Background Papers Private Rented Sector in Birmingham Housing and Homes Overview and Scrutiny

12 December 2016

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Briefing Note

Housing Transformation - Place Directorate

To: Councillor Victoria Quinn – Chair, Housing and Homes O&S Committee

From: Peter Hobbs, Service Head – PRS Service, Housing Transformation

Date: 28 Nov 2016

RE: Housing and Homes Overview and Scrutiny Committee: 12 December 2016 Licensing within the Private Rented Sector

1.0 Background

Licensing for the private rented sector was introduced in the Housing Act 2004. There are 3 key areas

- Mandatory Licensing of Houses in Multiple Occupation (HMOs) where a property
 is rented to 5 or more people who form more than 1 household and it's at least 3
 storeys high and tenants share toilet, bathroom or kitchen facilities
- Discretionary powers for Additional Licensing of HMOs where there is evidence that a significant proportion of HMOs in an area are "sufficiently ineffectively managed ..." so as to give rise or likely to give rise to impact on tenants and local residents
- Discretionary powers for Selective Licensing for all PRS properties in an area where it is subject to low demand and/or anti-social behaviour

2.0 Legal Powers

An HMO is defined as a property where 3 or more persons of more than one household live and share amenities such as bathroom WC or kitchen.

Generally self-contained flats are not classified as HMOs where they have been converted under Building Regulations.

Birmingham City Council operates a mandatory licensing scheme which has approx 1,800 HMOs on the public register (link below)

https://www.birmingham.gov.uk/downloads/file/4918/register_of_approved_licences_2_nove_mber_2016

The aim of licensing is to ensure the property is or can be made suitable and safe for the number of persons on the licence application. In reality therefore the Council is able to grant a licence by either requiring works or agreeing the right number of people for the property.

It is not a requirement for an HMO to have Planning Permission before a licence can be approved.

Exemptions

There are certain organisations that are exempt from HMO licensing namely where the person managing or having control of the building is—

- a local housing authority,
- registered as a social landlord (Registered Provider)
- a police authority the Metropolitan Police Authority a fire and rescue authority, or
- a health service body

3.0 Additional Licensing

The following requirements need to be met.

- The authority must consider that a significant proportion of the HMOs of that
 description in the area are being managed sufficiently ineffectively as to give rise, or
 to be likely to give rise, to one or more particular problems either for those occupying
 the HMOs or for members of the public.
- (3) Before making a designation the authority must—
- (a) take reasonable steps to consult persons who are likely to be affected by the designation; and
- (b) consider any representations made in accordance with the consultation and not withdrawn.

Why use Additional Licensing?

Traditionally HMOs have been in the worst condition and are often home to vulnerable people on low incomes or reliant on benefits. Extending licensing for all HMOs in an area can help ensure a minimum safe standard of accommodation and provide additional support to ensure tenants are protected under the terms of their tenancy,

Other Local Authorities

This power has been used in Oxford City Council and in London Borough of Barnet

4.0 Selective Licensing

A selective licensing designation may be made if the area to which it relates satisfies one or more of the following conditions. The area is one experiencing:

- low housing demand (or is likely to become such an area);
- a significant and persistent problem caused by anti-social behaviour;
- poor property conditions;
- high levels of migration;
- high level of deprivation;
- high levels of crime.

In considering whether to designate an area for selective licensing on the grounds above on property conditions, migration, deprivation and crime the local housing authority <u>may only</u> <u>make a designation if the area has a high proportion of property in the private rented sector (probably above 19% see Table 1 below)</u>

Government Guidance to local authorities has clarified criteria for use of Selective Licensing https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/418551/15032
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With effect from 1 April 2015 a local housing authority will now need to apply to the Secretary of State for Communities and Local Government (Secretary of State) for confirmation of any scheme which would cover more than 20% of their geographical area or that would affect more than 20% of privately rented homes in the local authority area. Under this the local authority can proceed subject to 10 week local consultation.

It is estimated that the PRS is 68,000 properties so 20% is 13,600 properties. This estimate is probably under reported but is the best data we have to date.

Table 1.

Wards over 19% PRS stock				
Ward	No. All households	% PRS	Total PRS	
Edgbaston	9004	31.00	2791	
Handsworth Wood	9296	20.50	1906	
Harborne	9939	28.10	2793	
Ladywood	15661	45.60	7141	
Moseley and Kings Heath	11010	25.80	2841	
Nechells	12045	20.40	2457	
Selly Oak	8194	42.60	3491	
Sparkbrook	9406	19.30	1815	
Springfield	9309	25.50	2374	
Soho	10300	23.80	2451	
Stockland Green	10328	23.90	2468	
TOTAL	114492		32529	
TOTAL PRS STOCK 16.7%	68592			
20% for Selective Licensing	13718			

Why use Selective Licensing?

When considering whether to make a selective licensing designation a local housing authority must first identify the objective or objectives that a designation will help it achieve. In other words it must identify whether the area is suffering problems that are caused by or attributable to any of the criteria for making the designation and what it expects the designation to achieve - for example, an improvement in property conditions in the designated area.

Secondly, it must also consider whether there are any other courses of action available to it that would achieve the same objective or objectives as the proposed scheme without the

need for the designation to be made. For example, if the area is suffering from poor property conditions, is a programme of renewal a viable alternative to making the designation? In areas with Anti-Social Behaviour, where landlords are not taking appropriate action, could an education programme or a voluntary accreditation scheme achieve the same objective as a selective licensing designation?

Only where there is no practical and beneficial alternative to a designation should a scheme be made.

If the local housing authority decides there is no practical and beneficial alternative to the scheme, it must only make the designation if it is satisfied that the scheme will significantly assist it in achieving its objective or objectives, with other actions the local housing authority may be taking.

The Council would have to

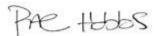
- ensure that the exercise of the power is consistent with their overall Housing Strategy and
- Seek to adopt a co-ordinated approach in connection with dealing with homelessness, empty properties and anti-social behaviour affecting the private rented sector as regards combining licensing with other action taken by them or others.

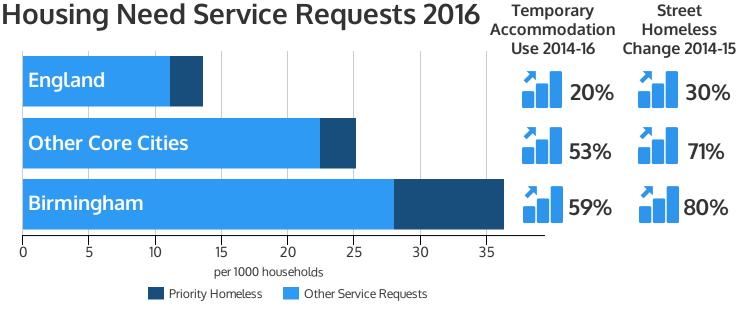
Other Local Authorities

Selective licensing has been used by London Boroughs of Newham and Waltham Forest. Both schemes were introduced for the whole borough prior to the Government requirement limiting to 20% on 1 April 2015.

5.0 Conclusion

The role of Additional or Selective licensing in the city can be to provide a stronger enforcement framework for the PRS, reduce demand on public services in the longer term and ensure compliance with a reasonable standard for living accommodation and management by private landlords. Licensing however is not a planning tool and cannot be used to prevent development or reverse the use of properties converted into HMOs.





Housing for Birmingham

Social Housing Need Met 2015/16



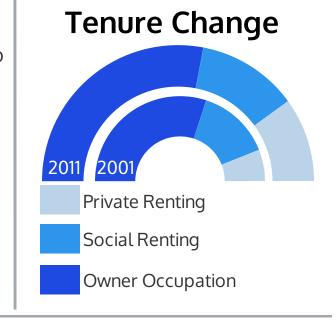


up to 3 bedrooms 34% of need met

6% of need met

Affordability Income to house price ratio

- Birmingham
- **Other Core Cities**
- 7.6 England



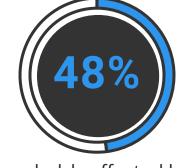
Owner Occupation Social Housing Private Renting Occupancy 12% **Rates** 12% 19% 36% Overcrowding 45% **Optimal Occupation** 43% 74% **52**% **Under Occupation**



Households affected by £20,000 who have children

will only receive a shared

room LHA rate from 2018



Households affected by the benefit cap reduction to benefit cap losing £50+ a week from their housing benefit

who need to start learning

or earning to retain it



89,000 new homes needed by 2031 to meet household growth



51,100 net additional homes the city can accommodate



3,113 net additional homes completed 2015/16 inlcudes 1,000 student units

Types of Homes required



28% 4 bedroom or larger

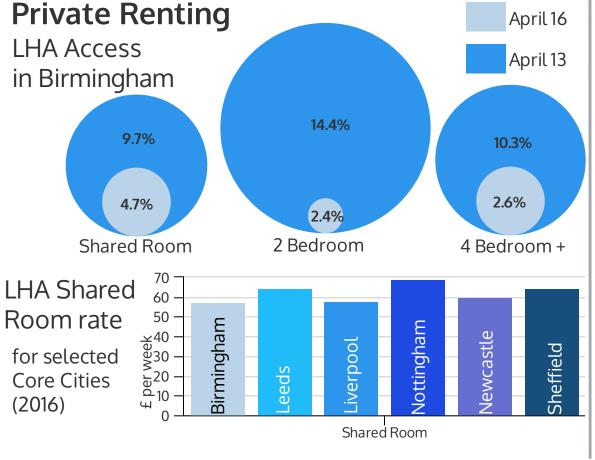


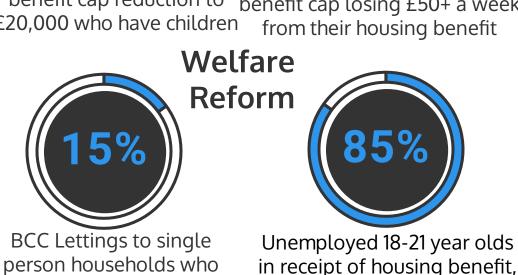
2,800 homes for older





2/3 market





BIRMINGHAM CITY COUNCIL

PUBLIC

Report to:	CABINET MEMBER FOR HOUSING AND	
-	HOMES JOINTLY WITH THE ACTING	
	STRATEGIC DIRECTOR OF PLACE	
Report of:	Service Director – Housing Transformation	
Date of Decision:	10 November 2016	
SUBJECT:	A REVIEW OF THE ROGUE LANDLORD FUND	
	PROJECT	
Key Decision: No	Relevant Forward Plan Ref:	
If not in the Forward Plan:	Chief Executive approved	
(please "X" box)	O&S Chairman approved	
Relevant Cabinet Member(s)	Councillor Peter Griffiths – Housing and Homes	
Relevant O&S Chairman:	Councillor Victoria Quinn – Housing and Homes	
Wards affected:	ALL	

1. Purpose of report:

- 1.1 To report the success of the Rogue Landlord Fund (RLF) project targeting irresponsible and criminal landlords in Birmingham.
- 1.2 To consider how the city's Community Safety Partnership and other key stakeholders can take this work forward and seek additional support from Central Government.

2. Decision(s) recommended:

That the Cabinet Member jointly with the Acting Strategic Director:

- 2.1 Note the report on the successes achieved through partnership working to tackle irresponsible and criminal private landlords through the Rogue Landlord Fund project.
- 2.2 Authorise the Service Director of Housing Transformation to work with the Community Safety Partnership and other key stakeholders to seek further financial support from Central Government to continue targeted work to tackle rogue and criminal landlords.

Lead Contact Officer(s):	Peter Hobbs, Service Head PRS and Tenant Engagement
Telephone No: E-mail address:	0121 675 7936 pete.hobbs@birmingham.gov.uk

3. Consultation

3.1 Internal

Due to the short timescale given by Department for Communities and Local Government for bids in 2015 it was not possible to consult with all elected members and partner organisations prior to a bid being submitted. The proposal to bid for Rogue Landlord Funding was approved by Councillor John Cotton, Cabinet Member Neighbourhood Management and Homes in December 2015.

3.2 External

Due to the short timescale given by DCLG for bids in 2015 it was not possible to Consult with external stakeholders. The Birmingham Landlord Forum Steering Group was advised of the submission of the bid and supported the action being taken. The West Midlands Police and WM Fire Service were advised of the proposal and were supportive. The Council will consult with partners and stakeholders as part of representation to Government for funding to continue this targeted enforcement action.

4. Compliance Issues:

4.1 <u>Are the recommended decisions consistent with the Council's policies, plans and strategies?</u>

Yes, action taken to tackle landlords who provide unsafe and sub-standard properties and who threaten and illegally evict tenants is consistent with the Council priority to make Birmingham "A Great City to Live In". The proposal to seek further support for the Council and other stakeholders to tackle irresponsible and criminal landlords is consistent with PRS Enforcement policy to ensure a safe and well managed Private Rented Sector in the city.

4.2 <u>Financial Implications</u>

- 4.2.1 The Rogue Landlords project was funded by a general revenue grant from the DCLG of £110,250. The Council has submitted an audited financial statement at the end of June 2016 setting out the expenditure that has been incurred in line with the terms of the funding agreement. This statement confirmed that the grant would be spent over 2015/16 and 2016/17 given that the allocations were only confirmed by the DCLG towards the end of 2015/16.
- 4.2.2 The main components of the expenditure are set out in the table below: Table 1.

