

“Barriers at every turn”: Social housing allocation in London

Housing Committee

March 2026



LONDONASSEMBLY

Housing Committee



The London Assembly Housing Committee examines matters relating to housing in London and leads on the scrutiny of the Mayor’s housing responsibilities.

Contact us

Tim Gallagher

Senior Policy Adviser

Tim.Gallagher@london.gov.uk

Matty Hadfield

Policy Adviser

Matty.Hadfield@london.gov.uk

Daniel Zikmund

External Communications Officer

Daniel.Zikmund@london.gov.uk

Diane Richards

Committee Services Officer

Diane.Richards@london.gov.uk

Contents

Foreword.....	4
Executive Summary	6
Recommendations.....	8
Introduction	11
Context: supply of social housing.....	13
Reduction in inter-tenure mobility	13
Increasing housing need.....	15
This investigation	16
How is social housing allocated?	18
What legal requirements do local authorities have to abide by?.....	19
What is the Mayor’s role in allocation?	21
Challenges in applying for social housing	23
Applying for social housing	23
Barriers for Deaf and Disabled Londoners	25
Disqualification and unfair treatment.....	30
Lack of financial eligibility.....	30
Debt and domestic abuse.....	32
Families with neurodivergent children.....	34
Racial discrimination in social housing allocation	35
The case for training	37
Unfair treatment during succession.....	39
Improving consistency in allocations across London.....	41
Working with housing associations.....	43
Data on allocations	47
Mobility within social housing	51
Under-occupancy.....	51
The Mayor’s mobility programmes	53
Committee Activity.....	56
Other formats and languages	58
Connect with us	59

Foreword



Zoë Garbett AM
Chair of the Housing Committee

Waiting lists for social housing in London are the highest of any region in England. The mass sell-off and demolition of council homes since the 1980s, and the long-term failure to build and buy more, means we have much less social housing than we need. In 2025, 341,421 households in London were on waiting lists – the highest number in over a decade. Only a small proportion of these households will be allocated a home this year. Many households, as a result, are stuck in overcrowded, poor-quality housing, with no way out.

The effects of this on people’s lives cannot be overstated. We published a survey as part of this investigation, aimed at people applying for social housing, and respondents highlighted the negative impact their current housing situation has on their mental health and the wellbeing of their children. Multiple responses suggested a lack of space has caused family separation. There were frequent reports of living in housing which was unsuitable for their accessibility needs, as well as living in housing with unresolved maintenance and repair issues, such as ongoing mould. This is the reality for many households applying for social housing.

The process for applying for social housing is immensely stressful, frustrating and difficult. It is frequently described as “endless”. Whilst the shortage of social homes is a major factor in this, there are also problems with the allocation process itself. Applicants report it is difficult to find the information and support they need. For Deaf and Disabled Londoners, Londoners without digital literacy or access to the internet, and Londoners for whom English is their second language, the process is even more rife with challenges. The medical assessment for Deaf and Disabled people and families with neurodivergent children on waiting lists, for example, is reported to be slow, arduous and lacking humanity. There is no reason why applying for social housing should be this hard.

Some households are unfairly disqualified from even applying for social housing. Financial eligibility tests, for example, can exclude households on low incomes or women in debt as a result of domestic abuse. It is totally unacceptable that our current system blocks access to social housing for those that so desperately need it.

The lack of transparency in social housing allocation was an issue that came up again and again throughout the investigation. Applicants experience the bidding process as opaque and struggle to know where they are on waiting lists. There is also a lack of transparency in the data available on social housing allocation. Data is patchy and inconsistent across London, making it

very difficult to know which groups are most affected by boroughs’ allocation policies and to evidence the changes needed to make the allocation system more equitable. Transparency and thorough data collection is necessary to ensure our allocation system is fair.

This report outlines a number of recommendations to the Mayor and Government which aim to improve the allocation system. We should strive for an allocation system that is fair, accessible and transparent, and one that ultimately treats its applicants with respect and dignity.

Executive Summary

The number of households on council housing waiting lists in London is higher than any other region of England. Councils are struggling to meet housing need and working under enormous pressures, as homelessness rises, and new social housing lets remain very limited. As a result, councils are forced to make difficult decisions about which households on their housing registers to prioritise. Each year, only a small proportion of applicants are allocated a home. It is vital to acknowledge the limited supply of social housing when considering the allocation of social housing. It is also essential to recognise that improvements made to the allocation system will not solve the main issue in social housing, which is the severe shortage of homes available. However, lack of supply is not the only problem. Throughout this investigation, the Housing Committee set out to understand these challenges and to identify ways the Mayor and Government could address them. We identified four main challenges.

Firstly, there are significant issues around access and fairness in the social housing allocation process. The application process is often complex and difficult to navigate, with additional barriers for some groups, particularly Deaf and Disabled Londoners. Second, commonly used disqualification policies can indirectly discriminate against already marginalised groups. For example, victims or survivors of domestic abuse are disproportionately disadvantaged by financial eligibility criterion. We recommend that the Mayor explores with boroughs options for a training programme for housing officers aimed at improving services for applicants, particularly for those groups that face additional barriers.

Secondly, data on social housing allocation is poor and inconsistent across London. Through our Freedom of Information requests, we found that information supplied on waiting times and disqualification policies was often incomplete, and where data was provided, it was difficult to meaningfully compare across boroughs. The lack of detailed, granular data – particularly data on waiting times broken down by demographics – limits our ability to understand which groups are most disadvantaged by current allocation practices. This raises concerns about the robustness of Equality Impact Assessments carried out by local authorities. We recommend that the Mayor works with boroughs to develop a standardised framework for collecting data on allocations.

Thirdly, councils and housing associations do not always work together effectively in the allocation of social housing. Although housing associations are required to support councils in meeting their homelessness duties, it is not uncommon for them to reject council nominations. Where councils and housing associations take different approaches to allocation, applicants often experience poorer service. We heard distressing accounts of applicants being told by councils that they would be offered a home, only for the housing association to reject the nomination at a later stage. We recommend that the GLA and London Councils explore these challenges and find ways to improve practice across London.

Fourthly, inter-tenure mobility is low. Movement in social housing frees up homes for households on waiting lists. For example, under-occupying households can downsize to free up homes for overcrowded families on waiting lists. However, fewer tenants are choosing to move, and social housing churn is currently low. The Mayor has two programmes to encourage social tenants to move, the Seaside and Country Homes Programme and the Housing Moves programme. However, the scope of these programmes is confined to the limited number of homes available through them. We recommend the Mayor considers ways to increase the number of homes available through the Housing Moves Programme.

A key consideration of this investigation was to assess if and how a more standardised approach to social housing allocation would improve the system for applicants for social housing and for councils. We considered, for example, whether a pan-London housing register would work in London, or whether there should be one prioritisation approach shared by all local authorities. We did not receive enough evidence to suggest that these approaches should currently be adopted. Since 2011, local authorities have had the powers to decide how social housing is allocated. We think it is important local authorities retain this discretion and believe they are best placed to make allocation decisions based on their local need and supply. However, we think there are other areas of the system that would benefit from greater standardisation. This was particularly clear in the cases of data collection and coordination between councils and housing associations.

The Government must prioritise social housing in the delivery of the Social and Affordable Homes Programme to address growing housing need in the capital. However, it is also essential that the system of allocating existing social housing is equitable, transparent and works effectively. The Mayor does not have any formal powers over the allocation of social housing. Boroughs make decisions about who should be prioritised based on local need. We believe this is the right approach. However, we still think there is action for the Mayor to take to improve the allocation system. There are many areas in the housing sector where the Mayor does not have formal powers but nevertheless has driven improvements. This report includes targeted recommendations to achieve this.

Recommendations

Recommendation 1

As well as calling on the Government for more funding for accessible homes, the Mayor should work with London Councils, London boroughs and the NHS to publish guidance for local authorities and housing associations to improve the medical assessment process for Disabled people and families with neurodivergent children in the social housing application process. This guidance should seek to ensure the process is fairer and more transparent. It should be developed in consultation with Disabled people’s organisations. The Mayor and London Councils should publish this guidance by the end of 2026-27.

Recommendation 2

The Ministry for Housing, Communities and Local Government (MHCLG) should review the current provision of Housing Benefit and how this is affecting affordability assessments for social housing applicants. As well as reviewing current Housing Benefit levels to ensure financially sustainable position for tenants, MHCLG should consider adding a stipulation to the Tenancy Standard which prevents local authorities from excluding applicants for social housing on the grounds of low income. This stipulation should include provisions to ensure requirements such as rent in advance and financial viability checks are not used as barriers to social rented housing for people on low incomes. The Ministry should write to the Committee by June 2026 with an update on this recommendation.¹

Recommendation 3

Following the national review of social housing allocation guidance, the Ministry of Housing, Communities and Local Government should write to the Committee with an update on how the specific barriers faced by victims and survivors of domestic abuse have been addressed as part of the review. The Ministry should also publish a timeframe for the review by June 2026.

Recommendation 4

In future iterations of the London Domestic Abuse Safe Accommodation Strategy 2025-28, the GLA should include debt and constrained financial resources in its ‘Characteristics of

¹ The Lord Bailey of Paddington AM and Andrew Boff AM (City Hall Conservatives) take the view that local authorities should be able to assess whether prospective tenants will be able to pay their rent, and to take into account a history of rent arrears, when allocating social housing.

victims/survivors seeking support’ description, to highlight that this often can be a result of abuse and should be treated as such in the allocation of housing and other support. The Mayor should write to the Committee by the end of June 2026 to set out his response to this recommendation.

Recommendation 5

The Mayor and London boroughs should review the provision of training to housing officers who allocate social housing, and then work with Government to develop options, requesting additional funding if necessary, for enhanced training programmes to enable officers to:

- correctly and confidently understand and apply the statutory guidance for social housing allocation
- provide support for applicants who otherwise would have difficulty doing so, which is a statutory duty
- gain an understanding of the specific barriers faced by marginalised groups, such as Deaf and Disabled people, and adopt an anti-racist and anti-ableist approach to their practice.

We ask that the Mayor write to the Committee setting out his response to this proposal.

Recommendation 6

The Government’s upcoming review of social housing allocation guidance should examine the impact of local authority succession policies and set out measures to prevent unjust outcomes, particularly cases where bereaved family members are abruptly evicted from their homes. Any new guidance should set out how local authorities should take a sensitive and flexible approach to succession. The review should also consider how to strengthen the role of downsizing, including whether family members could be supported to move on to more suitably-sized accommodation.

Recommendation 7

The Mayor should work with the Regulator of Social Housing and London Councils to develop a standardised application form for social housing applicants, to support a more simplified and consistent approach to the application process. This approach must continue to allow boroughs to retain local discretion in social housing allocation.

Recommendation 8

In 2026, the GLA and London Councils should explore challenges with housing association and council coordination in relation to social housing allocation and identify ways to address issues and improve practice across London. This should include considering whether shared housing registers between councils and housing associations in boroughs could be beneficial. This could be explored through the London Ending Homelessness Accelerator Programme. The Mayor should write to the Committee with progress against this recommendation by the end of 2026.

Recommendation 9

The Mayor should work with the Regulator of Social Housing and London boroughs to develop a standardised framework for data collection on social housing allocation. This should include data on waiting times and the groups of people affected by disqualification policies, including (for example) the impact on Disabled people, victims and survivors of domestic abuse, and people leaving prison, to allow for comparative analysis across boroughs and support councils to undertake more thorough Equality Impact Assessments. The framework should also seek to improve data collected and published on the allocation of accessible, social housing across boroughs.

Recommendation 10

As part of the 2026 review of the Seaside and Country Homes programme, the GLA should consider how to improve transparency and communication with applicants. In particular, it should explore ways to provide clearer information on eligibility, processes, and expected waiting times, alongside regular updates to applicants and referring local authorities. The results of this review should be shared with the Committee.

Recommendation 11

The GLA’s 2026 review of the Housing Moves Programme should consider ways to increase the number of homes available through the scheme. It should also identify ways to improve referral processes and improve services for tenants who apply for the scheme. The results of this review should be shared with the Committee.

