes you are eligible to be considered for.

If any of these details are incorrect, it is important that you contact your clearance housing officer immediately.

Stage four: Offers of accommodation.

How you receive offers of accommodation

Housing and Constituencies no longer allocates properties to customers on the waiting list. Instead,

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2: THE REHOUSING PROCESS (3 of 4)

customers are invited to take part in a new system of choice-based lettings called Birmingham Home Choice. This means that you will have more choice and control over where you live, although your household size and needs will still determine the properties you are eligible to bid for, and be offered. Further details can be found in **Fact Sheet 3: Birmingham Home Choice**.

If you were on Birmingham City Council's housing waiting list before you were affected by clearance, you can continue to take part in Birmingham Home Choice for your rehousing. However, you will be entitled to a priority award because you are affected by clearance, which may not be applied to your application immediately. This is given in the form of additional housing need points.

If you were not previously on the housing waiting list, you will be registered with Birmingham Home Choice when you join. To determine your priority, a number of points will be given to your application, based on your level of assessed needs. The more points you have, the higher your priority. All city council tenants joining the waiting list due to clearance and redevelopment will have their rehousing needs fully assessed to ensure that they are awarded all of the points due to them; this includes a priority award – additional housing need points – due to being affected by clearance.

Preference for offers of accommodation

In addition to the priority you will automatically be given due to being affected by clearance, there are additional factors that may affect your priority for rehousing.

Vulnerable customers

We are committed to making sure that vulnerable customers are not left isolated as their neighbours move away. As such, they will be given additional

preference for interviews and registration which will allow them to be rehoused before the majority of households.

Large clearance schemes

On large clearance schemes, it may be necessary to rehouse tenants from one or two blocks of flats, or from one part of a road first. This is to help prevent empty properties being spread out over the estate as customers are being rehoused, which could leave some customers isolated.

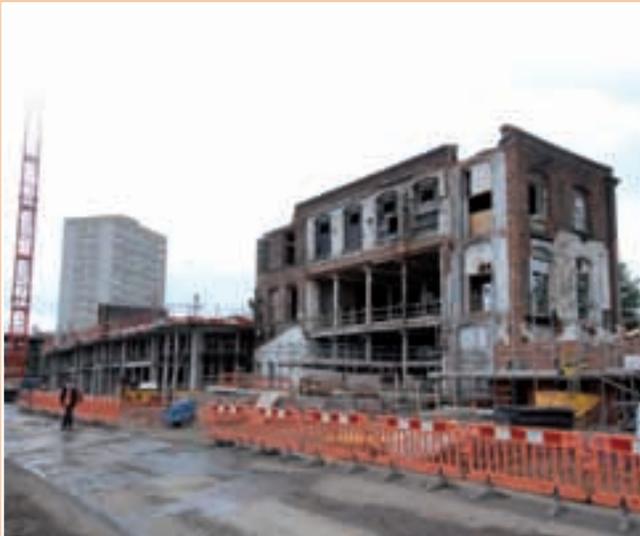
If the council has to prioritise some customers in this way, it does not mean that you will be treated unfairly or any differently if you are rehoused towards the end of the scheme.

Stage Five: Accepting an offer.

After you accept an offer, it is important that you contact the Clearance Team to confirm that you are accepting the offer. This will allow arrangements to be made to assist you with your move – see **Fact Sheet 4: Compensation**.

The tenancy of your new home will start on a Monday and you will be expected to vacate your current property at about the same time; however, you will be given sufficient time to relocate. By accepting an offer of accommodation from the council or a housing association you are not obliged to give four weeks notice.

On the day that we arrange for your removals to be undertaken, we will also arrange for our contractors to attend and fully secure the property. Therefore you will need to ensure therefore that you are able to fully move into your new property on this day.