Expenditure	£'000
Tackling families undermining Neighbourhoods	35
Private Sector Enforcement	
 Targeted Inspection Programme 	35
 Legal Actions 	31
 Other (Surveys, Publicity Campaigns) 	9
TOTAL	
	110

4.3 Legal Implications

Action taken under the RLF project is being taken in accordance with Council policy and legal action taken against landlords for failure to meet standards in the Housing Act 2004 or contraventions under the Protection from Eviction Act 1977 is done in consultation with the Interim City Solicitor. Investigations into criminal activity in the PRS are being done in partnership with the Police and other stakeholders in compliance with existing policies and data sharing protocols.

Data Protection

The Council developed a data sharing agreement with the Community Safety Partnership to be able to map anti-social behaviour and other issues to help identify potential hotspots in areas of high concentrations of private renting and HMOs.

4.4 Public Sector Equality Duty

There are no specific impacts on equalities identified from this proposal.

5. Relevant background/chronology of key events:

- 5.1 The Private Rented Sector in Birmingham is an important provider of over 68,000 homes for citizens in the city and the majority of private rented properties are responsibly managed. There has always been concern that a part of the sector is badly managed, is in poor repair and tenants are not secure in their homes and face harassment and exploitation from irresponsible and in some cases criminal landlords and agents. The Council has a range of powers, including licensing of Houses in Multiple Occupation, Housing Health and Safety Rating system and the Protection from Eviction Act to support tenants to live in decent homes. Unfortunately at a time of decreasing resources, the Council is struggling to meet the demand from tenants and to be able to target properties where the most vulnerable are likely to be housed and in need of support and who are often not able or willing to seek help from the Council and its partners.
- In November 2015 the Council was one of only 65 local authorities invited to bid to the DCLG for a share of a £5m national Rogue Landlord Fund. This funding had to be accounted for by 30 June 2016 and gave the Council a short period to develop proposals and put in place a delivery plan. The Council submitted a bid of £98,000 based on the guidance provided by the DCLG for the following elements

- Implement a dedicated partnership operation, involving the Police; West Midlands Fire Service; BCC (Homeless, ASB and PRS teams); DWP and HMRC- to disrupt and end the involvement of organised criminals in the operation of hostels in targeted areas of Birmingham. Key stages in the operation would be
- Develop a data sharing agreement with key agencies for Birmingham and consider developing this for the developing partnerships in the West Midlands Combined Authority Region
- Develop a Pre Check protocol procedure with all partner agencies to ensure landlords are fit and proper persons
- Invest in analysis of the requirements to ensuring IT systems of various agencies are able to easily cross reference data on properties and individuals
- In agreement with BCC Directorates, the Police and HMRC target inspections at perceived highest risk properties
- Targeted inspection programme on unlicensed HMOs
- 5.3 The DCLG contacted the Council to advise that it was awarding a much higher amount and that the Council would be receiving £110,250 of the RLF. This was above the guidance level the DCLG has given to local authorities and it is believed this was in recognition of the nature of the bid and the partnership working involved.
- 5.4 The Council agreed a provisional set of outputs as required by the DCLG (Appendix 1.) and developed a local partnership operational plan. The Council was able to recruit additional temporary resources to commence the inspection of the 280 HMOs suspected of requiring a licence or where a licence has lapsed and no contact had been made by the landlord. The Tackling Families Undermining Neighbourhoods project (a dedicated partnership with the Police, Council services and Community Safety Partnership) also commenced an investigation in to the activities of hostel owners where there was concern about exploitation of vulnerable clients and potential Housing Benefit Fraud.

5.5 The Council's Audit Team was also developing a data sharing approach with other agencies such as the Police and Fire Service toward the creation of access to a common "Data Warehouse". This would allow closer sharing of information and help target hotspots, key individuals or properties.

5.6 Key Outcomes and Achievements

5.6.1 The Birmingham Rogue Landlord project commenced in late January and the outcomes reported to the DCLG as achieved by 30 June 2016 are set out in Appendix 1. Enforcement work is still ongoing in relation to some cases. Officers are also continuing with follow up inspections where access has been a problem. This project has been highly successful and has involved joint working with the Police and WM Fire Service as well as liaison with other Council services and the Birmingham Landlord Forum Steering Group. The up to date outcomes are summarised below.

5.6.2 **HMO Enforcement**

- 230 HMO visits made to determine if a licence was required, standards were being complied with or other action needed taking.
- Over 10 visits were combined visits with the Police or Fire Service
- Of 29 cases 23 have been put under formal investigation with a view to legal proceedings for failure to apply for a licence and/or breaches of management regulations as well as offences for illegal eviction or harassment
- 7 cases were successfully prosecuted for offences under Housing Act to date (see Appendix 2) with fines and charges totalling £35,000 (does not include costs awarded to the Council), with one case involving a fine of £22,000.
- 64 (28%) of the HMOs were found not to require further action as they were up to standard
- 39 properties (17%) were found to be empty and have been referred to the Private Sector Empty Property Team
- 13 properties (6%) had changed to the management of a Registered Provider who are excluded from HMO Licencing and are regulated by the Homes and Communities Agency
- To date 59 notices/letters have been served under the Housing Act 2004for hazards under the Housing Health and Safety Rating System and work is ongoing with other properties which may give rise to additional notices for improvement of standards
- The Council supported local work in Selly Oak as part of the consultation on Additional Licensing for HMOs in the Selly Oak Ward. Funding helped gather local intelligence about PRS in the area and supported the "All out Day" approach in the area to monitor the issues caused by irresponsible tenants, landlords, agents and contractors.
- The Council commissioned consultation in Stockland Green where there has been a
 perceived growth in HMOs and conversion of family homes to multi let properties. This
 was carried out by Stockland Green Opportunities Housing Trust. As a result the
 Council is seeking to set up a local workshop with stakeholders on the changing
 housing market and action needed to meet local housing needs and support local
 communities.
- The Council funded WM Fire Service to provide emergency fire detection equipment for use in HMOs found operating without a proper fire safety system. This equipment provides a temporary system whilst enforcement action is taken to get the landlord to install a permanent safe system to protect tenants.

5.7 Tackling Families Undermining Neighbourhoods

This project is still in progress. It initially looked at a number of hostels operating in the city where the Council or its partners had expressed concern over the treatment of vulnerable residents or where residents were causing anti-social behaviour or involved in local criminal actions and were not being managed by landlords or agencies operating the hostels. A project team was set up with the Council and the Police to data share evidence and the focus has developed to two key properties and the network of agents and landlords that operate the properties. These organisations are in receipt of public funds and the investigation is considering amongst other things whether this funding is properly used for the purposes it is given.

- 5.8 The Council bid for the additional funding as the resources for tackling irresponsible and criminal landlords is limited and under pressure from demand. The Council is working with partners to see how this work can be taken forward as the issues of criminal behaviour by private landlords or agents is likely to cross over into other enforcement regimes such as the Police, Fire Service and HMRC.
- 5.9 The Government has recently introduced the Housing and Planning Act 2016 which includes measures to help tackle irresponsible and criminal landlords. This includes
 - Banning orders for most prolific offenders
 - Database of rogue landlords/property agents
 - Civil penalties of up to £30,000
 - Extension of Rent Repayment Orders
 - Tougher Fit and Proper Person test for landlords
 - Tenancy Deposit Protection Scheme data sharing.

Further guidance is awaited on these measures and this will strengthen the powers available to the partners working with the PRS. The Council contacted the DCLG on the outcome of the RLF programme and to see if future funding in this area is likely to be made available.

5.10 The Government announced on 17 October 2016 the launch of consultation on proposals to extend HMO licensing to two storey properties with 5 or more persons (two or more households) sharing facilities and some flats with 5 or more people sharing. This would significantly increase the number of HMOs in the city required to have a licence and if implemented could provide a stronger enforcement framework in the city, which will help to ensure private tenants live in safe and decent homes. The Council will be responding to the consultation by the deadline of 13 December 2016.

6.	Evaluation of alternative option(s):
6.1	The Council was given the opportunity by Government to bid for funding from the Rogue Landlord Fund. The approved budget of £110,250 was used in accordance with the criteria set by the DCLG.

7. Reasons for Decision(s):

- 7.1 To inform the Cabinet Member of the outcome of the Rogue Landlord Project funded by Government grant under the Rogue Landlord Fund.
- 7.2 To seek delegated authority for the Service Director Housing Transformation to take forward further fund bid to Government to continue the targeted action against rogue and criminal landlords.

Signatures		<u>Date</u>
Cabinet Member		
	Cllr Peter Griffiths - Housing and Homes	
Chief Officer	Jacqui Kennedy Acting Strategic Director of Place	

List of Background Documents used to compile this Report:	

List of Appendices accompanying this Report (if any):

- 1. Agreed outputs with DCLG for RLF
- 2. Outcome of Legal Action against landlords from 1 January 2016

Report Version	Dated	

Appendix 1

Table 1. Outputs agreed with DCLG and Achieved as at 30 June 2016

Measure	Proposed	Achieved
Number of Inspections	240 inspections / visits	239 property inspections allocated to PRS Officers
		193 properties visited
		115 completed or in progress
		as at 30 June 2016.
		46 cases outstanding awaiting inspection
		29 cases identified for detailed legal investigation
		and enforcement action
Number of Notices under housing and planning	108 notices and letters generated	5 formal Notices under HHSRS served
legislation	Estimate 50 licences generated	No planning notices required to date
	generated	54 Licence applications
		received March to June 2016
Number of Raids	6 combined operations	12 combined operations
	(increase dependent on additional Police	made with West Midlands Police and West Midlands
	intelligence)	Fire Service to HMOs
Number of Enforcement	20 legal proceedings	HMO Programme
Actions/Prosecutions		29 legal cases under
		investigation where failure to
		obtain HMO Licence or non-
		compliance with Licence
		conditions or HMO
		Regulations
		7 ongoing investigations into
		illegal eviction and
		harassment.
		7 successful prosecutions to date
		Tackling Families
		Undermining
		Neighbourhoods TFUN
		This project includes a joint
		investigation by the Council's
		ASB Team and WM Police
		into criminal gangs and
		organised crime involved in
		operation of hostels in the
		city. Commenced complex
		investigation targeting x2
		hostels housing over 60
		I Willingranic tonante
		vulnerable tenants Initial evidence of financial

		with WM Police and National Crime Agency to resource complex financial investigation.
Number of Streets Surveyed	Not specific to this project but additional funding will allow surveys of key neighbourhoods where HMOs likely to impact in particular Selly Oak and Stockland Green.	Area survey of part of Stockland Green Ward, involved targeted inspection of 15 key streets. Local consultation completed in the Ward with 37 local residents in focus groups 19 additional residents interviews completed
Number of Sheds Demolished	Not a target in this project	Not a target in this project
Number of Buildings Prohibited	No evidence yet to determine if this will be an outcome	No evidence yet to determine if this will be an outcome
Other	500 tenants advised on legal rights and services	Council has commenced formal consultation on Additional HMO Licensing in Selly Oak Ward, an area where there is a high concentration of student housing much of which is 2 storey or less than 5 persons and is therefore outside of mandatory licensing criteria Council supported Landlord Conference in March for 80 landlords and agents and included review of Rogue Landlord Fund project. Data management project ongoing to integrate 'data warehouse' from BCC, WM Police and Fire Service in relation to housing with a focus on HMOs.

Appendix 2

Table 2. Outcome of Legal Action from January 2016

Defendant(s)	Address(es) where offence occurred	Offence(s)	Court date	Outcome	Total (not inc Costs)
. ,		, ,			
Ishfaq Ali Husain	40 Russell Rd B13	Harassment Section 1(3) Protection from Eviction Act 1977	4.7.16	Fined £1000, £1000 costs, £1000 compensation and £100 victim surcharge	£3,100
Mirsad Solakovic	6 Mease Croft B9	Unlawful eviction Section 1(2) Protection from Eviction Act 1977	13.1.16	Fined £700, costs of £1500 and £70 victim surcharge	£2,270
Mohammed Yousaf	53 Rookery Rd B29	Failure to license & breach of the HMO Management Regulations	21.7.16	£2,000 for FTL & £1,000 for each of the 4 breaches of the MR	£6,000
Salih Mahfood Hassan Mohamed	130 Newton Rd B11	Failure to license & breach of the HMO Management Regulations	26.5.16	£2000 for failure to license & £2000 for each of 10 breaches of the HMO Management Regs. Total £22,000	£22,000
John David Kiernan	89 Sandford Rd B13	Failure to license & breach of the HMO Management Regulations	9.6.16	£1,500 fine for failure to licence and 9 breaches of the HMO Management Regs	£1,500
Robert O'Gara	250b Holly Lane B24	Unlawful eviction Section 1(2) Protection from Eviction Act 1977	9.6.16	Fined £185, and victim surcharge of £20	£205
Polly Ann Smith	118 Meadway B33	Failure to comply with Improvement Notice	1.9.16	Fined £660, £66 victim surcharge	£726
					35801



2011 Census in Birmingham



Housing Topic Report: Household Tenure

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Introduction

The is one of a series of census housing and households topic reports prepared by Birmingham City Council's Housing Strategy Policy & Commissioning Team concerning analysis of the Office for National Statistics' (ONS) release of data collected in the 2011 Census. This paper looks specifically at household tenure in relation to:-

- Birmingham housing tenure profile of 410,736 households and how this compares nationally and regionally
- The profile of housing tenure across Birmingham's ten Districts
- The profile of housing tenure in Birmingham's 40 wards percentages.
- Thematic mapping showing the distribution and concentrations of 3 main housing tenures across Birmingham
- Household Housing Tenure Change between censuses
- Household Housing Tenure By Ethnic Group (of Household Reference Person)
- Household Housing Tenure By Social Economic status

Forthcoming topic reports prepared in similar format that accompany and form part of this series include:-

- Overcrowding and Household Size
- Older People and Housing
- Household spaces and amenities

2011 Census Housing Topic Report: Housing Tenure

Executive Summary

- On the day of the 2011, there were a total of 425,095 dwelling spaces in Birmingham. Of this total 14,359 (3.4%) of were recorded as unoccupied.
- The 2011 Census estimates that there were about 410,736 households living in Birmingham, an increase of 20,000 households (+8.4%) since 2001.
- 98% of people in Birmingham live in households, with the remaining 2% living in communal establishments.
- In 2011, the average number of residents in a Birmingham household was 2.6 persons per household, in comparison to the England and Wales average of 2.4 persons. Successive censuses of 1981, 1991, 2001 and 2011 reveal Birmingham continues to have larger households in comparison to the national average.
- Between 2001 and 2011 there has been an increase in households in Birmingham renting their home from a private landlord or letting agent and overall decreases for households in owner occupied and social housing (renting local authority and housing association renting combined) in Birmingham.
- Although the proportion of households living in social rented housing has fallen since the 2001 census, social renting in Birmingham is still above the national and regional averages. Approximately 1 in every 6 households rent from the council and 1 in every 12 every households renting from a housing association.
- 55.2% of Birmingham households live in owner occupied housing, this is lower than the national average for England (63.4%) and the regional average for the West Midlands Metropolitan authorities (60%) and lower than it was in 2001(59.6%). Of Birmingham's 226,568 owner occupied households in 2011, 47% owned their property outright and 53% of homeowners with a mortgage or loan.

