

# what happens next?

You will be considered for low cost housing depending on your requirements, income and the areas you want to live in.

Your details will be passed on to RSLs who will carry out a further assessment of your circumstances to consider how suitable you are. Each RSL will look at your ability to afford the mortgage and may ask for information on your present housing circumstances.

Your application for shared ownership will remain on the affordable housing register even if you are housed through Birmingham City Council or any other housing provider. You will need to let us know your new address so that we can make sure the details held on the register are correct.

**Affordable Housing Officer**  
**Housing Regeneration and**  
**Development**  
**Birmingham City Council**  
**PO BOX 16572**  
**Birmingham**  
**B2 2HL**  
**Tel: 0121 464 0580**

**If you would like this leaflet in Braille, large print or on audiotape please telephone 0121 464 0580.**

إذا لم تفهم هذه النشرة، نرجو أن تطلب من صديق أو قريب لك يتكلم الإنجليزية أن يتصل نيابة عنك بمكتب الحي المحلي "نيبرهود أوفس" الذي تتبع له أو بفريق الإسكان. ثم سنقوم نحن بالترتيب لمترجم كي نلتقي بك.

আপনি এই প্রচারপত্রটি বুঝতে না পারলে দয়া করে ইংরেজীতে কথা বলতে পারেন আপনার এমন একজন বন্ধু বা আত্মীয়কে আপনার পক্ষে আপনার স্থানীয় নেবারহুড অফিস কিংবা হাউজিং টিম-এর সাথে যোগাযোগ করতে বলুন। আমরা তখন আপনার সঙ্গে দেখা করার জন্য একজন ইন্টারপ্রিটারের (দোভাষীর) ব্যবস্থা করব।

如果你看不懂這份資料單張，請找一位會講英語的親戚或朋友代你接觸你當地的鄰舍辦事處或房屋工作隊。然後我們會安排傳譯員一起來見你。

اگر این لیفلٹ (جزوه اطلاعاتی) را نمی فهمید لطفاً از یک دوست یا خیروندان تان که به زبان انگلیسی صحبت کرده میتواند خواهش کنید که از طرف شما با "نیبرهودافس" یا "هوسنگ تیم" ما تماس بگیرد. بعداً ما یک مترجم فراهم میکنیم تا با شما ملاقات کنیم.

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਦੀ ਸਮਝ ਨਹੀਂ ਲੱਗਦੀ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਅਪਣੇ ਕਿਸੇ ਅੰਗਰੇਜ਼ੀ ਬੋਲਣ ਵਾਲੇ ਦੋਸਤ ਜਾਂ ਨਿਸ਼ਚੇਦਾਰ ਨੂੰ ਕਹੋ ਕਿ ਉਹ ਤੁਹਾਡੇ ਵਾਸਤੇ ਸਥਾਨਕ ਨੇਬਰਹੁਡ ਔਫਿਸ ਜਾਂ ਹਾਊਜਿੰਗ ਟੀਮ ਨਾਲ ਸੰਪਰਕ ਕਰੇ। ਉਸ ਤੋਂ ਬਾਅਦ ਅਸੀਂ ਕਿਸੇ ਦੋਵਾਸ਼ੀਏ ਰਾਹੀਂ ਤੁਹਾਡੇ ਨਾਲ ਗੱਲ ਕਰਨ ਦਾ ਪ੍ਰਬੰਧ ਕਰਾਂਗੇ।