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2: THE REHOUSING PROCESS (4 of 4)

Please be aware that your claim for Home Loss compensation (**see Fact Sheet 4**) will not be processed until you have returned your keys, and your old home has been checked to make sure you have removed any rubbish. If you do not want to take any furniture or bulky items to your new home, you are responsible for arranging their removal or collection by Environmental Services. Bulky waste collections can be arranged by telephoning Contact Birmingham on 0121 303 1112.

The above applies to accepting offers on Birmingham City Council properties. Housing associations may have a slightly different process, but the housing association's housing officer will explain everything to you.

If you choose to rehouse yourself, you will have to give four weeks notice in writing of your intention to leave your tenancy. However you will still qualify for the compensation package noted in **Fact Sheet 4**.



Although finding a home took a long time, the actual move was really quick as the council helped us move our furniture.

My family are all really happy now in our new home.

Mrs Fazliat Begum,
Handsworth Wood

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3: BIRMINGHAM HOME CHOICE (1 of 6)

Previous Fact Sheets have referred to the new allocations system for rehousing, Birmingham Home Choice. This is the system you will need to use if you would like to be rehoused in a Birmingham City Council home or be nominated by the council to move to a housing association property.

This Fact Sheet explains more about Birmingham Home Choice:

- Comparing the old and new systems
- How Birmingham Home Choice works
- Frequently asked questions about Birmingham Home Choice
- Summary of Birmingham Home Choice do's and don'ts.

Comparing the old and the new systems

When you join Birmingham City Council's housing register, we assess your situation and allocate you a number of points based on your needs. The greater your assessed need, the more points you will be given and the higher your priority is for housing. Customers affected by clearance are awarded points to reflect their priority for rehousing.

Until early 2010, Birmingham City Council used a traditional allocations system where customers registered their needs and preferences, and waited to be allocated a home. Customers would not know when an offer of a home would be made, or what type of property they would be offered. Their place on the waiting list would be determined by the number of points they had.

Houses are now allocated through Birmingham Home Choice. Customers are allocated points in the same way as before, but almost all available properties are advertised and customers express an interest in them by placing a 'bid'. Please note that this does not involve money changing hands – it is simply an expression of interest. This gives customers a greater role in choosing where they would like to live. The majority of Birmingham City Council homes will be let in this way.

How Birmingham Home Choice works

Registration

Once you have joined our housing register, we will write to you with your unique User ID and password. You will need these to access Birmingham Home Choice.

Empty homes are advertised and bids made

Birmingham City Council and some of its Housing Association partners will advertise available properties every week in a newsletter that will be available in print at neighbourhood offices and libraries, and on the Internet. If you have difficulty obtaining a newsletter and do not have access to the Internet, you should speak to your clearance housing officer.

The advertisements will give you brief details about the property including the number of bedrooms, the family size that it is suitable for, the rent charged, and the date on which viewings will be undertaken for those invited applicants.

If you are interested in moving to one of the homes, you or your dedicated housing officer can make a bid for it by telephone, text or on the Internet. You can place bids on up to three homes every week, but if there is nothing suitable you do not have to bid at all.



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3: BIRMINGHAM HOME CHOICE (2 of 6)

Placing a bid does not guarantee that you will either be invited to view the property or be subsequently offered it. Please also be aware that almost all available properties will be allocated this way, so you should not look for empty properties and make enquiries about them.

Bids are shortlisted

When bidding closes after a few days, the bid applications are assessed. If your household is too large or too small for the property your bid will fail.

Of those customers who are eligible for the property, their applications are placed in priority order based on the housing need points that each has been awarded. Customers affected by clearance are given a high priority. The top three customers will be contacted by telephone, at which time their situation is verified. If they are still eligible for and interested in the property, they will be invited to a viewing. Therefore it is important that you inform your clearance housing officer if your telephone number changes. If you cannot be contacted by telephone, we will write to you.

If you are invited to view, but you decide that you are no longer interested, it is important that you say so to allow somebody else the chance to view the property. If you have accepted an invitation to view and have to cancel, it is important that you let our clearance housing officers know at the earliest opportunity.