England and Wales, Constituent Countries; Regions, counties

Source: 2011 Census, Table KS402EW

In comparison to the national and regional averages, Birmingham has lower rates of both types of home ownership (owned outright or owned with a mortgage). Shared ownership housing which represents 1% of households in Birmingham is however above the national (0.8%) and regional averages (0.7%), with over half of all West Midlands (Met) households in shared ownership housing, residing in Birmingham. 16.7% of Birmingham households rent their home privately from a private landlord or letting agent, this above the national average for England (15.4%) and significantly lower than the regional average for the whole of the West Midlands (12.8%).

	All Tenures	Owned outright	Owned with a mortgage or loan	Shared ownership	Social rent- ed: Local Authority	Social rent- ed: Other RP	Private rented: Private landlord or letting agent	Private rented: Other	Private Rented: Living rent free
	Number	%	%	%	%	%	%	%	%
ENGLAND & WALES	23,366,044	30.8	32.7	0.8	9.4	8.2	15.3	1.4	1.4
ENGLAND	22,063,368	30.6	32.8	0.8	9.4	8.3	15.4	1.4	1.3
WEST MIDLANDS	2,294,909	32.3	32.6	0.7	10.9	8.1	12.8	1.2	1.5
West Midlands (Met County)	1,086,748	29.2	30.8	0.7	15.1	7.8	13.8	1.1	1.6
Birmingham	410,736	25.9	29.3	1.0	15.4	8.8	16.7	1.2	1.7

The majority of households in Birmingham are owner occupiers accounting for 226,661 households in the city. The next largest overall housing tenure is social housing (council and housing association), which accounts for almost one hundred thousand households in the city. There are 68,647 households renting their home from a from a private landlord or letting agent, both significantly higher in number than households renting their home from a housing association (36,134) and also higher than the total number of households renting from Birmingham City Council (BCC). Almost a quarter (24.2%) of all Birmingham households rent their home from a social housing landlord (including BCC and housing association).

	All Tenures	Owned: Owned outright	Owned: Owned with a mortgage or loan	Shared ownership	Social rent- ed: Local Authority	Social rent- ed: Other RP	Private rented: Private landlord or letting agency	Private rented: Other	Private Rented: Living rent free
ENGLAND & WALES	23,366,044	7,206,954	7,646,724	178,236	2,208,080	1,910,381	3,566,467	333,711	315,491
ENGLAND	22,063,368	6,745,584	7,229,440	173,760	2,079,778	1,823,772	3,401,675	314,249	295,110
WEST MIDLANDS	2,294,909	740,899	748,195	15,230	249,835	185,335	293,988	27,682	33,745
West Midlands (Met County)	1,086,748	316,855	334,716	7,645	163,676	84,437	150,474	11,638	17,307
Birmingham	410,736	106,416	120,200	3,940	63,458	36,134	68,647	4,758	7,183

Table KS402EW, Birmingham Districts

Source: 2011 Census

When looking at overall housing tenure percentages across Birmingham, Sutton Coldfield has the highest proportion of households living in owner occupied housing representing 78% of all households in the locality. This is followed by the districts of Perry Barr (61.9%), Yardley (59.3%), Hall Green (58.3%) Northfield (56.9%) and Selly Oak (56.6%), which all have homeownership rates above the Birmingham average of 55.2%

The local district with the lowest proportion of homeowners in the city is Ladywood (28.7%), where the predominant tenure type is renting from a private landlord or letting agent at, 28.3%. This is the highest rate of private renting across all ten districts, with the next highest in the Hall Green district (20.3%) where one in every five households rent privately, followed by Edgbaston (19%), Selly Oak (17.4%) and Perry Barr (17%) which are all above the city average of 16.7%.

	Owned outright	Owned with a mortgage or loan	Shared ownership	Social rented: Local Au- thority	Social rent- ed: Other RP	Private rented: Private landlord or letting agency	Private rented: Other	Private Rented: Living rent free
Edgbaston	25.2	26.3	1.1	18.1	7.1	19.0	1.2	2.0
Erdington	21.4	30.0	1.3	17.0	11.9	15.7	1.0	1.7
Hall Green	29.2	29.1	0.5	7.3	10.5	20.3	1.3	1.8
Hodge Hill	25.6	27.6	1.0	20.9	7.3	14.0	1.2	2.4
Ladywood	13.2	15.5	1.1	22.5	15.7	28.3	1.4	2.4
Northfield	25.1	31.8	1.3	22.5	7.6	9.3	0.9	1.5
Perry Barr	30.1	31.8	0.5	6.5	11.3	17.0	1.3	1.6
Selly Oak	26.0	30.5	1.5	14.4	7.4	17.4	1.3	1.4
Sutton Coldfield	40.3	39.2	0.5	4.8	3.6	9.9	0.8	1.0
Yardley	25.9	33.3	0.7	17.8	4.7	14.6	1.2	1.6
Birmingham	25.9	29.3	1.0	15.4	8.8	16.7	1.2	1.7

45% of Birmingham's 63,458 households renting from Birmingham City Council, live in the districts of Hodge Hill, Ladywood and Northfield. Ladywood has the highest overall numbers of households living in social rented housing (18,235 households) accounting for 38% of all households in the district.

Districts	Owned outright	Owned with a mortgage or loan	Shared ownership	Social rented: Local Authority	Social rented: Other RP	Private rented: Private landlord or letting agency	Private rented: Other	Private Rented: Living rent free
Edgbaston	10,013	10,427	434	7,180	2,826	7,555	471	803
Erdington	8,791	12,300	536	6,972	4,872	6,444	410	683
Hall Green	11,448	11,419	192	2,872	4,125	7,977	506	705
Hodge Hill	10,127	10,881	414	8,271	2,869	5,535	456	930
Ladywood	6,290	7,409	531	10,738	7,497	13,502	647	1,134
Northfield	10,842	13,741	553	9,728	3,271	4,021	410	641
Perry Barr	11,405	12,030	182	2,464	4,265	6,425	492	615
Selly Oak	10,702	12,556	601	5,940	3,023	7,170	542	591
Sutton Coldfield	16,058	15,617	197	1,907	1,424	3,965	319	400
Yardley	10,740	13,820	300	7,386	1,962	6,053	505	681
Birmingham	106416	120200	3940	63458	36134	68647	4758	7183

Table KS402EW, Birmingham Wards, 2011 Census

Wards			Owner occupied:		Chavad	Social Re	ented Housing	Pri	vate Rente	d
Aston	Wards			mortgage			Housing	or letting	Other	Living rent free
Bartley Green	Acocks Green	11,050	2,410	3,472	81	2,229	526	1,998	123	211
Billesley	Aston	9,742	1,769	1,718	59	3,035	1,300	1,445	108	308
Bordesley Green	Bartley Green	10,728	2,352	2,989	236	3,310	691	840	85	225
Bournville 11,270 2,850 3,701 147 879 1,783 1,615 172 123 Brandwood 10,912 2,903 3,522 254 2,391 564 1,005 90 183 Edgbaston 9,004 1,973 1,706 45 853 1,240 2,795 163 229 Erdington 10,236 2,602 3,236 202 1,504 643 1,800 99 150 Hall Green 9,519 3,641 3,739 33 471 189 1,223 107 116 Harborne 9,939 2,659 2,615 84 860 631 2,792 122 176 Hodge Hill 9,648 2,738 2,962 161 1,819 489 1,206 94 179 Kings Norton 10,276 2,523 3,168 130 2,740 670 801 82 162 Ladywood 15,661 1,148	Billesley	10,749	2,999	3,647	153	2,273	331	1,062	110	174
Brandwood 10,912 2,903 3,522 254 2,391 564 1,005 90 183 Edgbaston 9,004 1,973 1,706 45 853 1,240 2,795 163 29 Erdington 10,236 2,602 3,236 202 1,504 643 1,800 99 150 Hall Green 9,519 3,641 3,739 33 471 189 1,223 107 116 Hardoworth Wood 9,296 2,886 2,780 41 460 986 1,901 106 136 Harborne 9,939 2,655 2,615 84 860 631 2,792 122 176 Kings Norton 10,276 2,523 3,168 130 2,740 670 801 82 162 Kingstanding 10,133 1,896 2,976 101 3,142 661 1,087 88 182 Lozyelis & East Handsworth 9,532 <	Bordesley Green	9,228	2,563	2,585	58	1,421	487	1,736	139	239
Edgbaston 9,004 1,973 1,706 45 853 1,240 2,795 163 229 Erdington 10,236 2,602 3,236 202 1,504 643 1,800 99 150 Hall Green 9,519 3,641 3,739 33 471 189 1,223 107 116 Harborne 9,939 2,659 2,615 84 860 631 2,792 122 176 Hodge Hill 9,648 2,738 2,962 161 1,819 489 1,206 94 179 Kings Norton 10,276 2,523 3,168 130 2,740 670 801 82 162 Kingstanding 10,133 1,896 2,976 101 3,142 661 1,087 88 182 Ladywood 15,661 1,148 2,122 222 2,193 2,333 7,146 251 246 Longbridge 10,785 2,411	Bournville	11,270	2,850	3,701	147	879	1,783	1,615	172	123
Erdington 10,236 2,602 3,236 202 1,504 643 1,800 99 150 Hall Green 9,519 3,641 3,739 33 471 189 1,223 107 116 Handsworth Wood 9,296 2,886 2,780 41 460 986 1,901 106 136 Harborne 9,939 2,659 2,615 84 860 631 2,792 122 176 Hodge Hill 9,648 2,738 2,962 161 1,819 489 1,206 94 179 Kings Norton 10,276 2,523 3,168 130 2,740 670 801 82 162 Kingstanding 10,133 1,896 2,976 101 3,142 661 1,087 88 182 Ladywood 15,661 1,148 2,122 222 2,193 2,333 7,146 251 246 Lorglis & East Handsworth 9,532	Brandwood	10,912	2,903	3,522	254	2,391	564	1,005	90	183
Hall Green	Edgbaston	9,004	1,973	1,706	45	853	1,240	2,795	163	229
Hall Green	Erdington	10,236	2,602	3,236	202	1,504	643	1,800	99	150
Harborne		9,519	3,641	3,739	33	471	189	1,223	107	116
Hodge Hill	Handsworth Wood	9,296	2,886	2,780	41	460	986	1,901	106	136
Kings Norton 10,276 2,523 3,168 130 2,740 670 801 82 162 Kingstanding 10,133 1,896 2,976 101 3,142 661 1,087 88 182 Ladywood 15,661 1,148 2,122 222 2,193 2,333 7,146 251 246 Longbridge 10,785 2,411 3,990 118 2,481 532 1,058 92 163 Lozells & East Handsworth 9,532 2,160 1,711 72 816 2,685 1,693 143 252 Moseley & Kings Heath 11,010 2,746 3,099 55 503 1,480 2,843 134 150 Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,373 3,645 167 1,957 906 1,060 10 151 Oscott 10	Harborne	9,939	2,659	2,615	84	860	631	2,792	122	176
Kingstanding 10,133 1,896 2,976 101 3,142 661 1,087 88 182 Ladywood 15,661 1,148 2,122 222 2,193 2,333 7,146 251 246 Lorglis & East Handsworth 9,532 2,160 1,711 72 816 2,685 1,693 143 252 Moseley & Kings Heath 11,010 2,746 3,099 55 503 1,480 2,843 134 150 Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,417 69 2,157 264 1,128 101 102 Selly Oak 8,194	Hodge Hill	9,648	2,738	2,962	161	1,819	489	1,206	94	179
Ladywood 15,661 1,148 2,122 222 2,193 2,333 7,146 251 246 Longbridge 10,785 2,411 3,930 118 2,481 532 1,058 92 163 Lozells & East Handsworth 9,532 2,160 1,711 72 816 2,685 1,693 143 252 Moseley & Kings Heath 11,010 2,746 3,099 55 503 1,480 2,843 134 150 Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038	Kings Norton	10,276	2,523	3,168	130	2,740	670	801	82	162
Longbridge 10,785 2,411 3,930 118 2,481 532 1,058 92 163 Lozells & East Handsworth 9,532 2,160 1,711 72 816 2,685 1,693 143 252 Moseley & Kings Heath 11,010 2,746 3,099 55 503 1,480 2,843 134 150 Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194	Kingstanding	10,133	1,896	2,976	101	3,142	661	1,087	88	182
Lozells & East Handsworth 9,532 2,160 1,711 72 816 2,685 1,693 143 252 Moseley & Kings Heath 11,010 2,746 3,099 55 503 1,480 2,843 134 150 Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603	Ladywood	15,661	1,148	2,122	222	2,193	2,333	7,146	251	246
Moseley & Kings Heath 11,010 2,746 3,099 55 503 1,480 2,843 134 150 Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031	Longbridge	10,785	2,411	3,930	118	2,481	532	1,058	92	163
Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 </td <td>Lozells & East Handsworth</td> <td>9,532</td> <td>2,160</td> <td>1,711</td> <td>72</td> <td>816</td> <td>2,685</td> <td>1,693</td> <td>143</td> <td>252</td>	Lozells & East Handsworth	9,532	2,160	1,711	72	816	2,685	1,693	143	252
Nechells 12,045 1,271 1,570 173 3,921 2,211 2,461 143 295 Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 </td <td>Moseley & Kings Heath</td> <td>11,010</td> <td>2,746</td> <td>3,099</td> <td>55</td> <td>503</td> <td>1,480</td> <td>2,843</td> <td>134</td> <td>150</td>	Moseley & Kings Heath	11,010	2,746	3,099	55	503	1,480	2,843	134	150
Northfield 11,370 3,375 3,645 167 1,957 906 1,060 109 151 Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 Sparkbrook 9,406 2,154 1,836 </td <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>143</td> <td>295</td>		-							143	295
Oscott 10,244 3,426 4,123 32 829 274 1,305 130 125 Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,83						1		1		1
Perry Barr 8,806 2,933 3,416 37 359 320 1,526 113 102 Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907		1				<u> </u>		<u> </u>		125
Quinton 10,038 3,029 3,117 69 2,157 264 1,128 101 173 Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,61		1				+				102
Selly Oak 8,194 1,950 1,686 47 397 345 3,488 170 111 Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stotch Four Oaks 10,156			_		69	2,157	264		101	173
Shard End 11,603 2,335 3,219 156 3,828 660 1,034 106 265 Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156				<u> </u>		<u> </u>			170	111
Sheldon 9,203 3,031 3,234 48 1,530 235 880 98 147 Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433		1	_					1	106	265
Soho 10,300 2,102 1,999 77 1,589 1,653 2,450 145 285 South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663	Sheldon							1	98	147
South Yardley 11,323 2,688 3,873 123 1,768 544 1,973 169 185 Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,6					77		1,653	2,450	145	285
Sparkbrook 9,406 2,154 1,836 59 1,246 1,901 1,816 133 261 Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311	South Yardley				123				169	185
Springfield 9,309 2,907 2,745 45 652 555 2,095 132 178 Stechford & Yardley North 9,871 2,611 3,241 48 1,859 657 1,202 115 138 Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004	Sparkbrook	9,406	2,154	1,836	59	1,246	1,901	1,816	133	261
Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247								1	1	178
Stockland Green 10,328 2,362 3,262 152 910 887 2,467 129 159 Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247		1			48	1,859	657	1		138
Sutton Four Oaks 10,156 4,439 3,882 24 407 341 893 69 101 Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247	· · · · · · · · · · · · · · · · · · ·	1					887		129	159
Sutton New Hall 9,433 3,774 3,889 45 245 497 804 79 100 Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247	Sutton Four Oaks	· · · · · · · · · · · · · · · · · · ·		3,882		407	341	1		101
Sutton Trinity 10,663 3,904 4,033 65 945 294 1,213 95 114 Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247		9,433		3,889		245	497	i e		100
Sutton Vesey 9,635 3,941 3,813 63 310 292 1,055 76 85 Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247	Sutton Trinity	· ·				1	294	1		114
Tyburn 10,311 1,931 2,826 81 1,416 2,681 1,090 94 192 Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247	Sutton Vesey	9,635		3,813	63	310		1	76	85
Washwood Heath 9,004 2,491 2,115 39 1,203 1,233 1,559 117 247	Tyburn	10,311			81	1,416	2,681	1	94	192
	Washwood Heath	9,004			39	1,203	1,233		117	247
	Weolev								127	165
	1		_,,_	_,=		_,_,_	-,	_,_ _		