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਦੀ ਸਮਝ ਨਹੀਂ ਲੱਗਦੀ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਅਪਣੇ ਕਿਸੇ ਅੰਗਰੇਜ਼ੀ ਬੋਲਣ ਵਾਲੇ ਦੋਸਤ ਜਾਂ ਨਿਸ਼ਚੇਦਾਰ ਨੂੰ ਕਹੋ ਕਿ ਉਹ ਤੁਹਾਡੇ ਵਾਸਤੇ ਸਥਾਨਕ ਨੇਬਰਹੁਡ ਔਫਿਸ ਜਾਂ ਹਾਊਜਿੰਗ ਟੀਮ ਨਾਲ ਸੰਪਰਕ ਕਰੇ। ਉਸ ਤੋਂ ਬਾਅਦ ਅਸੀਂ ਕਿਸੇ ਦੋਵਾਸ਼ੀਏ ਰਾਹੀਂ ਤੁਹਾਡੇ ਨਾਲ ਗੱਲ ਕਰਨ ਦਾ ਪ੍ਰਬੰਧ ਕਰਾਂਗੇ।

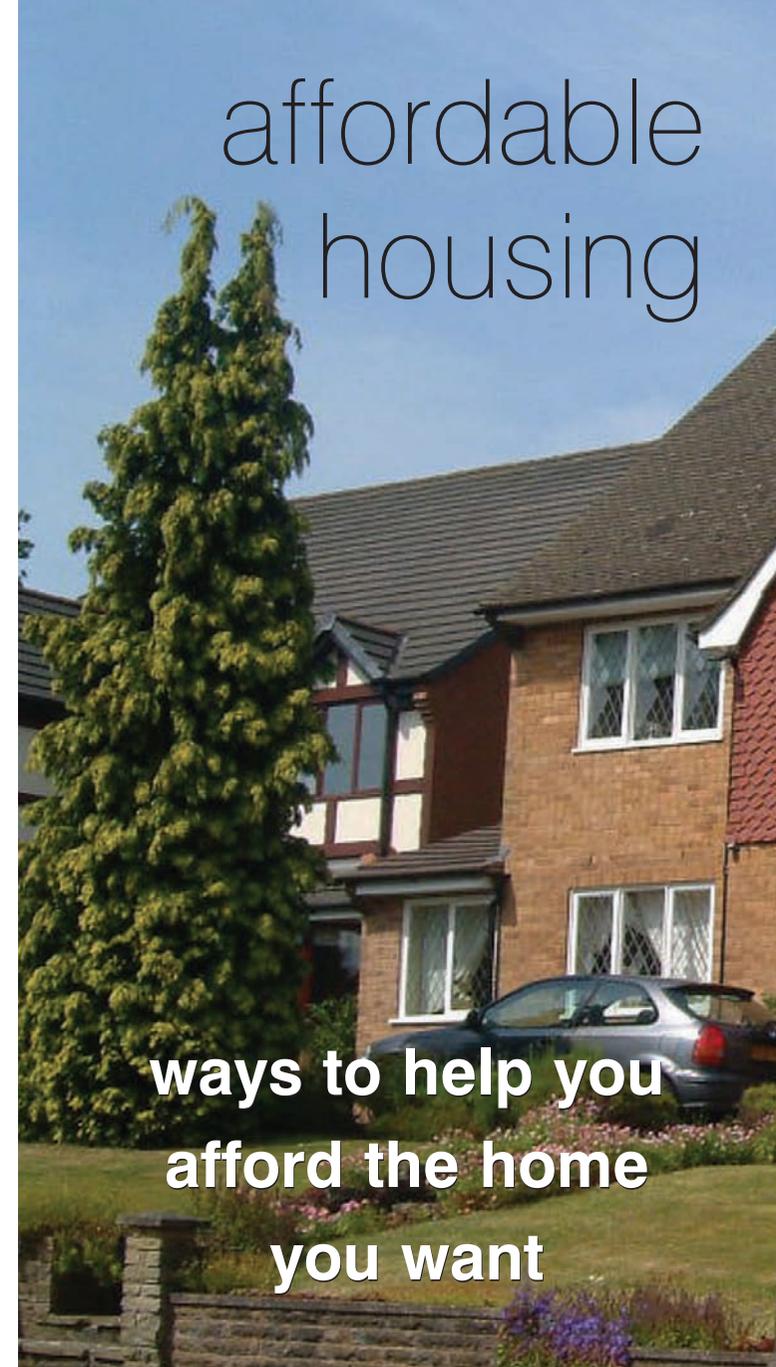
کہ تاسی پہ دی لیفلٹ نہ پوهیږی نو مهربانی وکړی دخپل یو ملگری یا خپلوان نه چه په انگریږی ژبه خبری کولای شی غوښتنه وکړی چی ستاسی دسیمې "نیبرهودافس" یا "هوسنگ تیم" سره ستاسی له خوا تماس ونیسی. بیا به مونږ یو ترجمان برابر کړو چه تاسی سره لیدنه وکړو.