If you have not received a letter or a call within a few days of that advert cycle closing it means that you have not been selected to view. Do not be discouraged – it is important to continue placing bids.

Viewing properties

As more than one household is viewing a property at the same time, only two adults from each applicant household can be allowed inside the property due to

health and safety. As such you may need to make childcare arrangements. One of the adults must be the current tenant (or homeowner who is being rehoused) of the property that is due for demolition.

You will be told if you are in first, second or third position. If you are in second or third position, you may only be offered the property if the other customer(s) refuse(s) it or do not attend the viewing. If you do not attend the viewing, an offer might be made in your absence and may be counted as one of your three offers.

If all three invited customers refuse the property, another three customers will be invited to a new viewing.

If you accept the property, the officer undertaking the viewing will explain the process of how, where and when you formally accept the tenancy; and, if the property is undergoing repairs at the time you view, the date on which the repairs are scheduled to be completed. This will give you some time to start packing and make your arrangements. It is important that you advise our clearance housing officers of your decision to accept your new home.

It is important that you do not attend a property viewing without an invitation. If you do, your application for housing may be suspended which will slow down your rehousing.

Frequently asked questions about Birmingham Home Choice

Here are the answers to the questions most frequently asked by customers regarding the new Birmingham Home Choice scheme. If you have any additional questions, or need assistance, our clearance housing officers will be happy to help you.



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3: BIRMINGHAM HOME CHOICE (3 of 6)

What happens if I do not participate in Birmingham Home Choice?

If you choose not to participate in Birmingham Home Choice, bids will have to be made on your behalf. This may lead to offers being made of properties that would not be your first choice. Offers will still be valid whether you have bid, or we have had to make a bid on your behalf – and will count towards your three offers. (Further information about offers is contained later in this fact sheet.)

What happens if I am not able to make bids?

If you are unable to access the Internet, support is available from access points around the city, such as neighbourhood offices, libraries and leisure centres.

However, if you are unable to use the Internet or visit one of these access points our clearance housing officers can provide assistance, including making bids to your chosen properties on your behalf. Therefore, if you think you may have problems making bids, it is important to advise the Clearance Team of this as soon as clearance commences.

If you want our housing officers to make bids for you, they will look at properties every week and advise you of any bids they intend to make on your behalf. If you don't think the bids are suitable, the bids *may* not be made, but this will depend on your individual circumstances.

If you continuously reject proposed bids without good reason(s) the housing officers may have to consider the bids as suitable. This could mean the bids will result in formal offers even if you do not attend the viewing, which would count towards your three offers.

What happens if I do not want to make bids?

We realise that Birmingham Home Choice is very different to traditional allocations but we would encourage all customers affected by clearance to take part in the scheme. Your clearance housing officer can assist with making bids if necessary.

If customers refuse to make bids, despite being able to, bids will be made on their behalf. If you are in this position, please be aware that this could lead to offers of accommodation being made – even if you do not attend a viewing.

In either case, your housing officer will always advise you of bids that have been made for you, and the time/date of the viewing in case you are invited to view.

What counts as an offer of rehousing?

For customers who are bidding themselves, or have asked their dedicated clearance housing officer to bid for them, an offer of rehousing will only be considered as such when:

- you are one of the three successful applicants that are invited to view a property
- you are either in first position when the selections are made to invite customers to view or somebody in a higher position than you either refuses the offer or fails to attend the appointment to view.

A failure to attend the viewing without good reason (such as a medical appointment that cannot be postponed) does not prevent an offer being made in your absence.

For customers who do not want to make bids, or are not actively participating in Birmingham Home Choice, the same rules apply. Offers will still be valid whether you have bid, or we have made a bid on your behalf.



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3: BIRMINGHAM HOME CHOICE (4 of 6)

What should I do if I am making bids but never being invited to view properties?

As a customer affected by clearance, you are awarded a priority to reflect that you have to move home against your wishes. In addition, you may be awarded priority due to your particular circumstances for example if you are over-crowded, or a member of your household has particular health issues.