Introduction

Having a home that meets one’s needs is about more than just shelter. It gives people a sense of security, safety and trust in the world around them, and is fundamental to strong relationships, stable employment, and well-being. Yet the number of Londoners without a safe, stable, affordable home continues to grow. This is reflected in high waiting times for social housing in London – higher than any other region of England.

Social housing is allocated by boroughs and housing associations, which determine how households on the housing register² are prioritised. Deciding who should be prioritised for social housing is a challenging task, as the demand for social housing is much higher than the lettings available. Unless the delivery of new social homes rapidly increases, only a small number of households on the housing register will be allocated a social home each year.

We are aware that the limited supply of social housing in London has made allocating social housing difficult for councils and housing associations. Changes made to the allocation system that do not include increasing the supply of social rent homes will not solve the crisis in social housing. However, throughout our investigation we heard that there are also acute challenges beyond those of supply, related to access and fairness, data and transparency, and mobility within the social housing system. These issues are overlapping and exist within the context of limited supply, which can worsen them.

It is in this context that the London Assembly Housing Committee set out to examine social housing allocation in London, with the aim of identifying key challenges and opportunities for improvement.

Our report considers the challenges of social housing allocation from the perspective of both applicants and boroughs. We acknowledge that the limited supply of social housing available makes allocation very difficult for boroughs and we recognise the immense pressure under which they work. In considering these challenges for both applicants and boroughs, we identify some areas where greater standardisation across London could improve outcomes. The report also includes a set of recommendations aimed at the Mayor and Government to improve how social housing is allocated in the capital.

Activity:

The key aspects of our investigation were:

- Publishing a call for written evidence aimed at boroughs, policy and legal experts, and campaigners

² A Housing Register is a record held by local authorities of all households in the authority that have applied and qualified for social housing. It is also known as a waiting list.

- Conducting a survey aimed at Londoners with experience of applying for social housing³
- Sending Freedom of Information requests to 33 local authorities
- Holding three evidence-gathering meetings with policy and legal experts, campaigners, borough representatives, consultants and academics
- Scrutinising a panel of guests from the Greater London Authority, including the Deputy Mayor for Housing and Residential Development

The Committee is grateful for these contributions, which provided valuable insights to inform this report.

³ Our survey respondents are ‘self-selecting’ – they chose to complete this survey and do not reflect all Londoners. This means that we can’t assume that our findings are true for all households on waiting lists

Context: supply of social housing

In London, the context in which social housing is allocated has changed dramatically. As recently as the 1980s, there were more social rent homes than households in need of them.⁴ As a result, it was not unusual for councils to have thousands of empty properties.⁵ The situation today is very different, due to the net loss of a huge number of social homes since then. This is due to policies like Right to Buy and broader challenges, like local authorities being constrained in their ability to build or buy social housing. As a result, the demand for social housing far exceeds the number of lets⁶ available. This imbalance is worsening year on year, as housing need continues to rise, without this being matched by the number of social housing properties being made available.⁷

“I have worked in housing for nearly 30 years and when I first worked in housing the allocation of social housing was the opposite of what it is now in most areas, where supply and demand were completely flipped. Many local authorities were just pleased someone wanted to have a council house... The change in the space of 30 years has been quite incredible”⁸

Neil Morland, Independent Housing Consultant

Reduction in inter-tenure mobility

This fall in the availability of social housing for new tenants has been driven largely by the overall decline in the amount of social housing. However, another reason for this fall in lets is that fewer tenants are moving, meaning fewer homes are vacated for re-letting.⁹ Movement in social housing – for example, households moving from larger to smaller social rent homes (inter-tenure mobility) or moving out of social housing to another tenure (known as “social housing churn”) – creates vacancy chains, which can make better use of the housing stock and increase the number of homes available for new lets.

⁴ Apps, P, *Homesick: How Housing Broke London and How to Fix It*, Oneworld Publications, 2025, p.24

⁵ Apps, P, *Homesick: How Housing Broke London and How to Fix It*, Oneworld Publications, 2025, p.24

⁶ ‘Lets’ refers to social housing lettings, which is when social housing properties – homes owned by social landlords – are rented by households at cheaper rents than in the private sector.

⁷ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 – [Allocations in Social Housing](#), p.1 [Ian Swift, Deputy Corporate Director of Housing Operations, London Borough of Islington]

⁸ London Assembly Housing Committee – 17 December 2025, Transcript of Agenda Item 5 – Allocations of Social Housing - Part 3, [Panel 1](#), p.3

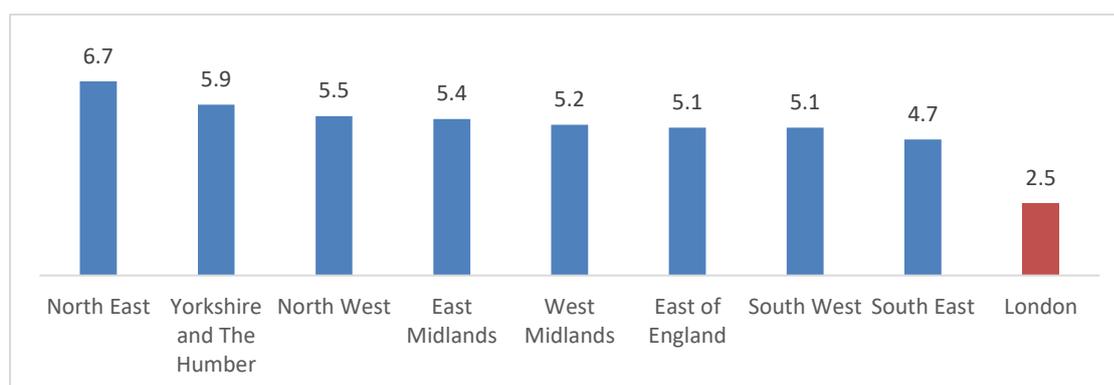
⁹ Leo Pollak, [Housing allocations and the vacancy chain: how coordinating chains can better meet housing needs and tenant choice](#), 2022

In London, social housing churn - the proportion of social housing stock that is re-let each year - has fallen over the past decade due to stagnant wage growth and high housing costs.¹⁰ London now has the lowest social housing churn across all regions of England.¹¹ In 2023-24, social housing churn was at 2.5 per cent compared to the second lowest region of England (the South-East) which was 4.7 per cent. A comparison of the percentage of social housing churn across regions of England is shown in Figure 1.

In December 2025, the average house price in London was £551,294, more than double the UK average house price of £270,259.¹² Higher average house prices in England generally correlate with lower rates of social housing churn. For example, the North East has the highest proportion of housing re-lets as a proportion of total social housing properties of all English regions, and the lowest average house price.

A **vacancy chain** occurs when one tenant moves out, creating a vacant home that is then offered to another household. This triggers a series of moves, allowing multiple households to be rehoused.¹³ Vacancy chains can be used to free up larger homes when tenants under-occupying a family-sized home transfer to a smaller property, or to free up overcrowded smaller properties when new family-sized homes are built, making their original home available for households on the waiting list who need them.

Figure 1: Social housing re-lets as a proportion of total social housing properties in 2023-24 (%)



Source: MHCLG, [CORE Social Housing Lettings Tenancies 2023/24](#)

There have been several reasons put forward for the fall in inter-tenure mobility. These include:

¹⁰ Leo Pollak, [Housing allocations and the vacancy chain: how coordinating chains can better meet housing needs and tenant choice](#), 2022

¹¹ MHCLG, [CORE Social Housing Lettings Tenancies 2023/24](#)

¹² ONS, [UK House Price Index: monthly price statistics](#), 18 February 2026 edition.

¹³ Leo Pollak, [Housing allocations and the vacancy chain: how coordinating chains can better meet housing needs and tenant choice](#), 2022

- a widening gap between social rents and market rents, meaning fewer social tenants, particularly in London, can afford to move on to private rented accommodation¹⁴
- an under-supply of the kinds of homes that create the most vacancy chains, in particular family-sized homes¹⁵
- a lack of practical support available from councils to help households move, due to government-imposed constraints on their funding¹⁶
- financial incentives offered to tenants by councils to encourage tenants to move are insufficient (not high enough) - again, due to government-imposed constraints on local authority funding¹⁷
- an “all or nothing” approach to downsizing, where tenants are unable to downsize “a bit” but keep a spare room.¹⁸

Increasing housing need

As social housing lets have fallen, housing need has increased. Barnet Council told us that “demand is rising sharply, especially from homeless households”.¹⁹ In London, the number of households sleeping rough or living in temporary accommodation is at a record high and is higher than any other region of England.²⁰²¹ On 30 June 2025, there were 20.3 households living in temporary accommodation per 1,000 households in London, compared with 2.8 households per 1,000 in the rest of England.²² Households in London also remain in temporary accommodation for longer than elsewhere in England.²³

There are many reasons for the rapid increase in homelessness. These include issues with social housing supply, high rents in the private rented sector and real-term cuts to housing benefit.²⁴ Ian Swift, Deputy Corporate Director of Housing Operations, London Borough of Islington, told us:

“In Islington, we have seen in the last 12 months an 18 per cent increase in homelessness presentations. That is probably driven by the Local Housing Allowance not keeping pace with the private rental market and the evictions from there, the

¹⁴ Leo Pollak, [Housing allocations and the vacancy chain: how coordinating chains can better meet housing needs and tenant choice](#), 2022

¹⁵ Leo Pollak, [Housing allocations and the vacancy chain: how coordinating chains can better meet housing needs and tenant choice](#), 2022

¹⁶ Centre for London / [Ref No. 003](#)

¹⁷ Centre for London / [Ref No. 003](#)

¹⁸ Inside Housing, [Overcrowded and on the waiting list: the family housing crisis and what can be done to solve it, November 2024](#)

¹⁹ Barnet Council / [Ref No. 001](#)

²⁰ Homelessness Link, [Rough sleeping in London climbs to record levels](#), accessed 12 January 2025

²¹ London Councils, [Update on London’s Homelessness Emergency](#), December 2025

²² [Statutory homelessness in England: April to June 2025](#), published 27 October 2025

²³ London Assembly Housing Committee, [London’s Temporary Accommodation Emergency](#), 2024, p.24

²⁴ Crisis, [Number of people “living on the streets” of London increases by 26%](#), 31 July 2025

poverty people are facing, and increased domestic abuse. Homelessness is driving this enormous temporary accommodation (TA) bubble. [...] Those costs are enormous”.²⁵

Local housing allowance (LHA) rates set the amount of housing benefit that people can claim to afford a private rented home. Originally, housing benefit (via Local Housing Allowance) covered the 50th percentile (median) of rents. Since 2011, it was reduced to the 30th percentile (cheapest 30 per cent of properties).²⁶ It was then frozen for four years from 2016-2020. LHA was last reset in April 2024. The Government has kept LHA rates frozen at this level for 2025-26.^{27,28}

Only a small proportion of households who apply for social housing are housed each year. Ian Swift told us that in 2025, only 6 per cent of households on Islington’s housing register would be offered a home.²⁹ “Every time the council puts up a property to bid”, he explained, “there are hundreds of people bidding for that accommodation”.³⁰

In London, the number of households on waiting lists for social housing in 2024-25 was 341,421³¹ – the highest figure in over a decade and highest of any region in England.³²

Waiting times for social housing in London are very long, particularly for family-sized homes.³³ The London Borough of Barnet told us the waiting time for a 4+ bed property for lower-priority bands is currently up to 33 years in the borough.³⁴

This investigation

We are acutely aware of the pressures councils are working under. Recent analysis by London Councils shows that boroughs’ funding per Londoner has fallen by 28 per cent since 2010, putting huge pressure on all services funded by the General Fund, including homelessness services.³⁵ The limited lettings available and rising homelessness levels means councils can only

²⁵ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.1

²⁶ House of Commons Library, [Local Housing Allowance \(LHA\): Help with rent for private tenants](#), 21 December 2023

²⁷ House of Commons Library, [Local Housing Allowance \(LHA\): Help with rent for private tenants](#), 21 December 2023

²⁸ Shelter, [Briefing: Frozen out of a home](#), 19 September 2025

²⁹ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.1

³⁰ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.8

³¹ [Local Authority Housing Statistics dataset](#), England 2024-25: Section C – Allocations. Last updated 29 January 2026

³² London Councils, [London’s social housing lists reach 10-year high](#), 22 January 2025

³³ Centre for London, [London’s Social Waiting Times](#), 25 October 2024

³⁴ Barnet Council / [Ref No. 001](#)

³⁵ London Councils, [‘Hard times still here’ amid £500m funding shortfall](#), 3 February 2025

house a small proportion of households in need. The limited supply of social housing puts pressure on the allocation system.³⁶ In a 2019 report titled *Rethinking Allocations* by the Chartered Institute of Housing, it states: “[The] mismatch in supply and demand places increased pressure on allocation systems that are designed to decide who gets access to this limited resource”.³⁷ Allocation has essentially become, as Professor Katherine Brickell told us, “a process of rationing”.³⁸

We understand that councils want to build more social housing but face a myriad of barriers, the greatest of which is a lack of capital funding. In January 2025, we published a report, *Assessing delivery, challenges and opportunities of the Mayor’s Affordable Homes Programme*³⁹ on how the Mayor can better support the delivery of new affordable housing in London. We called on him to take action to help ensure homes are built more quickly and that those most urgently needed – particularly accessible, social rent homes and social rent family-sized homes – are prioritised.⁴⁰

The context of limited supply is essential to understand, and we were mindful of it throughout our investigation. Increasing the supply of social housing is essential to mitigate the problems in social housing allocation. However, the remainder of this report focuses on other challenges in allocation, such as how councils work with housing associations, how data on allocation is recorded, and issues around access and fairness.