^{*} Shared Ownership - Part owned and part rented

^{**} Housing Association - Registered Provider or Social Housing also referred to as Registered Social Landlord

Table KS402EW, Birmingham Wards, 2011 Census

		Owner occupied:			Social Rent	ed Housing	Pri	ivate Rented	
Wards	All households	Owned outright	With a mort- gage or loan	Shared ownership Shared	from council	from Housing Association	Landlord or letting agency	Other	Living rent free
Acocks Green	11,050	21.8	31.4	0.7	20.2	4.8	18.1	1.1	1.9
Aston	9,742	18.2	17.6	0.6	31.2	13.3	14.8	1.1	3.2
Bartley Green	10,728	21.9	27.9	2.2	30.9	6.4	7.8	0.8	2.1
Billesley	10,749	27.9	33.9	1.4	21.1	3.1	9.9	1.0	1.6
Bordesley Green	9,228	27.8	28.0	0.6	15.4	5.3	18.8	1.5	2.6
Bournville	11,270	25.3	32.8	1.3	7.8	15.8	14.3	1.5	1.1
Brandwood	10,912	26.6	32.3	2.3	21.9	5.2	9.2	0.8	1.7
Edgbaston	9,004	21.9	18.9	0.5	9.5	13.8	31.0	1.8	2.5
Erdington	10,236	25.4	31.6	2.0	14.7	6.3	17.6	1.0	1.5
Hall Green	9,519	38.2	39.3	0.3	4.9	2.0	12.8	1.1	1.2
Handsworth Wood	9,296	31.0	29.9	0.4	4.9	10.6	20.4	1.1	1.5
Harborne	9,939	26.8	26.3	0.8	8.7	6.3	28.1	1.2	1.8
Hodge Hill	9,648	28.4	30.7	1.7	18.9	5.1	12.5	1.0	1.9
Kings Norton	10,276	24.6	30.8	1.3	26.7	6.5	7.8	0.8	1.6
Kingstanding	10,133	18.7	29.4	1.0	31.0	6.5	10.7	0.9	1.8
Ladywood	15,661	7.3	13.5	1.4	14.0	14.9	45.6	1.6	1.6
Longbridge	10,785	22.4	36.4	1.1	23.0	4.9	9.8	0.9	1.5
Lozells & East Handsworth	9,532	22.7	18.0	0.8	8.6	28.2	17.8	1.5	2.6
Moseley & Kings Heath	11,010	24.9	28.1	0.5	4.6	13.4	25.8	1.2	1.4
Nechells	12,045	10.6	13.0	1.4	32.6	18.4	20.4	1.2	2.4
Northfield	11,370	29.7	32.1	1.5	17.2	8.0	9.3	1.0	1.3
Oscott	10,244	33.4	40.2	0.3	8.1	2.7	12.7	1.3	1.2
Perry Barr	8,806	33.3	38.8	0.4	4.1	3.6	17.3	1.3	1.2
Quinton	10,038	30.2	31.1	0.7	21.5	2.6	11.2	1.0	1.7
Selly Oak	8,194	23.8	20.6	0.6	4.8	4.2	42.6	2.1	1.4
Shard End	11,603	20.1	27.7	1.3	33.0	5.7	8.9	0.9	2.3
Sheldon	9,203	32.9	35.1	0.5	16.6	2.6	9.6	1.1	1.6
Soho	10,300	20.4	19.4	0.7	15.4	16.0	23.8	1.4	2.8
South Yardley	11,323	23.7	34.2	1.1	15.6	4.8	17.4	1.5	1.6
Sparkbrook	9,406	22.9	19.5	0.6	13.2	20.2	19.3	1.4	2.8
Springfield	9,309	31.2	29.5	0.5	7.0	6.0	22.5	1.4	1.9
Stechford & Yardley North	9,871	26.5	32.8	0.5	18.8	6.7	12.2	1.2	1.4
Stockland Green	10,328	22.9	31.6	1.5	8.8	8.6	23.9	1.2	1.5
Sutton Four Oaks	10,156	43.7	38.2	0.2	4.0	3.4	8.8	0.7	1.0
Sutton New Hall	9,433	40.0	41.2	0.5	2.6	5.3	8.5	0.8	1.1
Sutton Trinity	10,663	36.6	37.8	0.6	8.9	2.8	11.4	0.9	1.1
Sutton Vesey	9,635	40.9	39.6	0.7	3.2	3.0	10.9	0.8	0.9
Tyburn	10,311	18.7	27.4	0.8	13.7	26.0	10.6	0.9	1.9
Washwood Heath	9,004	27.7	23.5	0.4	13.4	13.7	17.3	1.3	2.7
Weoley	10,776	23.5	27.8	1.3	23.7	10.8	10.2	1.2	1.5
Birmingham	410,736	25.9	29.3	1.0	15.4	8.8	16.7	1.2	1.7

Household Tenure Distribution in Birmingham, 2011

Table KS402EW, Birmingham Housing Tenure Distribution, Source: 2011 Census

When looking at the geographical distribution of housing tenure percentages across Birmingham's 40 Wards from the 2011 Census, a number of observations can be made.

Distribution of owner occupied housing in Birmingham Wards

Twenty one of Birmingham's forty Wards have levels of homeownership above the city average of 55.2%. Of this group of Sutton Four Oaks, Sutton Vesey, and Sutton New Hall have highest levels of homeownership 80% and over, followed by Hall Green, Sutton Trinity, Oscott and Perry Barr where between 65 and 70% of households live in owner occupied housing. The lowest levels of homeownership across Birmingham Wards were in Ladywood and Nechells, both below 25% of all households, less than half the Birmingham average.

Map 1 (page 9): Owner Occupation, 2011

Distribution of social rented housing in Birmingham Wards

Over half of all households (51%) in Nechells for live in social housing, the highest proportion in all Birmingham Wards. The next highest proportions are found in Aston with 44.5%, Tyburn (39.7%), Shard End (38.7%) and Kingstanding (37.5%), Bartley Green (37.3%) and Lozells and East Handsworth (36.7%).

Around one in every 3 households within the Wards of Weoley (34.5% and Kings Norton (33.2%), Sparkbrook (33.5%) and Soho (31.5%) live in a social rented home. The largest share of households renting from Birmingham City Council was Shard End (33%) and the Ward with the largest share of households renting from a housing association was Lozells and East Handsworth (28.2%).

Map 2 (page 10): Council Rented and Registered Social Landlord Housing, 2011 Map 3 (page 11): Counted Rented Social Housing, 2011

Distribution of private rented housing in Birmingham Wards

Only nine Birmingham Wards had less than ten per cent of households renting their home from a private landlord, these Wards are located mainly in outer lying south west and eastern areas of the city - Kings Norton (7.8%); Bartley Green (7.8%), Sutton New Hall, Sutton Four Oaks, Shard End (8.9%), Brandwood (9.2%); Northfield (9.3%); Sheldon (9.6%), Longbridge(9.8%); and Billesley (9.9%). Just over 45% of households in Ladywood rented their home from a private landlord or letting agent, the only Birmingham Ward where its was the predominant household tenure type. Although Selly Oak had a similar level of private renting (42.6%), this was smaller in size when compared to owner occupied housing (44.6%).

Over a quarter of all households within Edgbaston (31%), Harborne (28.1%), and Moseley & Kings Heath (25.8%) Wards rented their home privately. Private renting is also significantly above the city average of 16.7%) in

Stockland, Green (23.9%); Soho (23.8%), Springfield (22.5%); Handsworth Wood (20.5%) and Nechells (20.4%).

Map 4 (page 12): Private Rented Sector, 2011

Housing Tenure By Ethnic Group 2011

The table below shows household housing tenure by the ethnic group of the household reference person captured from the 2011 Census. Whilst ethnic diversity may also vary within individual households, the figures do provide a broad indication of tenure patterns by ethnicity in Birmingham. Of those households that own their home outright (without a mortgage of loan) 70.3% are White British, the next largest ethnic group is Asian Pakistani at 9.1% of all outright owner occupiers, a broad similar pattern can be seen when looking those households who are owner-occupiers with mortgage or loan with White British(63.3%) being the largest ethnic group followed by Asian Pakistani (10.4%).

Although White British is the largest ethnic group across all tenures due to accounting for over 60% of Birmingham households, significantly lower proportions of this broad ethnic group, are represented in private renting and those renting from registered social landlord (housing association), where they account for around 51% of households in those respective tenures.