Your priority should place you at, or near, the top of any list of bidders, though it is possible that other customers with different needs will have a higher total points award and/or will have been waiting to be rehoused for longer.

The Birmingham Home Choice website allows you to look at the number of points and the registration date of successful bidders for homes that you placed bids for, but were not invited to view. This will give you an indication of how close you were to being selected to view and whether you should change your future bids – to different areas or property types – to make it more likely that you are selected to view.

It is important that you keep in regular contact with your clearance housing officer if you have any concerns about making bids, or how likely you are to be successful if you bid for a particular property.

What happens if I am eligible to be offered a house, a flat or a maisonette but I only bid for houses and never get invited to a viewing?

As you will be able to see the availability of properties on the website and in the printed newsletter, and the points totals of successful bidders, you will be able to maximise your rehousing opportunities by bidding for properties that are less in demand.

In the event of you only bidding for houses, but not being invited to view, it is recommended that you either bid in areas where houses are being offered to

customers with a similar points level to yourself or you consider flats and maisonettes as well as houses.

If you continue to bid on high-demand properties and you are not being invited to view, we may need to make bids on your behalf to help with your rehousing. If this happens, bids may be made on properties that are not your first choice, which could lead to offers. We will only do this if and when it becomes necessary, and we will advise you in writing of the need to take this action.

Can I make a bid for a property that has more bedrooms than I need?

Any bids you make for properties you are not eligible for will fail.

The Birmingham Home Choice website will only allow you to view and bid for properties of a size that you are eligible for. If you try to make bids by text or over the telephone, your bid will be rejected either at this stage or when shortlisting takes place.

How do you define what a 'reasonable' or 'suitable' offer is?

You are entitled to three suitable offers of accommodation. A suitable, or reasonable, offer of accommodation is one that meets your needs, not necessarily your aspirations. This means:

- there are enough bedrooms to accommodate all family members. in line with the council's allocations policy. A summary of the property eligibility is provided in **Fact Sheet 1: Your rehousing options**
- you and your family members do not have to travel unreasonable distances (up to 45 minutes or two bus routes) to your places(s) of employment, education or training
- any medical needs (which are recognised by the council's independent medical officer) for a particular property type or size have been taken into account



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3: BIRMINGHAM HOME CHOICE (5 of 6)

- any support needs you have, or provide to family members, have been taken into account
- the property meets the Birmingham Empty Properties Standard.

It is the customers' responsibility to notify us of any medical or support needs they have or shift patterns at work which would impact on the availability of public transport. We need this information as soon as possible – preferably at the first interview. Failure to disclose this information may lead to an offer being regarded as suitable.

I have refused two offers of rehousing, what happens next?

After two offers have been made, and refused, a Notice Seeking Possession (NSP) may be served on you and any joint tenants. This is the first stage to gain possession of your home at a formal hearing in court. However, it does not indicate that we are starting legal proceedings, it is just a notification that we can if necessary. An NSP can remain live for 12 months from when it is first issued.

An NSP is not an eviction notice, and you do not have to vacate your home.

After the refusal of your second offer, a clearance housing officer will interview you to discuss the offers that have been made, and the reasons you refused them. The housing officer will give you advice on how best to bid for the most suitable properties that are available (or take the information into consideration when bidding on your behalf, if applicable).

If you refuse the third offer, your clearance housing officer will interview you and prepare a report outlining the offers that have been made and the reasons for your refusal. If you do not attend an interview, the

report will be submitted based on the facts that are available.

The report is considered by a Management Review panel made up of senior officers who have not been directly involved with your rehousing. You cannot attend the hearing, but you can make a written submission of the reasons for refusing the offers, which will be taken into account. The Review will consider the offers that have been made, whether you chose to participate in Birmingham Home Choice or if bids had to be made for you, whether you attended viewings or not and whether the offers are suitable.