At our final meeting, Tom Copley, Deputy Mayor of Housing and Residential Development, emphasised the Mayor’s limited powers over housing allocation. He told us that:

“The Mayor has no powers at all to enforce any kind of allocations policies on boroughs, and, indeed, no real desire to do so. The Mayor is of the view that boroughs are best placed to understand the need in their areas, and to allocate social housing accordingly.”⁴¹

We agree that the Mayor should not enforce allocation policies on boroughs, and we recognise he does not have legal powers with respect to allocation. However, the absence of formal powers has not previously prevented the Mayor from making meaningful improvements in housing, such as addressing homelessness or issues in the private rented sector. The Mayor has significant convening and lobbying powers, as well as a public voice that carries weight. We think the Mayor could work with boroughs to improve the social housing allocation system in London, and this report includes targeted recommendations to achieve this.

³⁶ This was evidenced in written responses from local authorities including: Harrow Council / [Ref No. 009](#), Merton Council / [Ref No. 010](#), Waltham Forest/ [Ref No. 015](#)

³⁷ Chartered Institute of Housing, [Rethinking allocations](#), September 2019, p.6

³⁸ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.1

³⁹ [Assessing delivery, challenges and opportunities of the Mayor’s Affordable Homes Programme](#), 27 January 2026

⁴⁰ London Assembly Housing Committee, [Assessing delivery, challenges and opportunities of the Mayor’s Affordable Homes Programme](#), 27 January 2026

⁴¹ London Assembly Housing Committee – 17 December 2025, Transcript of Agenda Item 5 - Allocations of Social Housing - [Part 3](#), p.1

How is social housing allocated?

Access to most social housing is managed by local authorities through an allocation and letting process. Social housing allocation policies are the rules and processes that determine who is offered a social rent home. Allocation decisions include cases where a local authority:

- offers a tenancy of accommodation it owns, discharging their homelessness obligations under the legislation
- offers a tenancy in the private rented sector – this was introduced by the previous Government as a means for local authorities to discharge their homelessness obligations
- nominates someone to be a tenant of housing owned by another borough or registered provider, like a housing association.⁴²

All local authorities and housing associations are required to have and maintain an allocation scheme that sets out how priority between applicants is determined.⁴³⁴⁴ However, housing associations are also required to cooperate with local authorities to support their homelessness duties by meeting obligations set out in nominations agreements.⁴⁵ Our investigation found that coordination between councils and housing associations can be challenging; this issue and its implications are explored later in this report.

The Localism Act 2011 gave local housing authorities’ discretion to decide who qualifies for social housing in their borough. The government at the time said this change would allow councils to develop policies that better reflect local housing needs and manage “unrealistic expectations” by excluding people with little or no chance of being allocated accommodation.⁴⁶ Prior to 2011, local authorities could only disqualify applicants based on “unacceptable behaviour”.⁴⁷

Allocation schemes tend to adopt a points-based or banding approach to assess and prioritise applicants for social housing:

- a points-based approach ranks applicants according to points allocated to different categories of need. In addition, points are often awarded for the length of time the application has been waiting for an allocation

⁴² [Housing Act 1996](#), Section 159(2)

⁴³ [Housing Act 1996](#), Section 167(1)

⁴⁴ [Current allocation of accommodation guidance](#), 18 November 2025, p.24

⁴⁵ [Tenancy Standard](#), Regulator of Social Housing, last updated 2 April 2024

⁴⁶ Ministry of Housing, Communities and Local Government, ‘[Allocation of accommodation: guidance for local authorities](#)’, published on 29 June 2012

⁴⁷ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 – Allocations in Social Housing – [Panel 1](#), p.1 [Liz Davies KC, Housing Barrister at Garden Court Chambers]

- banding schemes operate by grouping applications into bands which reflect differing levels of housing need or priorities within an allocation scheme.⁴⁸

There are three distinct stages in the allocation system:

- getting onto the housing waiting list: eligibility and qualification according to a local authority’s allocation scheme
- priority: how people and groups are prioritised in a local authority’s allocation scheme
- getting the keys: landlords’ final stage assessments and requirements before a tenancy is created.⁴⁹

What legal requirements do local authorities have to abide by?

Reasonable preference

Although local authorities have broad discretion to decide who qualifies for social housing in their borough, legislation requires that certain groups are given “reasonable preference” within allocation schemes. These groups include, but are not limited to, people who are:

- homeless
- living in unsanitary or overcrowded housing
- have a medical condition that requires them to move.⁵⁰

Where a household is assessed as having reasonable preference, this places them at a higher priority for social housing. However, being awarded reasonable preference does not guarantee that a household will be allocated a home.⁵¹

At our meeting, Deborah Garvie, Policy Manager at Shelter, told us that in many London boroughs, households must fall within a reasonable preference category to join the housing register. She told us that this excludes many people who are not in a reasonable preference group but nevertheless experience significant housing need.⁵² People who experience high housing need but do not qualify as having reasonable preference include people struggling with high rents, or people living in unsuitable homes that do not meet the statutory definition of overcrowding.⁵³

Richard Sorensen, Director of Housing Needs, London Borough of Lambeth, explained that increased homelessness means councils are awarding extra priority to homeless households. As

⁴⁸ Shelter, [Local authority allocation schemes](#), accessed 19 January 2025

⁴⁹ Chartered Institute of Housing, [Rethinking allocations](#), September 2019, p.18

⁵⁰ [Housing Act 1996](#), Section 166A

⁵¹ Shelter Cymru, [‘Who gets priority?’](#), accessed 7 January 2025

⁵² London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 – Allocations in Social Housing – [Panel 1](#), p.6

⁵³ Evidence provided by Shelter on 6 March 2026

a result, households on the housing register with serious housing needs who are not homeless are often unable to access social housing. He told us:

“Homelessness is a snapshot. It is a family at crisis point. It is not a long-term definition. If you sort the homelessness problem, they are no longer in need. What about the families with disabled children who need an adapted property going forward? What about all of the other needs that we as a local authority have a statutory duty to address?”⁵⁴

We acknowledge that the rise in homelessness and housing need and limited social homes available could risk pitting groups of people that require social housing against each other.

Common qualifying criteria for allocation

While there is variation in the criteria used for qualifying and prioritising applications, common criteria set by London boroughs include the following:

- the financial resources available to a person to meet housing costs
- the behaviour of a person or member of the household which “affects suitability to be a tenant”⁵⁵
- any local connection to the borough.⁵⁶ For example, some local authorities set residency or local connection thresholds (e.g. how long a person has lived or worked in the borough).⁵⁷

Some groups, however, are exempt from the local connection qualification by law. This includes members and former members of the Armed Forces, care leavers and victims and survivors of domestic abuse.⁵⁸ However, we were concerned to hear from Kwajo Tweneboa, social housing activist and writer, that exemptions for the latter groups are not necessarily translating into everyday practice.⁵⁹

Equality Impact Assessments

Local authorities’ allocation policies are required to fulfil their duties under the Equality Act 2010. They should, therefore, seek to avoid provisions that are directly or indirectly

⁵⁴ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.3

⁵⁵ [Housing Act 1996](#), section 166A

⁵⁶ [Statutory guidance for local people](#), 10 July 2025

⁵⁷ MHCLG, [Allocation of accommodation: guidance for local authorities](#), last updated July 2025

⁵⁸ [Vulnerable people given greater access to social housing](#), 19 June 2025

⁵⁹ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.8

discriminatory.⁶⁰ Indirect discrimination is where a policy which seems neutral puts a person with a protected characteristic at a particular disadvantage.⁶¹

Liz Davies KC, Housing Barrister at Garden Court Chambers, explained that after councils gained discretion in 2011, there was a rise in legal challenges alleging that allocation schemes breached equality duties. She told us, “Local authorities have to be very vigilant and have good Equalities Impact Assessments (EIQAs) when they bring in different qualification criteria, because obviously nobody intends it to discriminate, but there can be all sorts of hidden barriers that are not thought about.”⁶²

Statutory duties

When it comes to allocating social housing, local authorities have some statutory duties. This includes but is not limited to the following:

- providing free information and advice about a person’s right to make an application for social housing
- providing free assistance in making an application to those who are likely to have difficulty making an application otherwise
- informing all applicants about their rights to request information about whether appropriate housing is likely to be made available and how long the waiting time for such housing is likely to be.⁶³

Through our investigation, we heard evidence that suggests local authorities are not always fulfilling these duties, which has serious and negative consequences for applicants. This is explored more in the following chapters.

What is the Mayor’s role in allocation?

The Mayor does not have any direct powers in social housing allocation; he cannot, for example, direct boroughs on how they should allocate their homes.

However, all local authorities must have regard for the London Housing Strategy 2018 when forming their allocation policies.⁶⁴ The strategy states that affordable housing providers (e.g. councils and housing associations) should give priority to tenants who are under-occupying their current homes and wish to move.⁶⁵

⁶⁰ House of Commons Library, [Allocating social housing \(England\)](#), 17 February 2022

⁶¹ Shelter, [Direct and indirect discrimination in housing](#), accessed 7 January 2025

⁶² London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.4

⁶³ [Housing Act 1996](#), Section 166

⁶⁴ [Homelessness Act 2002, \(7A\)](#)

⁶⁵ GLA, [The London Housing Strategy](#), May 2018

The Mayor also runs two programmes that aim to help social housing tenants to move, if they wish to:

- The Seaside and Country Homes Programme, which offers people who are aged 55 and over and live in social housing the opportunity to move into bungalows and flats located mainly across the south coast of England⁶⁶
- The Housing Moves Programme, a choice-based lettings system which enables survivors of domestic abuse and former rough sleepers to relocate to different parts of London.⁶⁷

These programmes are discussed in the final chapter of this report.

⁶⁶ GLA, [Seaside and Country Homes scheme](#), accessed 10 November 2025

⁶⁷ GLA, [Housing Moves scheme](#), accessed 10 November 2025

Challenges in applying for social housing

Applying for social housing

The application process for social housing in London can be difficult, confusing and long. This was clear in the responses to our survey, where we asked Londoners about their experiences of applying for social housing. One respondent described the process as “Arduous and long. Endless and hard. Hopeless”. Another respondent, in answer to what practical improvements they would like to see, said “a simple process to complete the form online”.⁶⁸

We were told applicants feel there is a lack of transparency in the application process and that it is hard to find the information they need. Kwajo Tweneboa, social housing activist and writer, described allocation as “the opaque bidding system”. He said, “Tenants bid for years with no feedback, no transparency and no accountability.”⁶⁹ A respondent to our survey said, “[It is] hard to find information about eligibility or the process.”⁷⁰ Kwajo Tweneboa highlighted how frustrating it can be trying to access information from councils, describing it as “almost like pulling out teeth”.⁷¹

We also recognise how anxiety-inducing it must be for an applicant to not know if or at what point they could be allocated a home. We were concerned to receive evidence indicating that some local authorities may not be fulfilling statutory duties with regards to keeping applicants informed. Applicants have the right to request information from the local authority about how their application is likely to be treated, their eligibility and, if they are eligible, how long is it likely to take to be allocated a home. However, we were told that applicants can struggle to know where they are on waiting lists.⁷² For example, Asha Nauth, Business Support Officer, Deaf Ethnic Women’s Association, told us “people do not know where they are on the list”.⁷³ A survey respondent told us “Being on the waiting list without knowing how long it would take severely affected my mental health.”⁷⁴ This topic is discussed later in this report in the chapter on data.