With regards to social renting where the City Council is the landlord, White British households increase to 64.1%. Looking at Black, Mixed and Other Ethnic Groups proportions of these groups are in homeownership in comparison to social and private renting are significantly lower. For example, Black Caribbean households make up 14% of households in Social Renting from an RSL, whilst making up 3.8% of outright homeowners and 5.6% of households who own their own with a mortgage or loan.

Ethnic Group (HRP)	% Owned Outright	% Owned Mortgage or Loan or Shared Ownership	% Social rented (City Council)	% Social rented (RSL)	% Private Landlord or Letting Agency	% Private rented other or rent free	Ethnic Group (HRP) Total
White: /British	70.3%	63.3%	64.1%	51.7%	51.1%	53.6%	254,215
White: Irish	4.8%	2.5%	3.6%	3.7%	1.6%	3.2%	13,274
White: Gypsy or Irish Traveller	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	153
White: Other White	1.4%	1.6%	1.4%	1.6%	8.5%	2.7%	11,070
Mixed: White & Black Caribbean	0.3%	1.0%	2.9%	3.5%	1.8%	1.3%	6,005
Mixed: White & Black African	0.0%	0.1%	0.3%	0.5%	0.4%	0.3%	842
Mixed: White & Asian	0.2%	0.5%	0.8%	0.8%	0.8%	0.7%	2,294
Mixed: Other Mixed	0.2%	0.3%	0.6%	0.8%	0.8%	0.6%	1,785
Asian: Indian	5.4%	6.3%	1.2%	2.3%	5.9%	5.6%	19,945
Asian: Pakistani	9.1%	10.4%	4.6%	5.0%	7.2%	12.0%	33,621
Asian: Bangladeshi	0.9%	2.6%	1.1%	2.1%	1.9%	2.5%	7,244
Asian: Chinese	0.6%	0.7%	0.4%	0.9%	2.8%	2.2%	4,369
Asian: Other	1.5%	2.2%	1.7%	1.8%	3.7%	3.6%	9,007
Black: African	0.3%	0.9%	4.9%	4.9%	4.8%	3.3%	10,074
Black: Caribbean	3.8%	5.6%	7.4%	14.0%	4.0%	4.1%	24,000
Black: Other	0.4%	0.9%	3.1%	4.5%	1.7%	1.8%	6,459
Other: Arab	0.3%	0.4%	0.8%	1.0%	1.7%	1.2%	2,881
Other: Any other ethnic group	0.5%	0.6%	1.0%	1.1%	1.4%	1.4%	3,498
All categories: Ethnic group	100%	100%	100%	100%	100%	100%	410,736

Looking at the Other Ethnic groups, Arab for instance accounts for 1.0% of the overall population but only account for 0.3% of owner occupiers owning their homes outright, whilst having a higher percentage of 1.7% of all households renting their home from a private landlord. Further insights into tenure patterns can be made when looking at the ethnic group representation rates by individual housing tenures i.e. the overall percentages of ethnic groups represented in private renting for example. This is explored on page 16.

Private Rented Sector: Ethnic Group (Household Reference Person) Representation, 2011

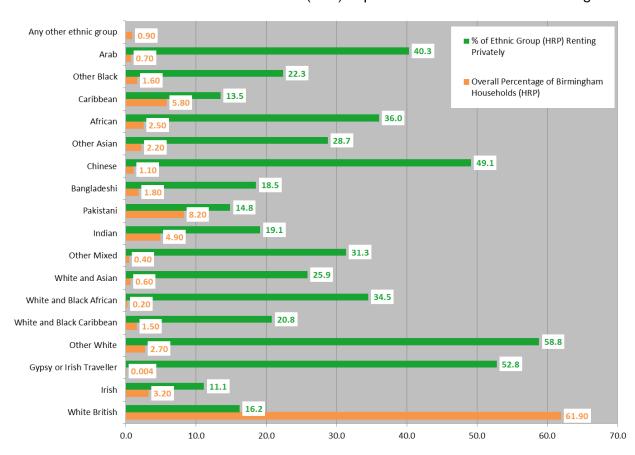
Source: Census 2011, Table DC4201EW

Although home ownership is common across ethnic groups, some minority groups are over represented in private rented accommodation. The chart below show illustrates for instance that 49.1% of all Birmingham's Chinese households reside in private rented sector housing, while 16.2% of all White British households reside in private rented sector housing.

Private Rented Sector: Household Ethnic (HRP) Representation Rates in Private Renting Key points indicate: -

- 'Gypsy Traveller and Irish Traveller' and the 'Other White' ethnic groups have this highest representation rates in the private rented sector where over half of all households from these two groups respectively are living in the private rented sector.
- Other a third of all households from (Black) Arab, (Black) African, White and Black Caribbean and Other Mixed ethnic groups reside in private rented housing.
- The lowest representation rates in the private rented sector according to ethnic group are (White) Irish, (Asian) Pakistani, (Black) Caribbean

Private Rented Sector: Household Ethnic (HRP) Representation Rates in Private Renting



Housing Tenure By Social Economic Status, 2011 Census Table DC4601

The figures below shows household housing tenure by the social and economic status, based on the household reference person.

Rates of households classed as having a disability are the highest in the social rented sector (13.1%), followed by much lower rates in private rented sector housing which are over three times lower. Owner occupied households in contrast have lower rates 2%. This appears to indicate social housing as being more likely to have occupants that vulnerable due to having a disability.

Social Rented housing and Owner-occupied housing appear to have broadly similar proportions of households headed by someone who is retired at rate broadly around 1 in 4 of all households. In contrast private rented sector households have much lower rates of households headed by retired persons (7.4%).

Economically activity profile of households by housing tenure also vary across the three broad categories of housing tenure:-

- Within the private rented sector for instance there are much higher proportions of students compared to owner occupation and social housing and similar albeit slightly lower rates of households classified as employed.
- Rates of unemployed households by housing tenure show the highest proportions in social rented housing (12.5%), followed by private rented sector housing (7.9%), with the lowest rates amongst owner occupiers (2.1%)

Social Rented

Private Rented

Owner Occupied

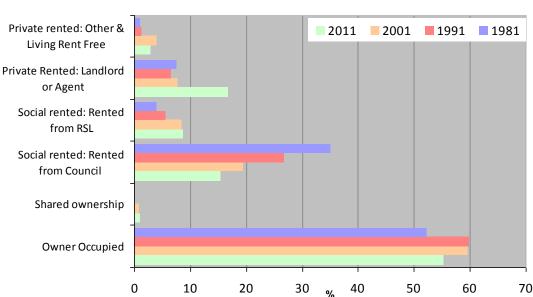
Employed	35.8%
Unemployed	12.5%
Student	3.5%
Retired	23.6%
Disability	13.1%

Employed	61.0%
Unemployed	7.9%
Student	11.3%
Retired	7.4%
Disability	4.2%

Employed	66.5%
Unemployed	2.1%
Student	0.9%
Retired	26.4%
Disability	2.0%

Housing Tenure Change 1981-2011

Although successive censuses of 1981, 1991, 2001 and 2011 are not entirely comparable, they do provide broad indication of the direction of travel with regards to the tenure of housing in Birmingham.

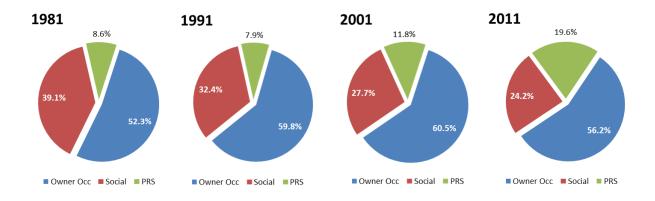


Household Tenure Birmingham: 1981-2011

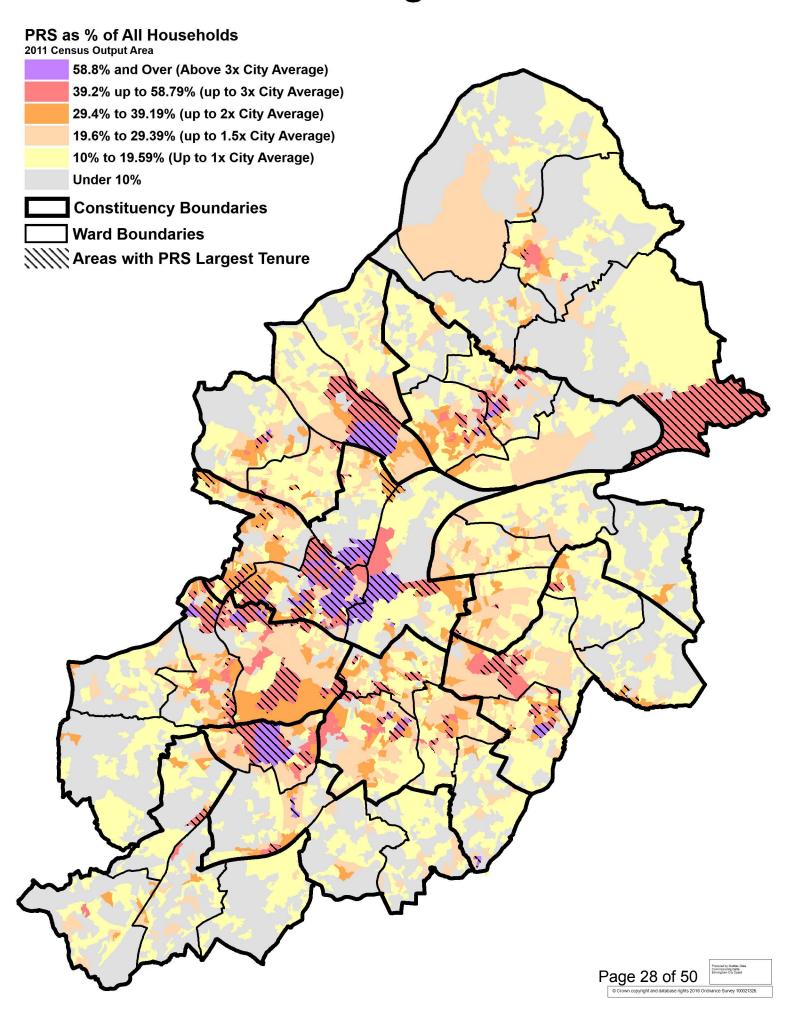
Social renting from Registered Social Landlords (RSLs) has been increasing from 4% in 1981 to 8.4% in 2011. However, overall proportions of households living in social housing (Rented from Local Authority and Housing Associations combined) has actually fallen from 39.1% of households in 1981 to 24.2% in 2011. The decline of local authority social rented households can be partly linked to national Right to Buy policy introduced in 1979 and various local clearance and redevelopment programmes of council housing resulting in net reductions of council homes.

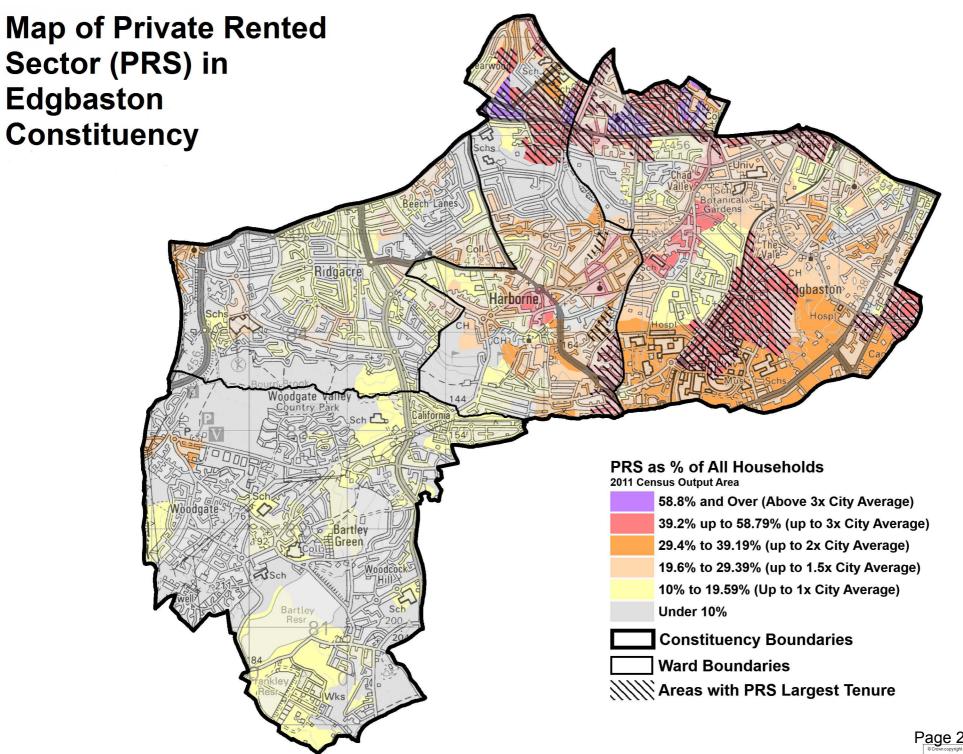
Between 2001 and 2011 there was a 4.4% fall in the overall levels of homeownership in Birmingham. During this same period there has been a rapid growth in the private rented sector (PRS) which appears to have more than doubled size, from 7.8% to 16.7%. The recent economic downturn of 2007/8 and the consequent use of tighter lender restrictions in the mortgage market appear to have fuelled the growth in private renting.