You will be advised of the outcome of the hearing at the earliest opportunity. The Management Review panel may decide that all of the offers are suitable and possession proceedings should commence. If they decide that one or more of the offers are not reasonable, you will be entitled to further offers. If more offers are allowed your housing officer will either help you to make bids or bid on your behalf.

If you think that the decision is unfair, you have the right to another appeal to the Housing Needs Review Panel (HNRP). This panel will reconsider your case and any new evidence that you put forward. Their decision is usually final.

We make every effort to find suitable accommodation for any tenant affected by clearance before we take further action.

What happens if you take me to court?

If the council has to start proceedings to take your case to court to enable us to gain possession of your home, the County Court will advise you of the date of the hearing.



Introduction to clearance and redevelopment schemes

3: BIRMINGHAM HOME CHOICE (6 of 6)

Approximately one week before the court hearing, the council will make one further offer and you will be invited to view the property before the court hearing. If you accept this offer and vacate your home, the hearing may not need to take place. If you refuse it, the offer will be presented to the court as part of the case to seek possession.

The court may rule that the council has acted appropriately and issue a Possession Order as alternative accommodation is available to you or it may instruct the council to make a different offer.

If the council has to resort to legal proceedings, you are advised to seek advice from the Citizens' Advice Bureau, Shelter, a solicitor or a Law Centre.

If your case is heard at court, you may be liable for all legal expenses.

Summary of Birmingham Home Choice Dos and Don'ts

Do:

- Check the property newsletter regularly to see available properties
- Bid for homes that you are eligible for – and don't forget that you can bid for up to three properties every week.
- Keep a note of the date of the viewings of the properties you have bid for in case you are invited to view.
- Attend a viewing if you are invited to it. If you do not attend a viewing without withdrawing your bid, an offer may be made in your absence. However, if you are not present at the viewing, the offer will automatically be refused but will still count as one of your three offers.

- Look at the points levels of successful customers so that you can best use your bids to maximise your rehousing opportunities.
- Leave enough time to travel to a property viewing so you don't miss the appointment – an offer could be made in your absence.
- Remember that only two adults can be admitted to view the property.
- Make sure that your housing officer is told of any changes to your contact telephone numbers.
- Advise your clearance housing officer of any offers you have refused, and why.

Don't:

- Attend a viewing of a property unless you have been invited to.
- Make bids for homes that you are not eligible for.
- Forget that your dedicated housing officer will give you any advice and help you need to find the best possible new home for you.



Introduction to clearance and redevelopment schemes

4: COMPENSATION (1 of 2)

Customers affected by clearance are entitled to support and compensation whichever rehousing option they choose. You do not have to move to another council property to qualify for assistance.

This Fact Sheet explains the support and compensation you are entitled to:

- Removals
- Home Loss payment
- Disturbance Allowance

Removals

To help you to relocate, the council provides:

- a free removals service to your new home, as long as it is within Birmingham. This includes the supply of packing boxes a few days before your booked removal.
- a free service to disconnect your cooker and washing machine and reconnect them in your new home.

All the work is undertaken by Birmingham City Council approved contractors.

If you do not want to take advantage of these services, you can choose your own VAT-registered removals company and claim back any reasonable expenses that you have paid as part of your Disturbance Allowance. You must keep the receipts.

We can provide extra help and support to elderly or disabled customers who may find it difficult to pack their possessions.

Home Loss payment

The Home Loss payment is designed to compensate you for having to move home.

To qualify, you must:

- be moving due to being currently housed in a clearance scheme
- have been resident in your current home for at least twelve months to qualify for the full amount
- be able to demonstrate, by providing proofs of residency, that the property affected by the clearance scheme is your only or principal home.

Tenants

Tenants will receive a lump sum payment, currently of £4,700. However, this is subject to deductions for:

- any rent arrears that relate to current or previous tenancies
- any outstanding payments for rechargeable repairs relating to current or previous tenancies.