Other challenges we heard about concern the use of digital tools and language requirements. Applying for social housing is made very difficult, if not impossible, if a person struggles to access the internet or has limited English language proficiency. Although we have not

⁶⁸ [Analysis of the allocations survey](#)

⁶⁹ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.1

⁷⁰ [Analysis of the allocations survey](#)

⁷¹ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.8

⁷² G15 Resident Group / [Ref No. 008](#)

⁷³ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.16

⁷⁴ [Analysis of the allocations survey](#)

established how many boroughs use online-only systems, Centre for London told us that an increasing reliance on online systems to access social housing marginalises residents without reliable internet access or digital literacy.⁷⁵ Kwajo Tweneboa told us, “If you do not have a laptop or speak fluent English, you are locked out of the bidding system.”⁷⁶ We understand that there may be benefits to the online system for councils, such as efficiency and savings.

The Committee’s survey of social housing tenants and applicants revealed that the challenges applicants can face can have significant impacts on their health and well-being. Some of the responses we received are set out here.

Impact of the application and waiting list experience: responses to our survey

“Depressing, tiring, upsetting, emotional, causing anxiety and distress. Feeling ignored, dismissed, not believed or taken seriously. Not very human.”

Resident from London borough

“I'm in a constant state of anxiety as I get ready to apply every week at 12:20am on Friday. I need to get in fast because it gives me a better chance. I feel the effects of waiting for a suitable one bed or studio because I live in an overcrowded house - things get tense easily, I don't feel like an adult and feel a bit helpless. I am dying to have my own space where I can be independent but live near my family and friends so I can help out and stay with my community. But with rents in my local area being triple what social housing rents are and struggling to secure a promotion - social housing is the only way for me to go. I am tired!”

Resident from London borough

“Every day is a struggle. Feeling discriminated for having a health condition, discriminated for being a (single mum), discriminated for being black and a woman. Feeling hopeless and wanting to give up, being bed bound, being stuck indoors and not being able to safely access my home [...] The present and future seems difficult.”

Resident from London borough

⁷⁵ Centre for London / [Ref No. 003](#)

⁷⁶ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.1

“Terrible with little and unclear explanation as to how the process works and how close we are getting to be able to be housed.”

Resident from London borough

“My everyday experience of applying for social housing has been extremely difficult and distressing. I first joined the housing list at 17, when the system was still paper-based. At that time, no one explained the process to me, asked about my living conditions, or provided any guidance on what information I needed to supply. From the beginning, there has been a lack of communication and compassion. Over the last 20 years on the housing list, I have never received a review of my application or been informed about alternative housing options that might have been suitable for me. There has been constant misinformation, and it has been nearly impossible to get clear or consistent updates.”

Resident from London borough

Barriers for Deaf and Disabled Londoners

*“With housing, they always say, “Can you please phone us?” But I cannot hear. I just cannot. If you think about social housing, it is their responsibility. A lot of the time, they refuse to book BSL [British Sign Language] interpreters. It is a disadvantage for Deaf women because of their disability and they are being discriminated against. Once they have completed the application form, the process should be smooth. The process should be easy, whereby a lot of deaf women feel sidelined”.*⁷⁷

**Asha Nauth, Business Support Officer
Deaf Ethnic Women’s Association**

The application process

Inclusion London told us about three main ways in which the application process is difficult and inaccessible for Deaf and Disabled people:

⁷⁷ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.10

- application forms are long, complex and full of technical language, which is a barrier for people who are neurodivergent or have learning difficulties⁷⁸
- application forms are inaccessible for Deaf people who speak British Sign Language, which has a different grammar syntax and structure to English⁷⁹
- some councils only provide online forms, creating barriers for people with visual impairments, and do not offer alternative, easy-read versions of the forms.⁸⁰

We were concerned to hear from Inclusion London that “councils do not provide even basic support for Disabled social housing applicants”.⁸¹ We can see that, without support and assistance, some Deaf and Disabled people could be effectively completely blocked from applying for social housing.

Inclusion London were critical of attitudinal barriers within councils such as “rudeness, hostility, and a lack of empathy”.⁸² It also said councils often fail to accommodate the needs of Disabled people with intersecting identities, like “migrants, refugees, or those from minority ethnic backgrounds”.⁸³ In response to the question “Do you think councils are providing sufficient support for Deaf and Disabled Applicants?”, Islington Council said “yes” and referred to a service in the borough which provide in-person support for social housing applicants”.⁸⁴

In testimonies of families with neurodivergent children submitted by Housing Inclusion Hackney, situations are described whereby families feel councils and housing associations have been dismissive and have left families feeling ignored, neglected and “repeatedly dismissed.”⁸⁵

The assessment process

To be assessed as having medical priority in allocation, applicants must undertake a medical assessment.⁸⁶ Inclusion London told us Disabled applicants face significant challenges throughout this process:

- many struggle to provide the required medical evidence due to NHS delays and costs charged by GPs for supporting letters
- medical assessments do not adequately consider applicants’ needs, especially mental health needs, which can result in Disabled people being allocated inappropriate or unsafe housing, or being placed in the wrong category

⁷⁸ Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁷⁹ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 – Allocations in Social Housing – [Panel 2](#), p.3

⁸⁰ Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁸¹ Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁸² Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁸³ Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁸⁴ London Assembly Housing Committee – [25 November 2025 Transcript of Agenda Item 6 - Allocations in Social Housing](#), p.12

⁸⁵ Housing Inclusion Hackney / [Ref. No. 010](#)

⁸⁶ Local Government & Social Care Ombudsman, [Housing allocations for Disabled people](#), July 2025, p.6

- sometimes the process lacks transparency: applicants do not always know when they will receive the outcome of medical assessments or why they have been refused higher priority.⁸⁷

A recent national investigation by the Local Government and Social Care Ombudsman found that Disabled people are disproportionately affected by delays in the allocation process (for example, not processing housing applications quickly enough), because of the scarcity of suitable, accessible properties means Disabled people are likely to remain in accommodation unfit for their specific needs.⁸⁸

We also heard about the challenges families with neurodivergent children experience through the assessment process. We heard that some households wait “years” for an assessment and that often it takes place over the phone, without viewing the families’ living situation or meeting the neurodivergent child. We were also told it is difficult for families with neurodivergent children to prove their need for priority banding, as non-physical needs can be harder to evidence.⁸⁹

In evidence submitted by the campaign group Housing Inclusion Hackney, it describes multiple testimonies of families with neurodivergent children who are stuck in overcrowded, unsuitable social housing. The testimonies reflect the following recurring themes: “professional evidence being disregarded, families being deprioritised or mismanaged, safeguarding risks minimised, and households left in limbo for years.”⁹⁰ Housing Inclusion Hackney included a number of recommendations aimed at improving the allocation system for families with neurodivergent children. One of these recommendations is to “reform the medical assessment process” by introducing a “multi-disciplinary panel for all medical housing assessments” and introducing “clear, independent appeals pathways for medical assessments.”⁹¹

We recognise the specific challenges faced by Disabled people and families with neurodivergent children in the assessment process and believe this process must be reformed so that

*“People are asked to give a lot of information and provide a lot of medical evidence. It is not always clear who, as an individual or which body, is going to make the assessment. There is no individual contact with the Disabled person between the person assessing them and therefore making the decision”.*⁹²

Pippa Maslin, Policy and Campaigns Manager
Merton Centre for Independent Living

⁸⁷ Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁸⁸ Local Government & Social Care Ombudsman, [Housing allocations for Disabled people](#), July 2025, p.4

⁸⁹ Prof Katherine Brickell et al / [Ref. No. 011](#)

⁹⁰ Housing Inclusion Hackney / [Ref. No. 010](#)

⁹¹ Housing Inclusion Hackney / [Ref. No. 010](#)

⁹² London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.4

assessments are robust, accurate and appropriate. This requires listening to families, improving culture and training, as well as additional funding for staff in local authorities and the NHS.

Provision of unsuitable housing

The Committee heard evidence from the G15 that there is a shortage of suitable accommodation, particularly suitably adapted homes or ground floor units.⁹³ This means disabled people may be allocated unsuitable homes that do not meet their accessibility needs. For example, being offered properties with stairs despite requiring ground-floor or step-free access. We were also told by Inclusion London that bidding portals included insufficient information about the accessibility of properties, making it difficult for Disabled people to make informed choices.⁹⁴

Respondents to the Committee’s survey echoed this evidence. A resident in Southwark told us:

“I live in a one-bedroom council flat, second floor property, therefore I can't have my wheelchair... [I] struggle a lot with the stairs [and] struggle to take rubbish down the stairs [...] I've been trying to move for over 10 years now [...] I need significant help with all of this.”⁹⁵

Similarly, a Hackney resident told us:

“I am a single mum living in a 1-bedroom flat, on a top 4th floor with my 8-year-old daughter. The lift is usually always out of service [...] I have long term chronic pain since 2020 pandemic. My health condition affects my mobility as well as mental and physical health. My flat is situated in a steep hill and this is an accessibility issue for me. I need a 2-bedroom flat on the ground floor.”⁹⁶

The application process should not be this difficult. The process can be difficult for any applicant for social housing but there are specific issues for Disabled people, who face hurdles at every stage of the allocations process. It is unacceptable that Disabled people continue to encounter these obstacles in securing decent housing. The following chapter includes a recommendation on enhancing the training of housing officers to improve the application process.

The lack of accessible, affordable housing available is also a major issue for Disabled people in social housing allocation. Crisis told us, “The lack of accessible homes is also major barrier to effective allocations. Despite the M4(2) accessible housing standard⁹⁷, implementation has been weak. Wheelchair users face decades-long waits for suitable housing. Disabled people are

⁹³ G15 / [Ref No. 008](#)

⁹⁴ Inclusion London’s Summary Briefing: [Social Housing Allocations in London](#), submitted 6 October 2025

⁹⁵ [Analysis of the allocations survey](#)

⁹⁶ [Analysis of the allocations survey](#)

⁹⁷ M4(2) is an optional Building Regulation requirement in England for “accessible and adaptable dwellings,” intended to meet the needs of occupants over time without major renovations.

often excluded, not by allocation policy directly, but by the failure to provide appropriate stock”.⁹⁸

Recommendation 1

As well as calling on the Government for more funding for accessible homes, the Mayor should work with London Councils, London boroughs and the NHS to publish guidance for local authorities and housing associations to improve the medical assessment process for Disabled people and families with neurodivergent children in the social housing application process. This guidance should seek to ensure the process is fairer and more transparent. It should be developed in consultation with Disabled people’s organisations. The Mayor and London Councils should publish this guidance by the end of 2026-27.

⁹⁸ Crisis / [Ref No. 006](#)

Disqualification and unfair treatment

We asked councils how they ensure their allocation policies are equitable. Most councils referred to their Equality Impact Assessments (EqIAs), which seek to ensure allocation policies are not directly or indirectly discriminatory. EqIAs are substantial pieces of work, which involve collecting evidence of the potential impact of a policy, assessing how it may affect people based on nine protected characteristics, and how the policy may or may not eliminate discrimination, advance equality of opportunity and foster good relations between groups.⁹⁹

However, despite these efforts, we heard that common disqualification or prioritisation criteria used by councils can unfairly exclude some groups from accessing social housing. Several guests at our meeting said that some councils’ policies are discriminatory as a result.