Hadii aadan fahmin waxa kuqoran boog yarahan (warqadan) fadlan waydiiso qof saaxiibkaa ama qaraabadaada ah oo kuhadla afka ingiriisiga inuu kuu waco xafiiska dariska ee kuu dhaw (neighbourhood oofice) ama kooxda guryaha asaga oo adiga kumatalaya. Markaa kadib waxaan kuu balaaminaynaa afceliye (turjubaan).

اگر آپ اس دستاویز کا مضمون نہیں سمجھ سکتے تو براہ مہربانی کسی دوست یا رشتہ دار سے، جو انگریزی بول سکتے ہوں، کہیں کہ وہ آپ کی طرف سے آپ کے مقامی نمبر ہڈ آفس یا ہاؤسنگ ٹیم سے رابطہ کریں۔ پھر ہم آپ سے ملاقات کرنے کے لیے ایک ترجمان کا انتظام کریں گے۔

Nếu quý vị không hiểu rõ tờ thông tin này làm ơn nhờ một người bạn hoặc thân nhân, nói tiếng Anh, thay mặt quý vị liên lạc với văn phòng ban láng giềng hoặc đội lo nhà cửa ở địa phương của quý vị. Chúng tôi sẽ thu xếp một thông dịch viên để gặp quý vị.

# affordable housing



ways to help you afford the home you want

## affordable housing

All new housing developments in the city must have a number of properties available at an affordable price for potential homeowners on low incomes.

Birmingham City Council is committed to working closely with our partners, Registered Social Landlords (RSLs), to provide affordable homes for rent, part ownership and sale.

There are various options available to help people who cannot afford to buy a home. These include:

- shared ownership
- discounted sales
- intermediate rent.

## shared ownership

This works on the basis that you own part of your home and the RSL owns the rest. You part buy, part rent your home with the help of the RSL.

You can either buy your share outright or pay a mortgage on it. You then pay rent on the share owned by the RSL.

For example, you could own 25 per cent of a property, and the remaining 75 per cent would be owned by the RSL. In time, you

can increase or decrease the amount of the property you own.

You will not share your home with any other households. Only you and your family will live in the property.

You are normally responsible for all maintenance and repair costs to the property.

## discounted sales

Birmingham City Council negotiates with developers to set aside a number of new homes at a discounted price. These homes usually sell at 70 per cent of the full market value. For example, if the full market value of the property was £100,000, you would pay £70,000.

If you buy a home under this scheme and later decide to sell it, you can only sell it to someone else who needs affordable housing. They will be able to buy the property with the same rate of discount.

## intermediate rent

Intermediate rent is a scheme that offers good quality private accommodation for rent at a reduced price. Although the rent you would pay is greater than the amount charged to rent council properties, it is lower

than the rent you would normally pay for private accommodation.

This housing is let to people nominated from the local waiting list who are not yet ready or able to buy their own home.

These homes will be let on shorthold assured tenancies. There is no right to buy these properties.

## how do I apply?

Birmingham City Council runs an affordable housing register. You can apply in several ways.

### For council accommodation

You need to complete an application for council housing form. These are available from neighbourhood offices and housing offices across the city.

### For council accommodation and affordable housing (shared ownership)

You need to complete an application for council housing form and tick the shared ownership box at question 41.

### For affordable housing only

Please contact us using the address on the back of this leaflet. We will send you an application form to complete. Your information will then be added to the affordable housing register.