In addition, if you have a joint tenancy the payment will be divided equally between the two of you.

Homeowners

The amount payable to homeowners varies depending on the purchase price of the property, as it is either 7.5 per cent or 10 per cent of the agreed market value, dependent on who is occupying the property at the time of the acquisition. A member of the Clearance Team will explain more about this.



Introduction to clearance and redevelopment schemes



4: COMPENSATION (2 of 2)

Disturbance Allowance

This payment is a reimbursement of your reasonable costs associated with you having to moving home. It is important to be aware that you must pay for the items first, and then make your claim.

There is not a complete list of the costs that can be reimbursed by Disturbance Allowance. You can claim for any reasonable expenses. For example, you could claim for:

- disconnection and reconnection of a television aerial and/or a satellite dish
- disconnection and reconnection of telephone line and extensions
- disconnection and reconnection of showers
- refitting security alarms or other security equipment
- redirection of post for up to three months
- uplifting and refitting of existing carpets and curtains (but not the purchase of new carpets or curtains)
- replacing or refitting of disability aids and adaptations for special needs.

If you have any questions about claiming back reasonable expenses, please speak to a clearance housing officer.

It is important that you keep receipts of all the expenses paid to companies who are registered for VAT. Without the receipts we will not be able to reimburse you.

You may want to employ an independent adviser to help you make a claim for Disturbance Allowance. If you choose to do this, Birmingham City Council will also pay their reasonable expenses. Further advice on the Disturbance Allowance and a list of independent advisors is available by telephoning Birmingham Property Services on **0121 303 3276**.

Introduction to clearance and redevelopment schemes

5: OTHER INFORMATION (1 of 1)

While we aim to rehouse everybody affected by clearance as quickly as possible, the process usually takes place over several months. We do our best to maintain the quality of your neighbourhood during this time and manage the process effectively.

This Fact Sheet explains how we:

- Manage your area during the rehousing period
- Monitor the service we offer.

Managing your area during the rehousing period

We are aware that as a block of flats, or a road of houses, becomes emptier there are more likely to be problems with vandalism, graffiti, and fly-tipping. As we identify that families are becoming isolated we will ensure offers of alternative housing are made at the earliest opportunity.

The Clearance Team and your local housing team will make regular inspections of the area to ensure empty properties are secured, any rubbish dumped is collected, and any offensive graffiti is removed. It is important that if you see any illegal activities such as rubbish being dumped, or properties being broken into, you report the problem to your clearance housing officers as well as the police if appropriate.

We will continue to carry out normal responsive repairs to your property and communal areas while they are occupied so you will still be able to report repairs as normal.

We are committed to ensuring that your environment is kept as safe and secure as possible. We intend to fully strip out all precious metals, such as central heating systems and boilers, on the day properties become empty. We will also secure landings and communal areas when all the residents of a floor in a tower block have been rehoused.

Customer satisfaction surveys

The council is always keen to know what its customers think of the service we provide – both when we get it right, and when we get it wrong.

After you have moved home we will send you a Home Loss form (**see Fact Sheet 4: Compensation**) and a questionnaire for you to complete asking about the service we have provided. It is important that you answer this honestly so that we can learn from our mistakes or build on the things we do well.

If you have any problems during your rehousing, it is important that you tell your clearance housing officers as soon as possible so we can try to resolve the situation.



Introduction to clearance and redevelopment schemes

6: HELP FOR HOMEOWNERS (1 of 4)

If you are a homeowner affected by clearance, we will do our best to make the process of your rehousing as easy as possible.

This Fact Sheet explains some of the options available to homeowners and those wishing to become homeowners:

- Overview of home ownership
- What clearance means for homeowners
- Rehousing for homeowners
- Other routes into home ownership

The types of assistance we can provide and the routes into home ownership can be complicated. If you wish to discuss this in greater detail please contact the Clearance Team in the first instance to arrange a separate interview.