Lack of financial eligibility

“Many local authorities and housing associations disqualify applicants with rent arrears or debt even when they stem from low wages, benefit delays or poor housing conditions. It has created this perverse situation where those most in need of stable, affordable social housing are excluded because of the financial hardship caused by the housing crisis itself”.¹⁰⁰

Kwajo Tweneboa, Social housing writer and activist

Affordability checks for social housing are financial assessments to ensure applicants can sustainably pay rent.¹⁰¹ According to the National Housing Federation, “carrying out affordability checks when allocating a home gives residents and housing associations confidence that all relevant housing cost can be paid for, enabling the best possible start to a tenancy.”¹⁰² The most cited reason for disqualifying an applicant is that they might not be able to pay rent sustainably. Disqualification due to financial capability concerns is the most cited reason for excluding an applicant across housing associations in England.¹⁰³

Across local authorities in London, it is common for allocation policies to disqualify applicants if they are in debt. Debt-related disqualification policies are slightly more common in London

⁹⁹ See Equality and Human Rights Commission, [Assessing impact and the equality duty: an eight step guide](#), 29 June 2020

¹⁰⁰ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.1

¹⁰¹ National Housing Federation, [Affordability checks when allocating social rented housing](#), 20 December 2022

¹⁰² National Housing Federation, [Affordability checks when allocating social rented housing](#), 20 December 2022

¹⁰³ Crisis / [Ref No. 006](#)

compared to England as a whole. Currently, 91 per cent of London’s 32 boroughs have a debt-related disqualification clause in their allocation policies, compared to 88 per cent in England.¹⁰⁴

Deborah Garvie, Policy Manager at Shelter, explained that households can fall into rent arrears after being offered accommodation by a council with rent not fully covered by available housing benefit, which was reduced and has then been frozen for several years. In these cases, she said, households are essentially “set up to fail” and enter a complex, bureaucratic situation in which they are excluded from housing registers.¹⁰⁵ Deborah Garvie also told us that even if a person on a low income and/or with rent arrears is eligible and prioritised for a social rent home, they can be excluded at a later stage when “pre-tenancy checks” are carried out by the social landlord.¹⁰⁶

At our second meeting, Councillor Grace Williams, Executive Member for Housing and Regeneration at London Councils and Council Leader of London Borough of Waltham Forest, told us that Waltham Forest has a local drop-in service at each library in the borough for residents facing complex housing problems. She said this service includes “holistic support” including support for people in debt.¹⁰⁷ It was encouraging to hear of this example, but there is no data showing how commonplace these services are across London.

We think it is unacceptable that households are blocked from social housing because they are assessed as unable to afford it. The purpose of social housing should be to provide housing to people in need, including people on low incomes. In its evidence, Crisis recommended that the Government should “Direct the Regulator of Social Housing to establish requirements in the Tenancy Standard to prevent exclusions on the grounds of low income.” It added, “This should include provisions to ensure requirements such as rent in advance and financial viability checks are not used as barriers to social rented housing for people on low incomes.”¹⁰⁸ We think the Government should take this recommendation forward.

At the same time, we believe it is essential for the Government to examine how the current levels of housing benefit are affecting access to social housing. In particular, housing benefit that fails to keep pace with rising rents may be reducing the number of applicants who pass affordability checks. This should be examined alongside reviewing the Tenancy Standard to ensure applicants are not blocked from social housing due to financial hardship.

Recommendation 2

The Ministry for Housing, Communities and Local Government (MHCLG) should review the current provision of Housing Benefit and how this is affecting affordability assessments for social housing applicants. As well as reviewing current Housing Benefit levels to ensure

¹⁰⁴ Professor Katherine Brickell, Dr Mel Nowicki et al / [Ref No. 012](#)

¹⁰⁵ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.6

¹⁰⁶ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.6

¹⁰⁷ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.18

¹⁰⁸ Crisis / [Ref No. 006](#)

financially sustainable position for tenants, MHCLG should consider adding a stipulation to the Tenancy Standard which prevents local authorities from excluding applicants for social housing on the grounds of low income. This stipulation should include provisions to ensure requirements such as rent in advance and financial viability checks are not used as barriers to social rented housing for people on low incomes. The Ministry should write to the Committee by June 2026 with an update on this recommendation.¹⁰⁹

Debt and domestic abuse

Debt-related disqualification clauses in borough allocation policies disproportionately impact low-income single parents and domestic abuse victims living with children in temporary accommodation.¹¹⁰ In London, 44 per cent of disqualified households include one child under the age of 18.¹¹¹ Professor Katherine Brickell, Professor of Urban Studies, King’s College London, told us:

“...one of the most significant challenges [is] housing-related debt rules that are blocking access to social housing for some of the most vulnerable in the city...these rules are negatively impacting low-income single mothers and domestic abuse victims living in Temporary Accommodation, and by “victims” we mean both adults and children. We know that stays need to be as short as possible, given the safety issues and trauma of TA, but what we can see is that there can be a delayed transition out of TA into social housing because of these housing-related debt rules”.¹¹²

Rent arrears and other housing-related debts are commonly accrued because of financial abuse.¹¹³ Professor Katherine Brickell and Dr Mel Nowicki, Associate Professor in Urban and Social Geography, Oxford Brookes University, told us, “This can be directly through perpetrators not paying rent, or lying about paying rent, or indirectly through controlling the victim’s access to money, meaning that they are unable to afford the rent and other household costs”.¹¹⁴

Dr Mel Nowicki told us that women in this situation describe being “punished again” after leaving their abuser as they enter the temporary accommodation system and find “they are trapped there because of debts that had been accrued as a consequence of their abuse, meaning that they were unable to apply to bid for social housing or get on an allocation list”.¹¹⁵

¹⁰⁹ The Lord Bailey of Paddington AM and Andrew Boff AM (City Hall Conservatives) take the view that local authorities should be able to assess whether prospective tenants will be able to pay their rent, and to take into account a history of rent arrears, when allocating social housing.

¹¹⁰ Professor Katherine Brickell, Dr Mel Nowicki et al / [Ref No. 012](#)

¹¹¹ Professor Katherine Brickell, Dr Mel Nowicki et al / [Ref No. 012](#)

¹¹² London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.1

¹¹³ Financial abuse is a form of coercive control involving a pattern of controlling behaviours related to money or finances. It is a type of domestic abuse.

¹¹⁴ Professor Katherine Brickell, Dr Mel Nowicki et al / [Ref No. 012](#)

¹¹⁵ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.11

We were also told about how single mothers, who are over-represented in temporary accommodation, rack up costs in temporary accommodation because of a lack of basic amenities. This was highlighted by Kwajo Tweneboa who said:

“I can explain that especially for single mothers who are in hotel rooms, for example, with no access to cooking facilities, they have to pay money to buy takeaways or eat out on a daily basis. Often if you are in a hotel, you do not have access to washing facilities, therefore you have to go to the local laundrette and spend money. These costs rack up, often affecting individuals who are struggling financially in terms of money management. Those costs continue to build and often lead to them being in debt. As a result of that, they are then locked out from accessing social housing and therefore condemned to a cycle of poverty and homelessness”.¹¹⁶

We heard that some people who have experienced domestic abuse can also be unfairly evicted from social housing. Crisis told us that women can be labelled as anti-social and blamed for noise and disruption caused by their perpetrator. It told us “this has resulted in sanctions from housing officers, and in some cases, exclusion from social housing”.¹¹⁷

In December 2025, the Government published its National Plan to End Homelessness, which states that as part of its review of the statutory guidance on social housing allocations, it will address the barriers faced by survivors of domestic abuse with debt when applying for social housing.¹¹⁸ We were pleased to see this recent commitment. It is unacceptable that people who have fled domestic abuse are then blocked from accessing a safe and secure home. However, the timeframe for this important review is not yet public, and we would like the Government to clarify this.

Recommendation 3

Following the national review of social housing allocation guidance, the Ministry of Housing, Communities and Local Government should write to the Committee with an update on how the specific barriers faced by survivors of domestic abuse have been addressed as part of the review. The Ministry should also publish a timeframe for the review by June 2026.

London Domestic Abuse Safe Accommodation Strategy 2025-28

In March 2025, the Mayor updated the London Domestic Abuse Safe Accommodation Strategy 2025-28. The Mayor’s overarching aim in this strategy is that “all victims/survivors of domestic abuse, including children, can access and be supported by safe accommodation-based services, tailored to their needs”.¹¹⁹ This strategy adopts a framework for addressing housing need for

¹¹⁶ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.1

¹¹⁷ Crisis / [Ref No. 006](#)

¹¹⁸ [A National Plan to End Homelessness](#), 11 December 2025

¹¹⁹ Mayor of London, [London Domestic Abuse Safe Accommodation Strategy 2025-28](#), March 2025

victims and survivors of domestic abuse in a local area known as the “Whole Housing Approach”.

The strategy sets out an analysis of the characteristics of victims or survivors of domestic abuse seeking support, considering gender, age, sexual orientation, ethnicity, immigration status, disability, and religion, as well as intersecting disadvantages. It does not, however, mention financial circumstances, such as a debt, as part of the analysis.

Whole Housing Approach: The Whole Housing Approach (WHA) is a framework for addressing the housing and safety needs of victims or survivors of domestic abuse in a local area. It brings together under one umbrella all the main housing tenure types (for example, social housing and private rented housing). It also supports initiatives needed to help people experiencing domestic abuse to either maintain or access safe and stable housing.¹²⁰

We support the use of the Whole Housing Approach framework, which addresses the needs of victims or survivors of domestic abuse across all tenures. We are pleased that access to services and accommodation are core concerns of this strategy. A safe and secure home is essential for people – mostly women – fleeing domestic abuse. Without this, there is a risk that survivors will return to their abuser or sleep rough, putting them at further risk of abuse and exploitation.¹²¹ However, we are concerned that the strategy makes no mention of the financial barriers faced by this group in social housing allocation, particularly in relation to debt-related disqualifications.

Recommendation 4

In future iterations of the London Domestic Abuse Safe Accommodation Strategy 2025–28, the GLA should include debt and constrained financial resources in its ‘Characteristics of victims/survivors seeking support’ description, to highlight that this often can be a result of abuse and should be treated as such in the allocation of housing and other support. The Mayor should write to the Committee by the end of June 2026 to set out his response to this recommendation.

Families with neurodivergent children

Another group that can be disadvantaged through common prioritisation policies are families with neurodivergent children. We were given examples of non-physical needs, such as needs related to mental health or neurodiversity, are treated differently to physical needs and not as highly prioritised by councils.¹²² We were told that there are examples when the failure to assess

¹²⁰ Daha, [Whole Housing Approach](#), accessed 22 January 2026

¹²¹ APPG for Ending Homelessness, [A safe home](#), accessed 22 January 2026

¹²² Crisis / [Ref No. 006](#)

this group as having priority need demonstrates an unequal weighting of non-visible impairments.¹²³

A London resident told us:

“We currently live in a one-bedroom converted flat. We are a family of four, two children under seven. Eldest child has autism with high support needs, attends a local specialist provision and [his] Occupational Therapist has recommended his own room [...]”¹²⁴

All children living in temporary accommodation suffer to some extent, but neurodivergent children particularly struggle: for example, moving schools or travelling long distances to school; a lack of cooking or refrigeration options, restricting access to sensory-safe diets; environmental sensory overload (from lights, smells, noises, or a lack of space to self-regulate).¹²⁵ We are concerned by the evidence received on the barriers faced by families with neurodivergent children who are living in unsuitable accommodation.

In evidence submitted by Housing Inclusion Hackney, it states that “current housing policy and practice in Hackney are failing to uphold statutory duties under the Children Act 1989, the Equality Act 2010, and the Housing Act 2004.”¹²⁶ One testimony in the evidence includes a single-parent family with two children, one of whom has significant medical and care needs, who have been living in a one-bedroom flat since 2006 despite being assessed as needing a three-bedroom property. The mother of the family believes Hackney Council’s allocation policy changes, introduced in 2021, have “unfairly disadvantaged long-standing applicants like her by applying new rules retroactively.”¹²⁷ It also states that “multiple letters of support from schools and medical professionals have been ignored” which has undermined trust in the council.¹²⁸

Racial discrimination in social housing allocation

Some of those submitting evidence to this investigation drew attention to incidents and examples of direct and indirect racist discrimination in social housing allocation.