The shifting trends in housing tenure are illustrated in three overall broad tenure categories shown in the pie charts below. Clearly over the longer term social housing has been in steady decline whilst private renting after a contraction in size between 1981 and 1991 has been growing rapidly, whilst levels of owner occupation have reduced for the first time since 1981.

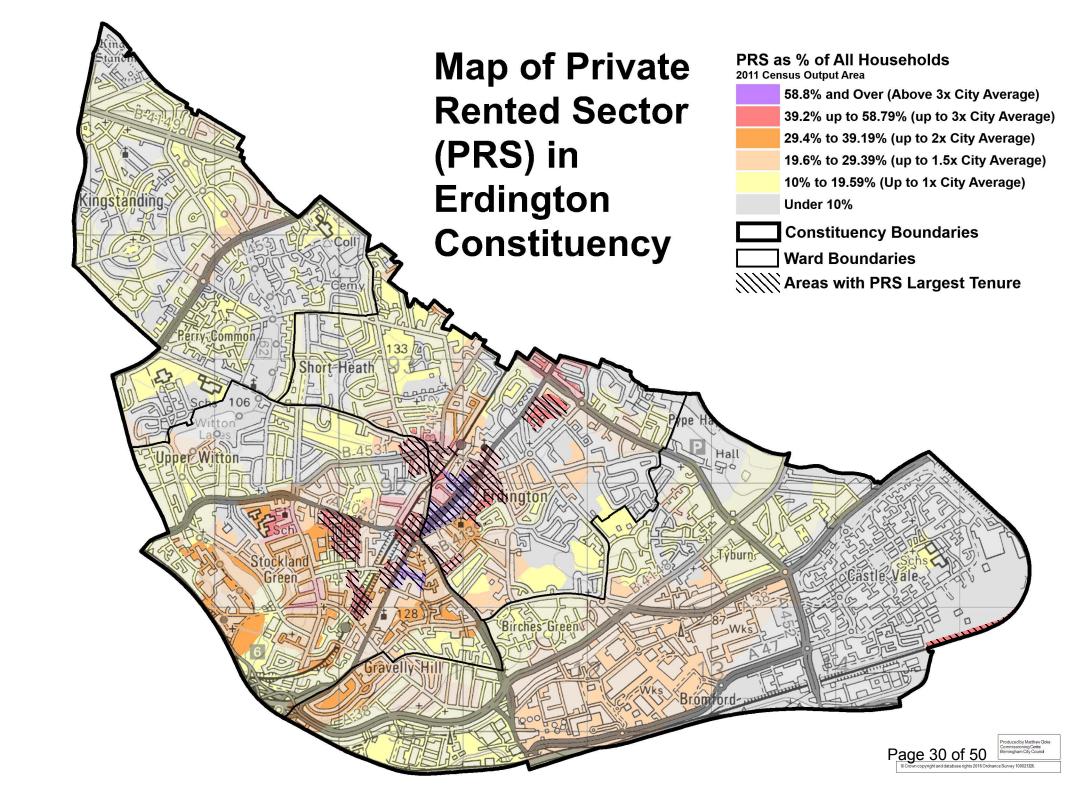


Map of Private Rented Sector (PRS) in Birmingham

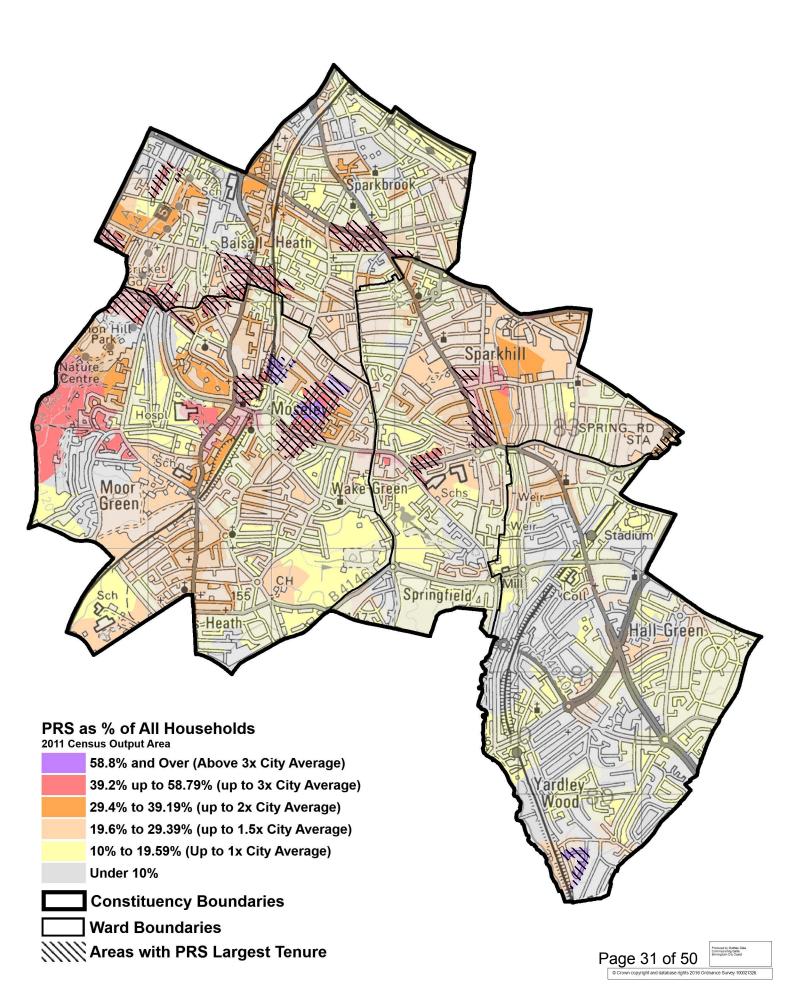


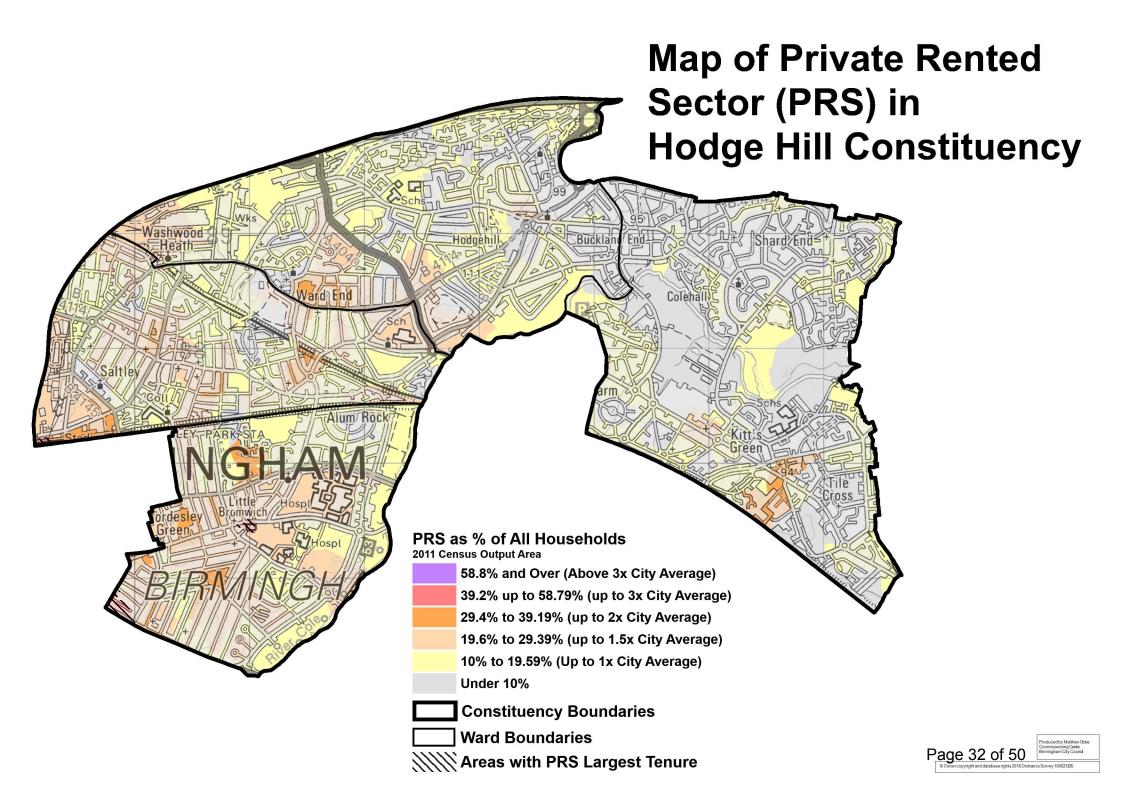


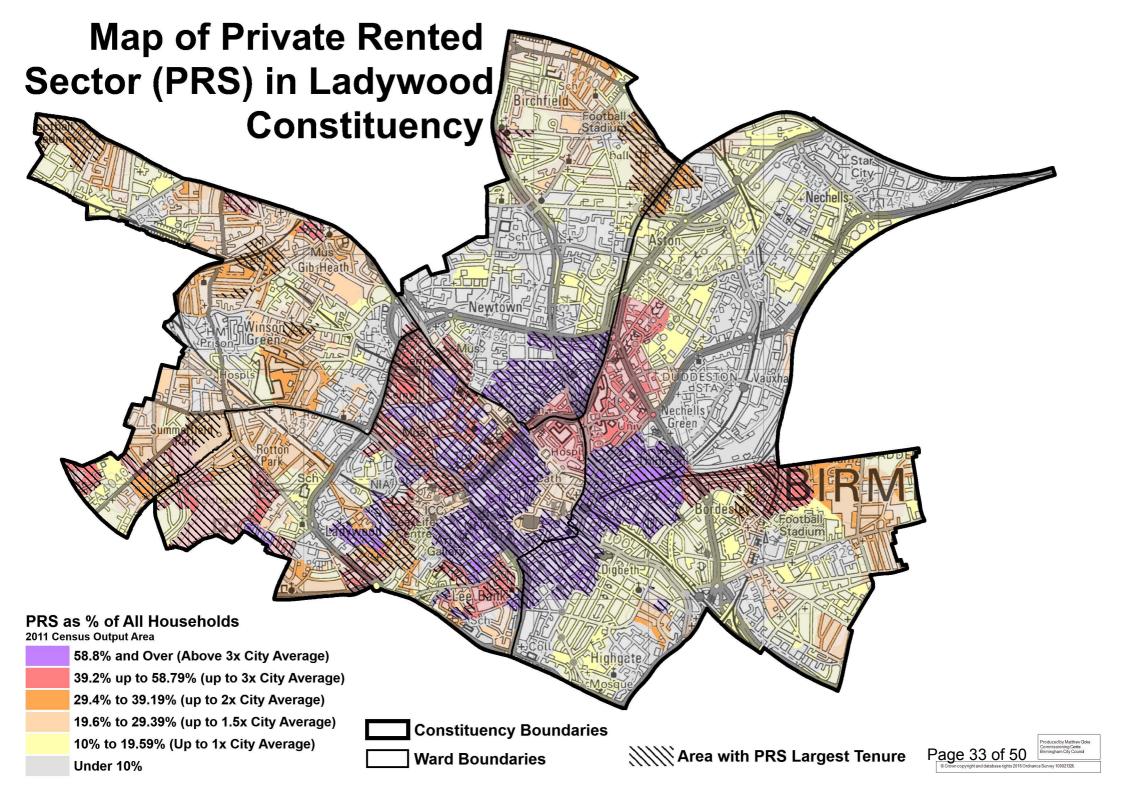
age 29 of 50

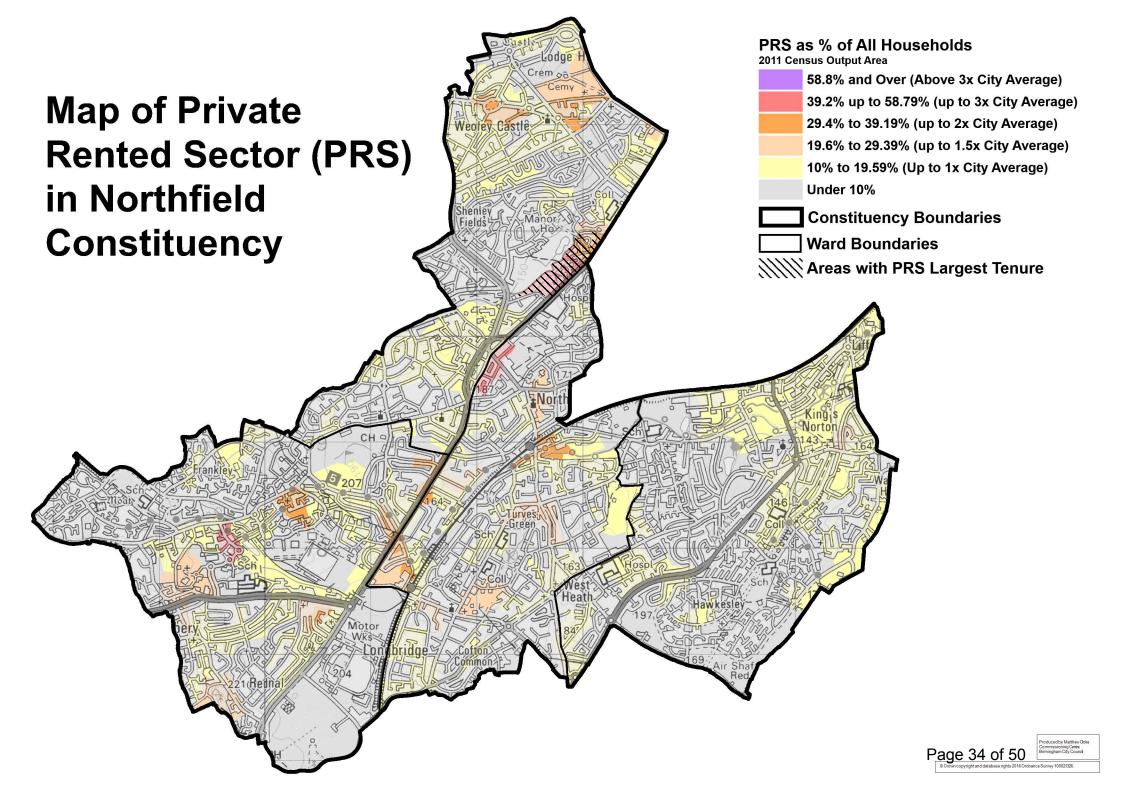


Map of Private Rented Sector (PRS) in Hall Green Constituency

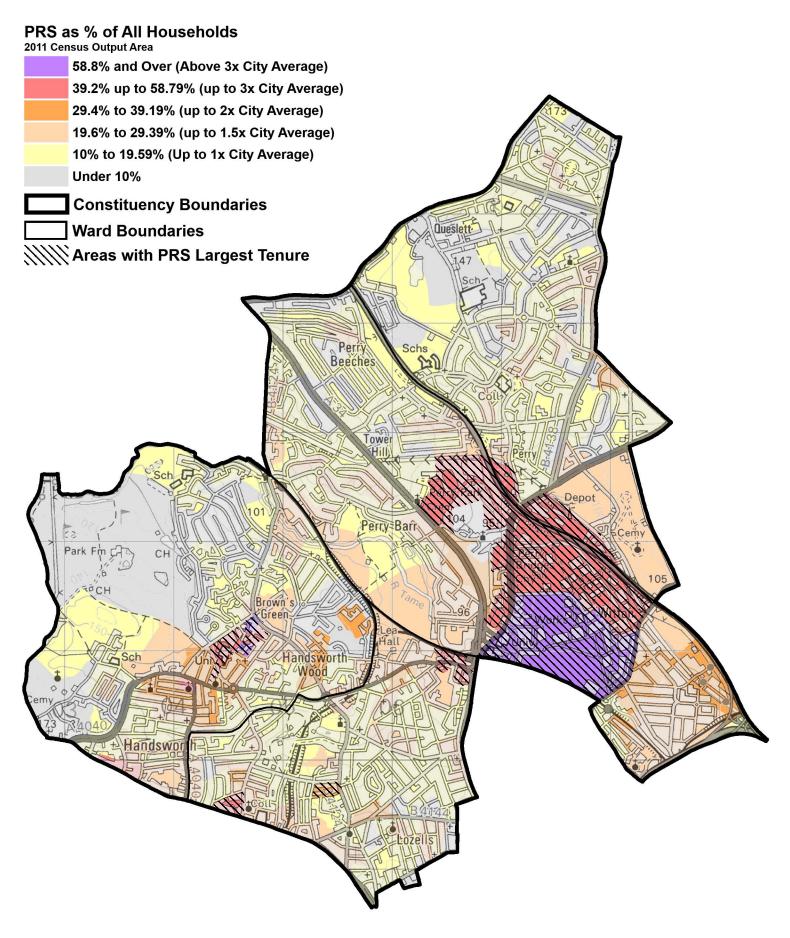


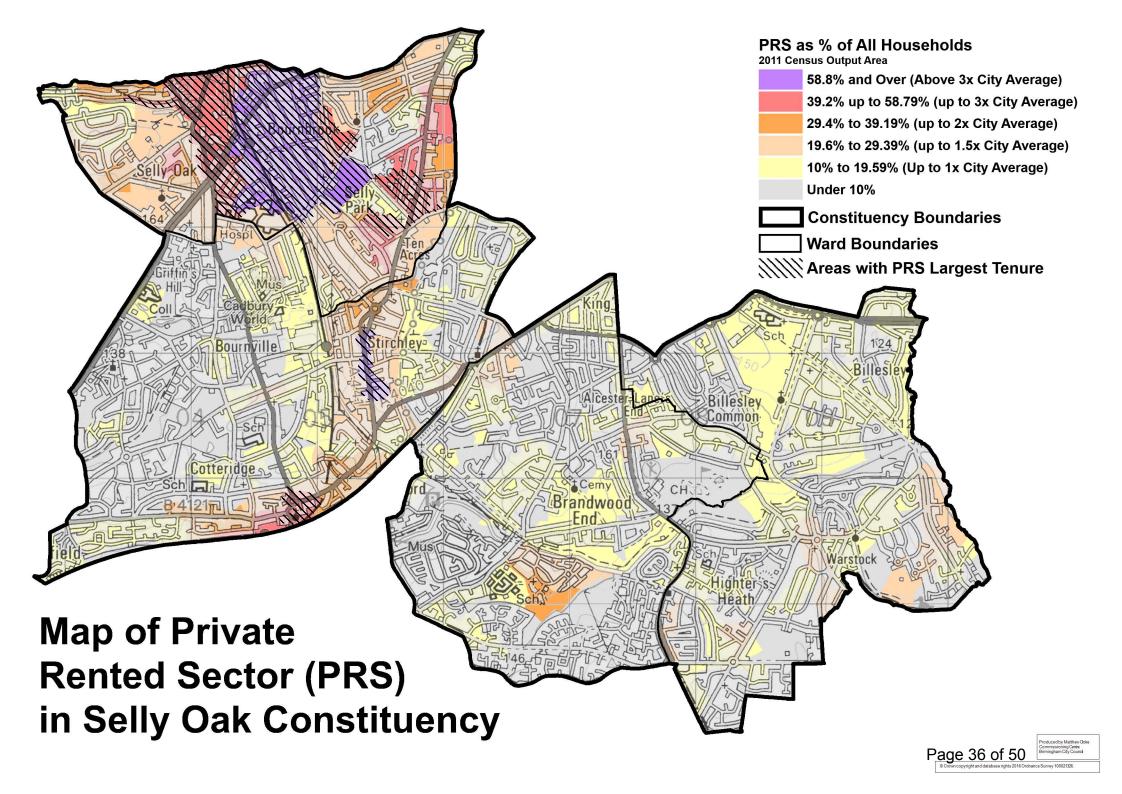




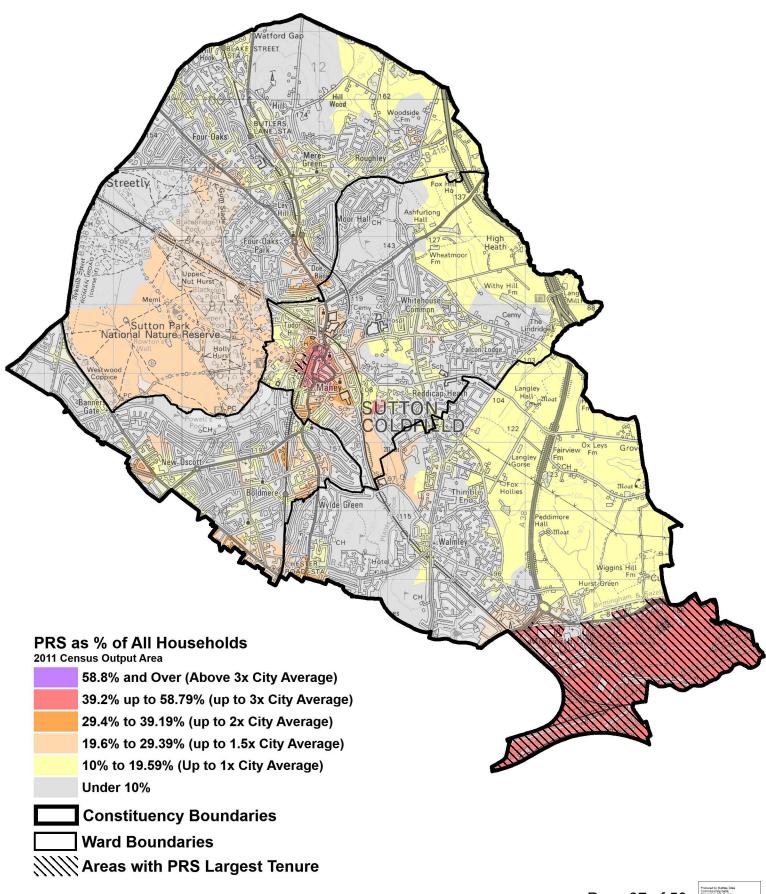


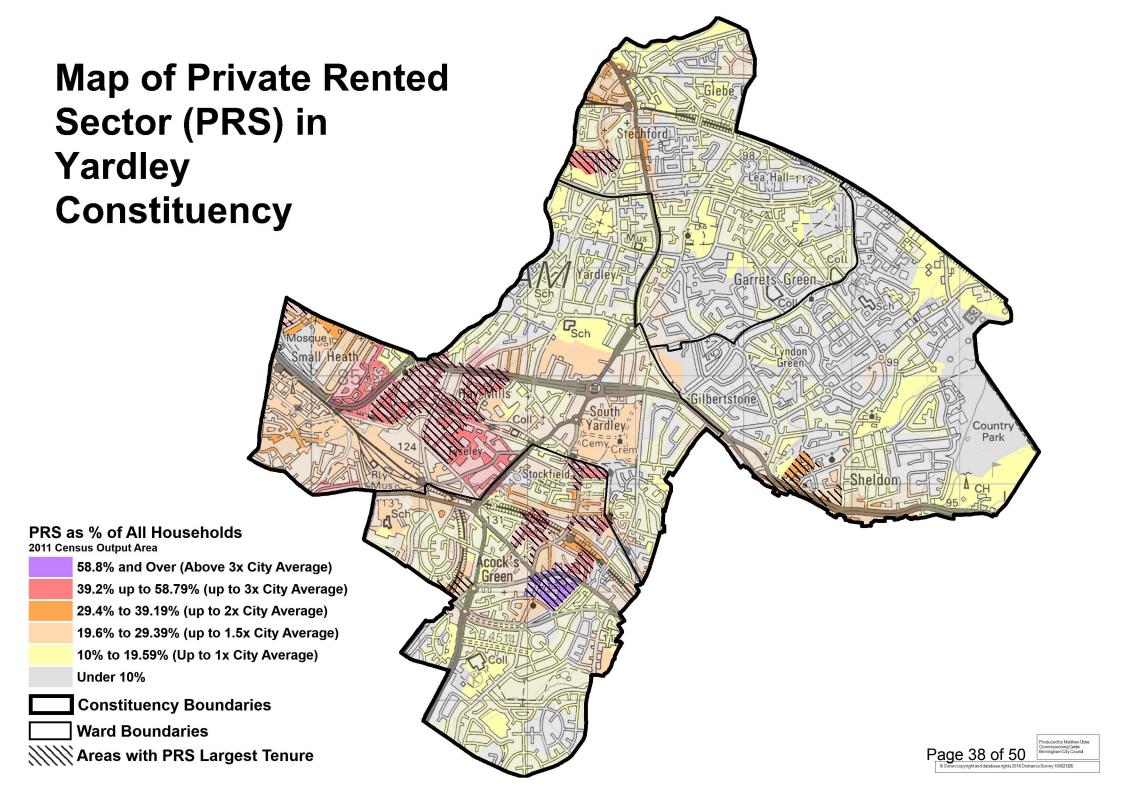
Map of Private Rented Sector (PRS) in Perry Barr Constituency





Map of Private Rented Sector (PRS) in Sutton Coldfield Constituency





HMO Licensing

Current HMO licenses by postcode