Overview of home ownership

A homeowner is somebody who has either bought their property outright or is buying it by taking out a long-term loan on the property, in the form of a mortgage. A mortgage is secured on the property, so if the person borrowing the money fails to make repayments, the lender can force a sale of the home to clear the loan.

Mortgages can be taken out over a long period, usually twenty-five years. To apply for a mortgage, you need to have a proven employment record and be currently employed, to show that you can meet the monthly mortgage payments. Lenders normally expect you to fund some of the purchase price by way of a deposit, usually between five and ten per cent of the price.

The advantage of being a homeowner is that your home is an investment for the future, as property prices almost always increase in the long term despite prices falling when the economy is in recession. It must be said that the value of the property can fall below the value of the mortgage taken out – known as ‘negative equity’.

You can also choose what and where to buy, as long as you can afford the mortgage.

What clearance means for homeowners

If you are a homeowner affected by a clearance and regeneration scheme the council will offer to voluntarily purchase your property at the current market value. Only if negotiations fail will the council use the powers of compulsory purchase to gain possession of your home.

Your property is valued at the current market value based on the assumption that the regeneration programme is not going to take place. The council employs professional valuers to carry out the valuation and negotiations. We will pay your reasonable costs of engaging an independent surveyor or valuer to act on your behalf, as well as a solicitor to complete the conveyancing of the property.

In addition to any negotiated settlement, a Home Loss payment of up to 10 per cent of the agreed purchase price is payable at time of completion. This is subject to a minimum payment of £1,500 and a maximum payment of £47,000.

As with tenants, homeowners can make any reasonable claim under the items noted under Disturbance Allowance (**see Fact Sheet 4: Compensation**) and benefit from the free removals service.



Introduction to clearance and redevelopment schemes

6: HELP FOR HOMEOWNERS (2 of 4)

Rehousing for homeowners

All of the options detailed in the **Fact Sheet 2: Your rehousing options** are open to homeowners as well as tenants. However, if you would like to purchase another property, we can offer support with that too.

If you are not in a position to borrow from a 'High Street' lender or there is a shortfall in the valuation of your current home and the property you intend to purchase, we may be able to offer an affordable loan through a financial partner. This will be subject to an assessment of your situation.

There are two types of loan that may be available to you – the Property Appreciation Loan and the Repayment Loan.

Property Appreciation Loan

- Aimed at customers who are unable to afford monthly loan repayments, but can invest a large amount of capital – for example, from the sale of their current home – towards the purchase of a new property.
- There are no monthly repayments. Instead, the loan is only repayable when the property is sold, unless the owner settles the loan before this time.
- There are no hidden charges or penalties for ending the loan early.
- The maximum loan is usually £20,000. Larger amounts may be granted but are subject to approval by a Special Cases Panel; however, the loan cannot exceed 80 per cent of the value of the property.
- The council will pay up to £450 of legal and valuation fees.
- A charge is put on the property at the Land Registry to protect the Lender's interest in the property.

An example

Sale price of current home: £65,000
Purchase price of new property: £80,000
Shortfall: £15,000

If the valuer agrees that the new property is worth £80,000, and all other conditions are met, the loan will be approved.

A £15,000 loan on an £80,000 property represents 18.75 per cent of the market value. When the property is sold, if the value has stayed the same or increased, the same percentage of the property's value will be repayable. If the property's value has risen to £90,000, for example, £16,875 (18.75 per cent of the new value) will be repayable.

If the property's value has reduced, the original loan amount will be repayable instead – in this case, £15,000.

Repayment Loan

- Aimed at customers who cannot obtain a loan from traditional lenders, but can demonstrate that they can maintain regular payments.
- Monthly payments need to be made on a pre-determined date.
- Is the same as a traditional loan in that the money will be loaned over a set period of time, usually between one and seven years, and interest will be charged on the loan.
- The interest rate set will be 1.5 per cent above the Bank of England base rate and varies as the base rate changes.
- Total loans secured on the property cannot exceed 75 per cent of its market value.
- The council will pay up to £450 of legal and valuation fees.