Liz Davies KC, Housing Barrister, Garden Court Chambers, told us that there have been cases where the resident requirement¹²⁹ was held to be discriminatory on the basis of racial discrimination. She highlighted a case from 2019 [outlined in the blue box below] in which a court ruled a council as discriminatory in respect of Irish Travellers and refugees.¹³⁰

¹²³ Prof Katherine Brickell et al / [Ref No. 011](#)

¹²⁴ [Analysis of the allocations survey](#)

¹²⁵ Prof Katherine Brickell et al / [Ref No. 011](#)

¹²⁶ Housing Inclusion Hackney / [Ref. No. 010](#)

¹²⁷ Housing Inclusion Hackney / [Ref. No. 010](#)

¹²⁸ The Committee notes this as evidence from one organisation about their local council, but also that the Committee has not set out to scrutinise practices any individual council in detail in this investigation. The report has been shared with London borough representatives and welcomes any responses they have to the report.

¹²⁹ Local residency or local connection tests require applicants to have lived or worked in a borough or had a work or family connection there for a certain number of years

¹³⁰ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.5

Case study: Ward and Gullu v London Borough of Hillingdon

Ms Ward and Mr McDonagh were Irish Travellers who applied for housing in the London Borough of Hillingdon but were placed in the lowest band on the waiting list because they had not resided in the borough for 10 years. Mr Gullu was an asylum seeker who was placed on the lowest band for the same reason.¹³¹ The courts ruled that the 10-year resident requirement amounted to indirect discrimination.

In its written submission, Crisis highlighted that Black and Asian-led households are underrepresented in social housing despite being disproportionately affected by homelessness. Black families are half as likely to be allocated social housing compared to White families nationally, according to recent research conducted by the Heriot-Watt University.¹³² In Shelter’s report *My Colour Speaks Before me*, it highlights that Black and Asian-led households face systematic barriers in accessing social housing, despite high levels of housing need.

Shelter’s paper includes the following examples of how common qualification criteria for social housing can have discriminatory effects, including:

- no history of rent arrears: affordability issues impact Black and People of Colour private and social renters more than White renters and structural inequality means higher poverty rates among Bangladeshi, Pakistani or Black households than White.
- positive behaviour, such as being in employment: Black and Mixed households are less likely to be employed compared to White households.¹³³

There are also perceived experiences of direct racism in social housing allocation.¹³⁴ Shelter’s report was informed by focus groups with Black and Black-mixed heritage applicants, who reported experiences of discrimination and mistreatment in day-to-day interactions with housing officers and frontline staff.¹³⁵ Perceived experiences of racism from social housing applicants is also evidenced in a report by Heriot-Watt University on *Race, Ethnicity and Homelessness in the UK*.¹³⁶

¹³¹ Ward Hadaway, [Social Housing Speed Read](#), 15 July 2019

¹³² Heriot Watt University, [Black and minoritised people feel forced to disguise their identities](#), 11 July 2025

¹³³ Shelter, [My Colour Speaks Before Me](#), 2025, p.35

¹³⁴ This was outlined in the following written submissions: Black Equity Organisation / [Ref No. 002](#) / Coffee Afrik CIC / [Ref No. 004](#)

¹³⁵ Shelter, [My Colour Speaks Before Me](#), 2025, p.44

¹³⁶ Heriot Watt University, [Race, Ethnicity and Homelessness in the UK](#), August 2024, p.14

“Does racism exist within social housing? Yes, because I have experienced it, my family have experienced it, and my dad experienced it. I watched him having to go into local authorities and the way he was spoken to when it was us that was homeless. Do I believe it exists within the housing sphere and social housing sphere and under local authorities? Absolutely, and something has to be done about it”.¹³⁷

Kwajo Tweneboa, Social housing writer and activist

The case for training

Council representatives at our meeting expressed strong commitments to, and belief in, having equitable allocations systems. For example, Ian Swift, Deputy Corporate Director of Housing Operations, London Borough of Islington, told us:

“What we do not want to do is unintentionally discriminate against any section of our community, whether that is by age, sex, their ability to read or write or listen. That needs to be eliminated from society. Society has enough challenges. The inequality needs to be eliminated, and the poverty needs to be eliminated. They are the factors that we need to be looking at. ‘Treat that person in front of you like an important member of your family.’ That is all we say to every single one of our officers. ‘If you provide that service, I will be happy’.”¹³⁸

We were pleased to hear this commitment and have no doubt that many other council officers share the same sentiment. We were also pleased to hear that, like Waltham Forest Council, Islington Council has a walk-in service for applicants. Ian Swift told us “we are very proud that we have a service where anybody can walk in, nine till five, five days a week and access our services [...] We have staff who will talk to them [applicants]. We do not have a service that has a ‘computer says no’ approach”.¹³⁹ We are pleased to hear about this service. However, the reported cases of poor and discriminatory treatment (even if unintentional) from officers working in the system are worrying. Several responses from the Committee’s survey called for the application process to be simpler, with more “transparency” and “accountability” from councils. Respondents also suggested a need for cultural change within the process, stating applicants needed to be treated with more “respect” and “kindness”.¹⁴⁰

¹³⁷ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.9

¹³⁸ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.12

¹³⁹ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.12

¹⁴⁰ [Analysis of the allocations survey](#)

At our second meeting, Neil Morland, Independent Housing Consultant, highlighted how difficult it is for local authorities to understand and apply the statutory rules for allocating social housing, which are confusing and complicated. He highlighted that housing officers are making “quasi-judicial decisions” yet “there is no mandatory level of educational attainment, mandatory introductory training, or ongoing professional development training”.¹⁴¹ He told us that lack of training means “how people might approach the job will vary quite considerably” and may even cause officers to unknowingly make unlawful decisions”.¹⁴²

Although we have not been able to establish practice on officer training in all boroughs, we have heard of potential issues, leading to some applicants not being given fair treatment. At our meeting, Kwajo Tweneboa highlighted that financial pressures on councils may affect the level of support officers can provide applicants. He said:

“authorities have not received the funding they need for a very long time which means that the resources they do have, they are having to stretch, like I said earlier on, and that means vulnerable people that need help and support are ultimately falling through the net as a result of that, especially when it comes to housing and homelessness and it is simply not good enough.”¹⁴³

We heard further evidence about instances of poor practice. Asha Nauth told us “with housing they always say ‘can you phone us?’...It is a disadvantage for deaf women because of their disability and they are being discriminated against”.¹⁴⁴ Deborah Garvie, Policy Manager, Shelter, told us: “Everybody is receiving very poor treatment, but it is how it makes you feel when you have got added discriminatory effects as well”.¹⁴⁵ We think a training programme targeted at officers would help mitigate these instances of poor practice and would improve the standard of services for applicants. It could also support officers to fulfil their statutory duties when allocating social housing.

We acknowledge that a training programme is not enough on its own to address poor treatment and standards of service. Councils are of course under significant strain and are massively under-funded and under-resourced. These systemic issues will affect the quality of services councils are able to provide applicants. However, we think training would help councils to better understand and deliver their statutory duties and would mitigate some variation in officers’ approaches to allocation as a result. We also think a training programme is needed to increase awareness of the barriers faced by some minoritised groups.

¹⁴¹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.3

¹⁴² London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.3

¹⁴³ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.9

¹⁴⁴ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.9

¹⁴⁵ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.14

Recommendation 5

The Mayor and London boroughs should review the provision of training to housing officers who allocate social housing, and then work with Government to develop options, requesting additional funding if necessary, for enhanced training programmes to enable officers to:

- correctly and confidently understand and apply the statutory guidance for social housing allocation
- provide support for applicants who otherwise would have difficulty doing so, which is a statutory duty
- gain an understanding of the specific barriers faced by marginalised groups, such as Deaf and Disabled people, and adopt an anti-racist and anti-ableist approach to their practice.

We ask that the Mayor write to the Committee setting out his response to this proposal.

Unfair treatment during succession

Succession is the process by which someone takes over a social housing tenancy when the original tenant dies. The Localism Act 2011 removed the rights of family members other than partners and civil spouses to succeed a social housing tenancy after April 2012. Local authorities have the powers to reinstate succession rights for other family members, such as adult children.¹⁴⁶ Most tenancies can only be passed on once.¹⁴⁷ The Mayor does not have any statutory role in determining councils’ succession policies.

The Committee was told about cases of Londoners being served eviction notices shortly after the death of a parent with whom they had been living. Kwajo Tweneboa, social housing activist and writer, told us he had encountered many such cases. He explained that when households are evicted in these circumstances, they are often forced to return to the bottom of the housing list. He said: “Not only are they having to grieve the death of a parent but, on top of that, we are saying it is fine to then go and make these individuals, who are often young people, and the children of these individuals, homeless”.¹⁴⁸

Deborah Garvie highlighted the impact on young people, telling us, “If you are a teenager, you have only just become a young adult, and your one parent dies and then you have been served notice on the family home – I mean that is completely inhumane”.¹⁴⁹

Kwajo Tweneboa raised further concerns about the treatment of bereaved individuals by local authority officers following eviction. He shared the following example:

¹⁴⁶ GLA, [Succession Rights](#), January 2025

¹⁴⁷ Shelter, [Succession rights in a council or housing association tenancy](#), accessed 13 January 2026

¹⁴⁸ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 2](#), p.12

¹⁴⁹ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.19

“I have had cases where individuals are not asking even to remain in the property but to have time to go through the belongings of their parent who has passed away. In one situation in London, the local authority said they would give this individual time to go through their parents’ belongings. They did not. They went in. They removed all of the individual’s belongings, including her mum’s medical equipment, left it outside the front door and changed the locks of the property, which shows no compassion, no decency and no respect”.¹⁵⁰

We asked local authorities about how they strike the balance between protecting tenants who may have spent their whole lives in social housing and ensuring social housing is allocated to those most in need. Richard Sorensen, Director of Housing Needs, London Borough of Lambeth, told us about the challenges for local authorities in this area:

“The allocation of social housing is so needs-based outside of succession that most local authorities will award a succession right only when they absolutely have to because, otherwise, it is effectively somebody jumping the queue. That is really hard for the people involved who may have been in that property for their whole life. They may have been born there. It is really difficult. The shortage is so great that we are having to take a very needs-based approach. If somebody else’s need is greater, then the succession would not go through, unless they had a statutory right to that succession.”¹⁵¹

We believe overall that more could be done to prevent the specific situations described above. Liz Davies, KC, Barrister at Garden Court Chambers, told us that the most effective way to address succession issues is through providing clear guidance to councils that encourages flexibility and sensitivity in exceptional circumstances, rather than a rigid “the computer says no” approach.¹⁵² Any guidance for councils should consider how succession policies can work in tandem with policies that encourage or facilitate downsizing where appropriate or necessary. We think this should be considered as part of the Government’s upcoming review of statutory allocation guidance.

Recommendation 6

The Government’s upcoming review of social housing allocation guidance should examine the impact of local authority succession policies and set out measures to prevent unjust outcomes, particularly cases where bereaved family members are abruptly evicted from their homes. Any new guidance should set out how local authorities should take a sensitive and flexible approach to succession. The review should also consider how to strengthen the role of downsizing, including whether family members could be supported to move on to more suitably-sized accommodation.