https://www.birmingham.gov.uk/downloads/file/4918/register of approved licences 2 november _2016

Postcode	Area	Number
B29	Selly Oak, Bournbrook, Selly Park, Weoley Castle	1083
B16	Edgbaston, Ladywood	158
B23	Erdington, Stockland Green, Short Heath, Perry Common	85
B17	Harborne	80
B24	Erdington, Wylde Green, Tyburn	70
B20	Handsworth Wood, Handsworth, Birchfield	65
B13	Moseley, Billesley	48
B27	Acocks Green	44
B30	Bournville, Cotteridge, Stirchley	35
B19	Lozells, Newtown, Birchfield	33
B21	Handsworth	27
B12	Balsall Heath, Sparkbrook, Highgate	23
B11	Sparkhill, Sparkbrook, Tyseley	23
B5	Digbeth, Highgate, Lee Bank	23
B14	Kings Heath, Yardley Wood, Druids Heath, Highter's Heath, Warstock	12
B33	Kitts Green, Stechford	11
Other	Post codes – under 10 HMOs	65
		Total: 1885

P1E 201609: Households dealt with under the homelessness provisions of the 1996 Housing Act during the second quarter of 2016

1 Fligible unintentionally homeless and in priority need

a. Racially motivated harassment

b. Other forms of harassment

Section E1: Applicant households for which decisions were taken between quarter (between 1 July and 30 September 2016)