Members of the Clearance Team can discuss these options in general terms, but it is important that you seek independent financial advice before committing yourself to a loan.



Introduction to clearance and redevelopment schemes

6: HELP FOR HOMEOWNERS (3 of 4)

Other routes into home ownership

As house prices have increased much more quickly than the cost of living during recent years, it has become increasingly difficult for people on low incomes to get on to the first rung of the home ownership ladder. In response to this, central government has introduced a number of schemes aimed at those who are unable to buy on the open market, such as those affected by clearance schemes.

If you are interested in pursuing one of these routes, please telephone the affordable homes officer on **0121 303 3781** who will be able to advise you where current developments within Birmingham are, and the likely waiting times. A member of the Clearance Team will be able to give you advice of a more general nature.

Two of the other routes into homeownership are outlined here:

- HomeBuy Direct
- New Build HomeBuy

HomeBuy Direct

This is a shared equity scheme designed to help first-time buyers to purchase a new home.

As with discounted sales or easy purchase schemes, you will only need to purchase 70 per cent of the property with a mortgage, rather than 100 per cent. Buyers will be offered an affordable loan for the remaining 30 per cent, which is funded by the government and the property developer. There will be no fee charged for the 30 per cent loan for the first five years, but there will be a fee charged from year six onwards. It is important to remember that this fee must be paid alongside the mortgage for the remaining 70 per cent share.

Over time, if your financial circumstances improve, you can buy the remaining 30 per cent share. This will be charged at the current market value of the property.

When you sell the property, you pay back the affordable loan as a percentage of the sale value. For example, if your loan was 30 per cent, you will have to repay 30 per cent of the sale proceeds. This means that if the value of the house has increased, you, the government and the developer will all benefit. If the value of the house has decreased, you only repay what is left of the sale proceeds after you have paid off your mortgage.

New Build HomeBuy

HomeBuy has previously been known as shared ownership and low cost home ownership. However, the purpose of the schemes, as defined by central government, has always been the same. It offers an opportunity for people on low incomes to own a home – in this case, a brand new property.

Instead of buying 100 per cent of the property, by way of a mortgage, you buy a share and rent the remainder from a housing association. The initial share purchased is usually 50 per cent, but you can buy as little as 25 per cent or as much as 75 per cent. In all cases, the rent will make up the difference – so the bigger the share purchased, the lower the rent.

If your financial circumstances improve, you can purchase a bigger share of the property. This is usually done in 10 per cent steps, and will allow you to eventually own the property outright, subject to gaining a mortgage.

Similarly, if you were facing financial difficulties, you may be able to sell back part of your stake to reduce your monthly outgoings.



Introduction to clearance and redevelopment schemes



6: HELP FOR HOMEOWNERS (4 of 4)

You may wish to compare the cost of renting to the cost of shared ownership. However, it is important to remember that, with shared ownership, you will be responsible for repairs and buildings insurance as well as mortgage and rent.

When you decide to sell your share of the property, the housing association can help by putting you in touch with people who want to buy a shared ownership home.

Please note that you need to be in secure employment with a proven track record to qualify for New Build Homebuy or Homebuy Direct.

You also need to meet the following criteria:

- single applicants must earn no more than £25,000 per year; and couples must not earn more than £40,000 (subject to annual review)
- applicants must have clear rent accounts
- applicants must not have any County Court Judgements or CCJs
- applicants must be able to obtain a mortgage, and have enough income to cover both the mortgage and other costs, such as repairs and insurance.

You are strongly advised to seek independent financial advice before committing yourself to one of these schemes.

You can also seek advice from our affordable housing officer by telephoning **0121 303 3781** or Orbit Housing Association (HomeBuy agent for the West Midlands) by telephoning **0345 502 050**.

It was an un-nerving experience but the staff took all of our worries away.

They always kept us informed and answered all our questions.

Milton Price,
Shard End