¹⁵⁰ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.11-12

¹⁵¹ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - [Allocations in Social Housing](#), p.19

¹⁵² London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.18

Improving consistency in allocations across London

Boroughs, the Government and the GLA have all expressed support for the discretion granted to local authorities in 2011, which gave councils the powers to decide how social housing is allocated.¹⁵³ The *2018 London Housing Strategy*, which sets out the Mayor’s approach to tackling London’s housing crisis, states, “The Mayor will respect councils’ and housing associations’ independence in deciding how best to manage and allocate their affordable homes”.¹⁵⁴

In evidence submitted to this investigation, boroughs emphasised the importance of retaining borough control over allocations. The London Borough of Barnet, for example, said that by setting their allocations policies they can work in ways that align with local priorities.¹⁵⁵

*“It is important [...] that local authorities have this flexibility and discretion when framing their housing allocation policies so they can respond to the housing challenges they face, manage their housing stock effectively and best meet local housing need”.*¹⁵⁶

London Borough of Kensington and Chelsea

We recognise that local authorities are best placed to decide how housing is allocated, and we support their continued powers to do so. However, we also heard during this investigation that this local discretion can contribute to inequity across London. Outcomes for Londoners vary depending on where they live. Centre for London told us, “While some boroughs process nominations swiftly and transparently, others experience long delays in the system.”¹⁵⁷ Crisis echoed this concern, highlighting that the wide variation in policies and practices across boroughs means people with similar needs can receive different levels of priority. It said that this creates a perception among applicants that some boroughs are more equitable than others.¹⁵⁸

¹⁵³ [Government response to the consultation on changes to social housing allocation tests](#), updated 2 September 2024

¹⁵⁴ GLA, [London Housing Strategy](#), May 2018

¹⁵⁵ Barnet Council / [Ref No. 001](#)

¹⁵⁶ Royal Borough of Kensington and Chelsea / [Ref No. 013](#)

¹⁵⁷ Centre for London / [Ref No. 003](#)

¹⁵⁸ Crisis / [Ref No. 006](#)

We also heard that local discretion can make stock transfers between boroughs and between councils and housing associations difficult.¹⁵⁹ Daniel Reast, Senior Research Officer at Centre for London, told us, “the current landscape for allocations policy is extremely complex and largely at the discretion of local authorities to handle in their own spaces. That makes it very tricky for stock transfers between boroughs but also stock transfers between councils and housing associations”.¹⁶⁰

There is currently no common housing register used across London. Throughout this investigation, we explored the potential benefits of this approach. Neil Morland, Independent Housing Consultant, highlighted that Wales will soon be implementing a common housing register. The Homelessness and Social Housing Allocation Bill 2025, which was voted into law on 10 February 2026, requires all local authorities and housing associations in Wales to use a common housing register.¹⁶¹ Neil Morland outlined the potential benefits of this approach in Wales:

“[...] there will be a single register that everybody will be able to apply to. An individual member of the public will not have to think, ‘How many application forms do I have to fill in? How many registers do I have to get on?’ They will just fill in one application form for any given area. That is better than the current situation. A pan-regional one is even better. That is certainly what members of the public always lead with when I talk to them”.¹⁶²

In London, each borough operates its own register and its own application process (for example, its own application form). As a result, there are 32 different application processes, and Londoners who move between boroughs must apply to multiple registers. In addition to this, councils and housing associations within a borough may operate separate registers.

We are not persuaded that a shared, city-wide housing register would work effectively in London, given the city’s size, density and variation. We simply did not receive enough evidence during the investigation to support it, at this point in time. Nor do we believe a single banding or points-based system would be appropriate for London. It is important that local authorities retain control over allocations so that they can respond to their specific circumstances and housing pressures.

We do, however, see value in greater standardisation of the application process. In particular, a more consistent application form used across boroughs would simplify the process for applicants. We believe this approach could be introduced without undermining boroughs’ discretion over their allocation policies, which is essential.

¹⁵⁹ Transferring housing stock to registered providers (housing associations) is a well-established means of securing investment for the improvement of social housing

¹⁶⁰ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.3

¹⁶¹ Follow-up evidence provided by Neil Morland, Independent Housing Consultant, 21 January 2025

¹⁶² London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.5

Recommendation 7

The Mayor should work with the Regulator of Social Housing and London Councils to develop a standardised application form for social housing applicants, to support a more simplified and consistent approach to the application process. This approach must continue to allow boroughs to retain local discretion in social housing allocation.

Working with housing associations

The complex statutory rules governing allocation apply to housing associations, as well as councils. During our investigation, we heard that some housing associations do not always meet their obligations. Neil Morland, Independent Housing Consultant, told us:

“Housing associations do not even realise half the time that they are beholden to public law duties when allocating social housing. Overall, it is really confusing, and so it is no wonder people are not sure how housing is allocated and how it should be allocated”.¹⁶³

He also told us that poor understanding of allocation rules is leading to inconsistent and sometimes poor practice within local authorities and may even result in unlawful decision-making. This has a direct and detrimental effect on applicants, causing delays in allocation and leaving households stuck in accommodation that fails to meet their needs. If, as Neil Morland suggested, housing associations face the same challenges, it is reasonable to consider whether similar problems may be occurring there as well.

Coordination between councils and housing associations

Housing associations are required to co-operate with local authorities and most have nomination agreements with them. These agreements allow local authorities to nominate households to fulfil a proportion of housing association vacancies each year¹⁶⁴ and can be an effective way of balancing respective needs and priorities of councils and housing.¹⁶⁵

However, we also heard evidence of problems in the coordination between housing associations and councils. Liz Davies KC, Barrister at Garden Court Chambers, told us that housing associations sometimes reject nominations made by local authorities. She said:

“I have spent years training housing officers on both sides of that divide, where the local authorities say somebody has come through all of our thresholds, all of our hurdles, they have passed it, we have nominated them to a housing association and they do not pass those barriers, what can we do? Then housing associations say, well they are passing over completely unacceptable people who do not pass our thresholds”.¹⁶⁶

¹⁶³ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - [Part 3](#), p.3

¹⁶⁴ Chartered Institute of Housing, [Housing associations and local authorities – the legal differences in relation to housing of new migrants](#), accessed 22 January 2026

¹⁶⁵ Chartered Institute of Housing, [Rethinking Allocations](#), 2019, p.4

¹⁶⁶ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.5

We heard, when this happens, it is frustrating for all parties involved. Liz Davies KC told us that it is upsetting for the applicant, who had expected an offer of accommodation then had that offer taken away; difficult for the local authority who cannot fulfil its promise to the applicant; and difficult for the housing association, which does not expect to receive nominations that do not meet its own qualification criteria.¹⁶⁷

A lack of coordination between housing associations and councils in allocating homes leads to a poorer service for applicants. The 2019 report by the Chartered Institute of Housing on rethinking the allocations process found disparities in service standards, with local authorities and housing associations taking different approaches.¹⁶⁹ The G15 resident group, which represents residents living in London’s largest housing associations, told us that a lack of alignment between councils and housing associations can lead to delays in filling available homes.¹⁷⁰

*“the allocations policy in housing associations can be - and often is - very different to local authorities. That creates confusion and ultimately leads to vulnerable households struggling to access social housing”.*¹⁶⁸

**Daniel Reast, Senior Research Officer
Centre for London**

We were told about how this lack of coordination affects groups of people that already face barriers in the system, like survivors or victims of domestic abuse and Disabled people. Dr Mel Nowicki described how poor coordination between housing associations and councils is affecting women who have experienced domestic abuse. She found in her research instances of women in debt passing affordability checks in councils but later being penalised by housing associations.¹⁷¹

Inclusion London told us that responsibility for missing or inaccurate information is often disputed – especially when councils retain nomination rights, but housing associations own most or all of the housing stock in the borough. Inclusion London said, “This results in confusion and a lack of accountability, particularly when it comes to accuracy of information about the accessibility of available housing.”¹⁷²

¹⁶⁷ Follow-up evidence provided by Liz Davies KC, 5 November 2025

¹⁶⁸ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing – [Panel 1](#), p.8

¹⁶⁹ Chartered Institute of Housing, [Rethinking Allocations](#), 2019, p.55

¹⁷⁰ G15 Resident Group / [Ref No. 008](#)

¹⁷¹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing – [Panel 1](#), p.9

¹⁷² Additional Written Evidence, [Inclusion London’s Summary Briefing](#)

We are acutely aware of the barriers Deaf and Disabled people and victims or survivors of domestic abuse face in accessing social housing. We are concerned that differing approaches to nominations between councils and housing associations are yet another challenge for them.

*“We saw a story of one door being opened in the local authority but the next door of the housing association being shut”.*¹⁷³

**Dr Mel Nowicki, Associate Professor in Urban and Social Geography
Oxford Brookes University**

What needs to be improved?

Clearly, action needs to be taken to enable councils and housing associations to work more effectively together. We are sympathetic to the pressures faced by both, including housing shortages and complex allocation rules. If councils and housing associations are to collaborate more effectively, targeted support is required.

Housing associations themselves agree. The G15 told us that “members would welcome a pan-London shared framework between boroughs and housing associations that improves consistency, promotes transparency and sets clearer expectations on nomination turnaround times”.¹⁷⁴

At our meeting with boroughs and London Councils, Councillor Grace Williams, Executive Member for Housing and Regeneration, London Councils, and Leader, London Borough of Waltham Forest, highlighted that she and the Deputy Mayor Tom Copley are looking into relationships between councils and housing associations as part of the London Housing Mission Board. This is a joint initiative between boroughs, the GLA and the housing industry. She said this was “something that would be really useful to explore further”.¹⁷⁵

She also highlighted the new London Ending Homelessness Accelerator Programme, a programme led by London Councils, London boroughs, the GLA, and the Centre for Homelessness Impact, as a potential vehicle for discussing and addressing these issues.¹⁷⁶

A common housing register?

In London, most councils and housing associations in boroughs operate separate housing registers.¹⁷⁷ By contrast, in some areas of Scotland, housing associations and councils have

¹⁷³ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing – [Panel 1](#), p.9

¹⁷⁴ G15 / [Ref No. 007](#)

¹⁷⁵ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - Allocations in Social Housing, [Panel 2](#), p.11

¹⁷⁶ London Assembly Housing Committee – 25 November 2025 Transcript of Agenda Item 6 - Allocations in Social Housing, [Panel 2](#), p.11

¹⁷⁷ This does not apply to the small number of councils that have transferred their stock to a Registered Provider of Social Housing. For example, the London Borough of Merton

chosen to share registers. This allows applicants to complete a single application while accessing a wider range of homes. It also provides a single point of contact, a single database for applicants, and a single service for information and advice.¹⁷⁸

Crisis highlighted the benefits of shared housing registers, telling us that “strongly harmonised local allocation systems, implemented through a common allocations policy and/or common housing register across local authorities and social landlords, have helped to minimise how often nominations for people to live in social homes are refused and how long homes are unoccupied”.¹⁷⁹

We believe that localised common housing registers between housing associations and councils could address the coordination challenges outlined in this chapter and help make services simpler and quicker for applicants.¹⁸⁰ A more unified approach could also benefit councils and housing associations by increasing transparency and consistency.

Recommendation 8

In 2026, the GLA and London Councils should explore challenges with housing association and council coordination in relation to social housing allocation and identify ways to address issues and improve practice across London. This should include considering whether shared housing registers between councils and housing associations in boroughs could be beneficial. This could be explored through the London Ending Homelessness Accelerator Programme. The Mayor should write to the Committee with progress against this recommendation by the end of 2026.

¹⁷⁸ Whatley Homes South, [Common Housing Register](#), accessed 5 February 2025

¹⁷⁹ Crisis / [Ref No. 006](#)

¹⁸⁰ Leonie Cooper AM, Sem Moema AM and James Small-Edwards AM (Labour Group) do not agree that localised common housing registers are likely to lead to a better process for applicants. Housing associations which work across London would have to operate up to 33 separate common housing registers with local authorities, risking a more complex and resource intensive process.

Data on allocations

Digging into the data

This investigation aimed to understand how allocation varies across London boroughs. We sought to answer questions such as: what are the average waiting times for a social home in each borough, broken down by bedroom size and reasonable preference category? How many applications are denied each year, and what are the demographics of those households? What are the average waiting times for households granted “reasonable preference”?

To address these questions, we sent two Freedom of Information (FOI) requests to every local authority in London. The first focused on waiting times and disqualification data. The second requested information on councils’ disqualification policies, incentives for downsizing (such as financial incentives for tenants who choose to downsize), and mutual exchange schemes, which allow tenants to swap homes.

We intended to use the data received to carry out comparative analysis across boroughs, in order to understand how allocation practices differ across London and how the experience of an applicant in one borough compares with that of someone in another borough. However, responses to our FOI requests were poor in quality, and revealed that data is recorded inconsistently across boroughs.