1. Eligible, unintentionally homeless and in priority need	d 875				
2. Eligible, homeless and in priority need, but intentiona	ally so 98				
3. Eligible, homeless but not in priority need	114				
4. Eligible, but not homeless	325				
5. Ineligible	69				
6. Total decisions (sum of rows 1 to 5 above)	1,481				
Details for the 875 – eligible, unintentional and in priority need					
1. Parents no longer willing or able to accommodate	109				
2. Other relatives or friends no longer willing or able to accommodate	98				
3. Non-violent breakdown of relationship with partner	42				
4. Violence					
a. Violent breakdown of relationship, involving partner	158				
b. Violent breakdown of relationship involving associated persons	19				
c. Racially motivated violence	1				
d. Other forms of violence	18				
5. Harassment, threats or intimidation					

2

29

275

6. Mortgage arrears (repossession or other loss of home)	9
7. Rent arrears on:	
Г	
a. Local authority or other public sector dwellings	10
b. Registered Provider dwellings	7
c. Private sector dwellings	19
8. Loss of rented or tied accommodation due to:	
Г	
a. Termination of assured shorthold tenancy	223
b. Reasons other than termination of assured shorthold tenancy	49
Required to leave accommodation provided by Home Office as asylum support	25
10. Left an institution or LA care:	
Г	
a. Left prison/on remand	0
b. Left hospital	5
c. Left other institution or LA care	20
11. Other reason for loss of last settled home	
Γ	
a. Left HM-Forces	0
b. Other reason (e.g. homeless in emergency, sleeping rough or in hostel, returned from abroad)	32
Total	875
Private rented issues:	
Rent arrears private sector dwellings	19
Loss of rented or tied accommodation due to termination of assured short	thold tenancy 223
PRS reasons other than termination of assured shorthold tenancy	49
Total in the latest quarter caused by prs issues	291
Percentage in this quarter	33%

A guide to regulation of registered providers

Published 14 May 2015

Contents

- 1. The regulator's role
- 2. Regulatory framework
- 3. Regulatory standards
- 4. Our approach to regulation
- 5. Intervention and enforcement

1. The regulator's role

The objectives of the social housing regulator are set out in the Housing and Regeneration Act 2008. In summary, we interpret our role as regulating registered providers of social housing in England to:

- protect social housing assets
- ensure providers are financially viable and properly governed
- maintain confidence of lenders to invest into the sector
- encourage and support supply of social housing
- ensure tenants are protected and have opportunities to be involved in the management of their housing
- ensure value for money in service delivery

We must perform our functions in a way that minimises interference and is proportionate, consistent, transparent and accountable. We must also operate within the provisions of the government's <u>Regulators' Code</u>.

The terms <u>social housing</u> and registered provider are defined in the 2008 Act. Social housing includes low cost rental (such as affordable rent properties) and low cost home ownership. Registered providers include local authority landlords and private registered providers (such as not-for-profit housing associations and for-profit organisations).

2. Regulatory framework

The regulatory framework for social housing in England from the 1st April 2015 is made up of:

- regulatory requirements what registered providers need to comply with
- <u>codes of practice</u> a code of practice can amplify any economic standard to assist registered providers in understanding how compliance might be achieved
- regulatory guidance this provides further explanatory information on the regulatory requirements and includes how the regulator will carry out its role of regulating the requirements

3. Regulatory standards

Our <u>regulatory standards</u> for social housing in England are at the core of our regulatory framework requirements. Each standard sets out required outcomes and specific expectations of registered providers. Where relevant, they reflect the Secretary of State's directions on specific regulatory standards.

Our role is to proactively regulate the 3 standards which are classified as 'economic'. These are

- the Governance and Financial Viability Standard
- the Value for Money Standard
- the Rent Standard

We can issue a code of practice which relates to any matter addressed by an economic standard and amplifies an economic standard. We have issued one <u>code of practice</u> which amplifies the Governance and Financial Viability Standard.

The remaining 4 standards are classified as 'consumer'. These are

- the Tenant Involvement and Empowerment Standard
- the Home Standard
- the Tenancy Standard
- the Neighbourhood and Community Standard

For the consumer standards our role is reactive in response to referrals or other information received. Our role is limited to intervening where failure to meet the standards has caused or could have caused serious harm to tenants.

Where we conclude this, we will publish a <u>regulatory notice</u>. An overview of our experience of regulating the consumer standards is provided in our annual <u>consumer regulation review</u>.

4. Our approach to regulation

We take a co-regulatory approach. This means boards and councillors who govern providers' service delivery are responsible for ensuring their organisation is meeting our standards, and for being open and accountable in how their organisation meets its objectives. Co-regulation also requires providers to support tenants in the shaping and scrutinising of service delivery and in holding boards and councillors to account.

We are risk-based in our regulatory approach. We use our sector risk analysis and assessments of registered providers with 1,000 or more social housing units to identify those we judge to be more complex and who consequently have an increased level of risk exposures. Providers with fewer than 1,000 social housing units are subject to a lower level of regulatory engagement. Our <u>sector risk profile</u> is published annually and it can help registered providers to manage risks effectively.

We must obtain sufficient assurance that the economic standards are being met by providers particularly the Governance and Financial Viability Standard. We maintain <u>regulatory</u> <u>judgements</u> on performance against governance and financial viability. To ensure that the system of judgements is transparent a <u>gradings under review</u> system identifies providers who are in danger of having their regulatory judgement downgraded to a non-compliant grade.

Further guidance on how we operate can be found in <u>Regulating the Standards</u> which sets out what action we take to ensure the regulatory standards are being met.

Where we make a particularly important decision in relation to our approach to regulation, we record it as a <u>decision instrument</u>. The views of registered providers in relation to our regulatory framework and approach are captured through our stakeholder survey and consultations.

5. Intervention and enforcement

We expect providers to identify problems and take effective action to resolve them. If a provider takes responsibility and we conclude that it is able to respond to the problems, we will work with the provider to help it deliver the necessary corrective actions.

However, there may be circumstances where a provider is unable or unwilling to respond positively. Under these circumstances we may use our regulatory enforcement and general powers. Details of our powers and our approach to intervention and enforcement can be found in <u>Guidance on approach to intervention</u>, <u>enforcement and powers</u>.

Housing and Planning Act 2016

Summary of provisions for the Private Rented Sector

Banning orders

This part of the Act creates a new 'banning order' concept, to enable a Tribunal to ban a person from letting a home or engaging in letting agency or property management work in England.

The banning order may be requested by a council against a landlord or agent who has committed a banning order offence. The scope of what constitutes such an offence will be defined in regulations and the Act sets out the considerations that the Tribunal must take into account. A ban must be for six months at least and a financial penalty for breach can be up to a maximum of £5,000.

Database of rogue landlords and lettings agents

The government will operate a database of 'rogue' landlords and letting agents. Councils will be responsible for updating the database when banning orders are issued, and can use it to help exercise their functions. The Act makes provision for councils to have access to the information in the database but the government currently has no intention to make it public.

Rent repayment orders

A tribunal will be able to impose a rent repayment order (RRO) on a landlord who has committed an offence, which a tenant can apply for directly. The rent can be recouped by the tenant if they have paid it, or by a council if the rent was from Housing Benefit or Universal Credit.

The Secretary of State will make regulations as to how the money recovered will be spent. There is a new duty on local authorities to consider applying for an RRO where a landlord is convicted of any of the relevant offences.

Abandonment and re-possession

The Bill will allow a private landlord to regain possession of a property they believe to have been abandoned without a court order. They will be able to do this by sending two notices at different times requesting a written response from the tenant. Before they can send the second notice rent arrears must have been accrued. If a third party, such as a charity or local authority, had provided the tenant's deposit, they will also receive a copy of the notices

A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for the purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport, to and from those facilities and services.'

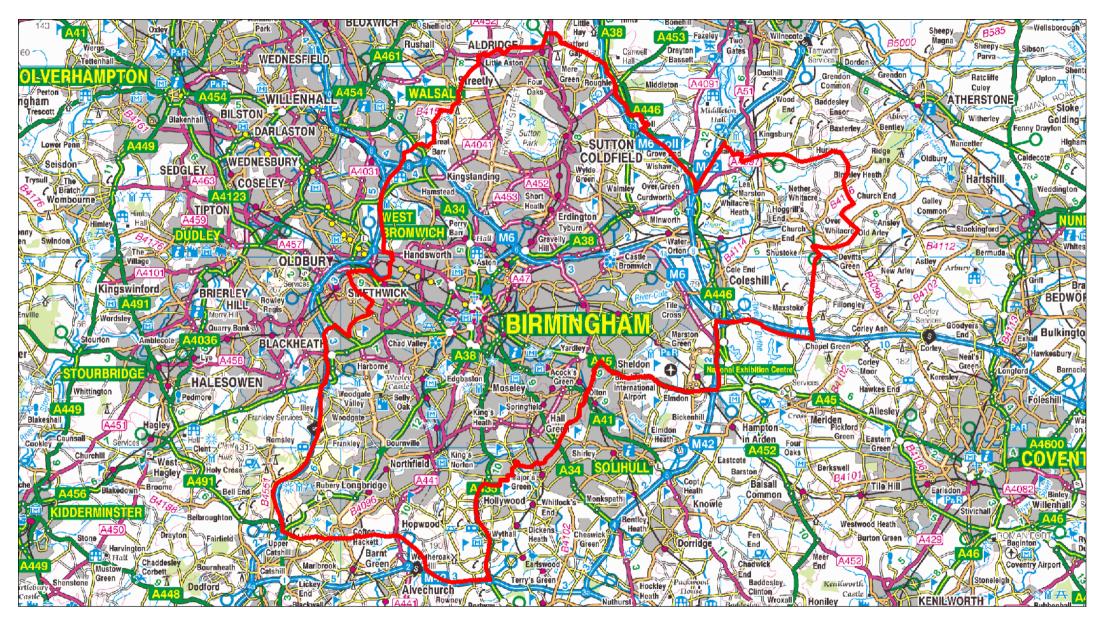
A BRMA must contain 'residential premises of a variety of types, including such premises held on a variety of tenures', plus 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area'.

[Legislation - Rent Officers (Housing Benefit Functions) Amendment (No.2) Order 2008]

BIRMINGHAM

Broad Rental Market Area (BRMA) implemented on 1st March 2011

Map of the BRMA



Ordnance Survey @ Crown copyright, All rights reserved, Valuation Office Agency, (100022374) 2009.

Birmingham LHA rates

Birmingham LHA rates							
	Room	1 Bed Self Contained	2 Bedrooms	3 Bedrooms	4 or more Bedrooms		
2016	£57.34	£98.87	£120.29	£132.00	£173.41		
2015	£57.34	£98.87	£120.29	£132.00	£173.41		
2014	£56.77	£97.89	£119.10	£126.92	£166.74		
2013	£56.21	£96.92	£117.92	£126.92	£165.09		
2012	£55.00	£96.92	£115.38	£126.92	£161.54		
2011	£55.00	£98.09	£115.38	£126.92	£161.54		

The Direct Gov website (https://lha-direct.voa.gov.uk/search.aspx) provides a detailed breakdown of the Birmingham Broad Market Rental Area; including the types of property found within it

Directgov

Local Housing Allowance (List of Rents)

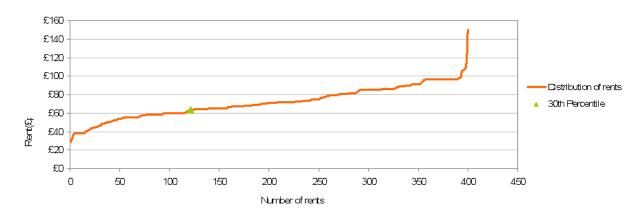
View List of Rents information for Birmingham

The graphs show the distribution of rents from lowest to highest rent used to set the LHA rate. The LHA rate is set using a mathematical value called the '30th percentile'. It is shown as the green triangle on the graph. Three in ten rents fall below the LHA rate and therefore should be affordable to people on Housing Benefit.

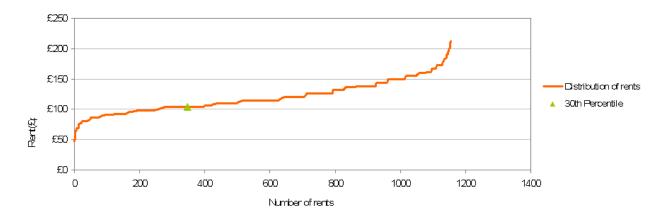
However, the LHA rate may be less than the '30th percentile' shown on the graph.

Range of weekly rents for the period 1 April 2016 to 31 March 2017

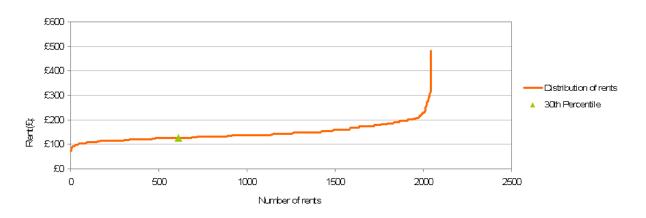
LHA Category	Number of rents	Minimum Rent £pw	Maximum Rent £pw	LHA Rate £pw
Shared Accommodation	400	£28.50	£150.00	£57.34







LHA Category Number of rents Minimum Rent £pw Maximum Rent £pw LHA Rate £pw Two Bedrooms 2044 £71.80 £483.29 £120.29



LHA Category Number of rents Minimum Rent £pw Maximum Rent £pw LHA Rate £pw Three Bedrooms 1560 £76.00 £402.74 £132.00