*“There needs to be more information collected and analysed. Decisions about who should be allocated social housing must be, to a reasonable extent, data-driven. We must have evidence-based policies and data is a good source of that evidence”.*¹⁸¹

Neil Morland, Independent Housing Consultant

Our findings

In many cases, boroughs reported they did not collect the requested data at all. Where data was provided, it was generally incomplete. For example, several boroughs stated that providing the requested waiting time data would require manually reviewing individual applications, which would be prohibitively time-consuming. One borough, for instance, was unable to provide the requested waiting times, stating, “We do not have generated reports that collect the

¹⁸¹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.14

information that has been requested, therefore the information requested [...] would require us to manually check each applicant”.¹⁸²

We are alarmed by the widespread lack of available data on waiting times, especially given that local authorities have a duty to provide this type of information to applicants on request.¹⁸³ Our findings suggest it is possible that, in some cases, statutory obligations are not being fulfilled.

In addition, differences in processes and practices across boroughs meant that data was often recorded and presented in ways that made straightforward comparison impossible. For example, in response to our request for waiting list times by bedroom size, only fifteen of the thirty-three boroughs provided any data on average waiting times broken down by property size.¹⁸⁴¹⁸⁵

Our findings reflect the experiences of researchers working in this area, many of whom encountered similar difficulties obtaining allocation and waiting-time data through FOI requests. Daniel Reast, Senior Research Officer at Centre for London, told us that in 2024 the organisation conducted pan-London FOI requests to assess levels of allocation across boroughs. He said that two-thirds of London boroughs submitted data. Of those that did not, he said, “[...] they just do not collect the data centrally, or they did not respond, or they do not do it in a certain way that makes it accessible to the public, or for legal or financial reasons they do not include it in their FOI requests, which makes it very difficult.”¹⁸⁶

Professor Katherine Brickell and Dr Mel Nowicki reported similar challenges. In their FOI requests to London boroughs for disqualification data, they told us, “Half of London’s 32 councils failed to provide data, often replying that they ‘do not hold this information’ or that a time-consuming ‘manual search’ or ‘trawl’ would be required.”¹⁸⁷

We did not specifically ask about waiting times for accessible housing through our FOI requests. However, Daniel Reast told us that data in this area is particularly poor.¹⁸⁸

Why is data important?

The lack of thorough and consistent data on allocation means it can be difficult to identify which groups are most affected by local authority policies, or to understand the extent of that

¹⁸² [Summary of FOI responses](#)

¹⁸³ The Committee’s FOI request included waiting times by year, by reasonable preference, by bedroom size and by ethnicity. Local authorities have a duty to provide information about how long someone can expect to wait for appropriate housing.

¹⁸⁴ [Summary of FOI responses](#)

¹⁸⁵ This does not include Redbridge, which provided data on the time it takes to get an offer by bedroom size. It advised that it does not measure waiting times.

¹⁸⁶ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.10

¹⁸⁷ Professor Katherine Brickell, Dr Mel Nowicki et al / [Ref No. 012](#)

¹⁸⁸ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3, – [Panel 1](#), p.16

impact. Centre for London told us, “A lack of standardised, city-wide data on waiting times and allocations undermines the ability to assess and address inequities”.¹⁸⁹

Professor Katherine Brickell explained how this data gap limits councils’ understanding of the consequences of their own decisions:

“What we can see is that local boroughs are having to do manual trawls and are not able to, say, put their data on household types together with decisions that they are making, or know how many households have been impacted by their own policies. This comes back to a real requirement to refocus on equalities impact assessments (EqIAs), which clearly are just not systematically happening because so many local authorities in London are not able to say who is impacted by their own policies that they have put in place. How do they potentially negatively impact people with protected characteristics under the Equality Act 2010?”¹⁹⁰

Professor Katherine Brickell and Dr Mel Nowicki told us their research revealed that “disaggregated data on the number of children impacted by debt-related disqualifications was almost impossible to access through the FOI process”.¹⁹¹ We encountered similar barriers in our investigation regarding information on the demographics disqualified from housing registers. Most boroughs did not record or provide information on the number of applications to the housing register that were denied as a proportion of total applications, and several explicitly stated that they did not hold this data.

We also requested information on the number of households denied access to the housing register, broken down by the ethnicity of the lead tenant. Only four boroughs provided some form of data on the ethnicity of unsuccessful applicants to the housing register.¹⁹²

The lack of granular data on who is affected by allocation policies severely limits the ability to hold councils to account for their equality duties. As Katherine Brickell told us, “So many local authorities in London are not able to say who is impacted by their own policies they have put in place”.¹⁹³ Many boroughs who submitted evidence to our investigation told us their allocation policies are not discriminatory and referred to their Equality Impact Assessments as evidence. However, without data on which groups are affected by these policies, it is difficult to see how these assessments can be genuinely robust.

Furthermore, inconsistent approaches to data monitoring and recording across London boroughs prevents meaningful comparative analysis – an essential tool for policy development and scrutiny. Daniel Reast told us that without a standardised approach to allocation data,

¹⁸⁹ Centre for London / [Ref No. 003](#)

¹⁹⁰ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.14

¹⁹¹ Professor Katherine Brickell, Dr Mel Nowicki et al / [Ref No. 012](#)

¹⁹² [Summary of FOI responses](#)

¹⁹³ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - [Part 3](#), p.15

comparisons across local authorities are impossible, which he described as “important for policymaking and important for tackling those issues of equality and human rights”.¹⁹⁴ We agree that comparison across systems is vital for effective evaluation and data-driven recommendations for improvement.

Overall, the quality of data and consistency of data across London boroughs must improve. We believe the Mayor should play a role in developing a standardised data framework for councils, to strengthen the quality and comparability of data collection. This is essential to enable the thorough evaluation of systems and identify and address equity issues. There are clear and legitimate concerns about fairness in housing allocation and, without better data, it can be difficult to understand the scale of this issue or to identify groups who may be falling through the cracks.

Recommendation 9

The Mayor should work with the Regulator of Social Housing and London Boroughs to develop a standardised framework for data collection on social housing allocation. This should include data on waiting times and the groups of people affected by disqualification policies, including (for example) the impact on Disabled people, victims and survivors of domestic abuse, and people leaving prison, to allow for comparative analysis across boroughs and support councils to undertake more thorough Equality Impact Assessments. The framework should also seek to improve data collected and published on the allocation of accessible, social housing across boroughs.

¹⁹⁴ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - [Part 3](#), p.15

Mobility within social housing

Movement in social housing creates vacancy chains, which increases the overall number of social lets available. As noted in chapter one, in London, movement in social housing has slowed and London has the slowest social housing “churn” of any region in England. There is a particular need to encourage downsizing where this is possible, as well as ensuring a sufficient supply of new family-sized homes to tackle overcrowding. The Mayor has two social tenant mobility programmes, Seaside and Country Homes and Housing Moves, which could be improved to help address this situation

Under-occupancy

Compared to privately-owned homes, social housing is more stock-efficient, with far fewer under-occupied homes. Daniel Reast, Senior Research Officer at Centre for London, told us that eight per cent of London’s social housing stock is currently under-occupied, compared to 48 per cent in the owner-occupied sector.¹⁹⁵

However, mobility in social housing is low compared to other regions and has declined in recent years, which increases the chances of under-occupancy. Between the 2011 Census and 2021 Census, the percentage of households in London under-occupying by one or more spare bedrooms in the social rented sector decreased from 27 per cent to 25 per cent.¹⁹⁶ A 2022 Mayoral Decision cited “considerable changes to the allocations and lettings landscape across London” including “a significant fall in turnover in the social rented sector”.¹⁹⁷ Inter-tenure mobility is essential for maximising vacancy chains and freeing up larger homes that are currently under-occupied.

Research by the housing association Family Mosaic in 2017 explored why social tenants under-occupying their homes may be reluctant to move. Many participants reported they did not want to downsize, citing deterrents such as feeling like they would be “going backwards” or concerns about losing established social networks. However, respondents were generally positive about the prospect of reduced household bills.¹⁹⁸ We recognise the legitimate reasons why tenants may not wish to move. Liz Davies KC, Barrister at Garden Court Chambers, emphasised that downsizing cannot be compelled and can only occur when tenants freely choose to move.¹⁹⁹ We fully support this position.

¹⁹⁵ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.17

¹⁹⁶ Research unit analysis of [Occupancy rating, Census 2011](#) and a [custom dataset](#) from Census 2021, based on occupancy ratings of all households (bedrooms), area type: regions, accessed 6 March 2026

¹⁹⁷ GLA, [MD2951, 13 June 2022](#)

¹⁹⁸ Family Mosaic, [Take-up on downsize: how to improve housing mobility in London](#), June 2017

¹⁹⁹ London Assembly Housing Committee – Wednesday 15 October 2025 Transcript of Agenda Item 7 - Allocations in Social Housing – [Panel 1](#), p.12

We see no issue with a “carrot” approach to downsizing (offering good incentives). It is common practice for boroughs to offer financial incentives to encourage tenants to downsize. Through our FOI requests, we asked boroughs to disclose whether such incentives were available. Of the 23 boroughs that responded, all but one reported offering financial incentives, though the level of support varied significantly. For example, Richmond upon Thames offers £2.5k per bedroom given up whereas Newham offers £500 for the first bedroom given up and £350 for subsequent bedrooms.²⁰⁰

Beyond financial incentives, we were told about the importance of practical support to help tenants – especially marginalised households – move. Daniel Reast told us, “It is not just about having a financial incentive, it is the vulnerable households who need moving support. They will need a moving van, they will need to be disconnected from their broadband, or similar things”.²⁰¹ Some boroughs offer “disturbance payments” if they are displaced from their home, which may be used to cover moving costs.²⁰²

We were concerned by evidence shared by Dr Mel Nowicki, Associate Professor in Urban and Social Geography, Oxford Brookes University, who described the experience of a domestic abuse survivor caught in a “catch-22” after notifying her local authority that she was under-occupying her home. She told us:

“Housing-related debt barred her from applying for social housing. She eventually overcame all of that and was offered a two-bed social home in a London borough [...] which she lived in with her two children, who recently grew up and moved out. She alerted her local authority that she was now under-occupying and was immediately hit with arrears. She was just paying off all of these debts accrued through the allocation process, and was then hit with a £484 bill and notified she is now responsible for an additional £96 a month via the bedroom tax²⁰³ going forwards [...] She is also struggling to downsize as all the one-beds in her local area, the monthly rent is more than her current two-bed, even with the £96 a month extra from the bedroom tax”.²⁰⁴

We were deeply concerned by this account, in which a tenant appeared willing to move to a more appropriately sized home and free up space for other families, but instead faced a financial penalty. This highlights another potential problem faced by victims and survivors of domestic abuse within the social housing allocation process.

²⁰⁰ FOI Allocation Analysis

²⁰¹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.17

²⁰² Shelter, [Compensation for people displaced from their home](#)

²⁰³ ‘Removal of the spare room subsidy’ in the UK reduces Housing Benefit or the housing element of Universal Credit for working-age tenants in social housing with more bedrooms than deemed necessary, forcing them to pay the shortfall from other income.

²⁰⁴ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), 17-18

The Mayor’s mobility programmes

Seaside and Country Homes

The Seaside and Country Homes Programme, now operated by the Mayor, adopts a “carrot” approach to downsizing. Established in the 1960s, the programme allows social tenants who have reached retirement age (55 and above) to move out of London, freeing up their homes for households on housing registers. Deputy Mayor Tom Copley told us that the programme has had a hugely positive impact on the mental well-being of residents who have used it.²⁰⁵

We recognise the benefits of this programme, which delivers positive outcomes to all parties involved. However, it is limited in scope and significantly oversubscribed. Since 2020–21, the GLA has received 3,809 applications to the programme but has only been able to facilitate 795 moves.²⁰⁶ It is, as Daniel Reast highlighted, “a drop in the ocean compared to the wider needs of local authorities”.²⁰⁷

At our meeting with the GLA, we asked whether it would be possible to expand this scheme. Deputy Mayor Tom Copley explained that homes were originally acquired and built by the Greater London Council in the 1960s, and that the GLA is currently unable to use its funding to build or acquire additional homes outside of London.²⁰⁸ We recognise that expanding the scheme would be challenging and that the current priority must remain the delivery of new homes in London.

We did, however, hear some feedback from boroughs on how the programme could be administratively improved. For example, Kensington and Chelsea Council told us:

“In terms of how the scheme could be improved, there could be more detail about the processes, more specific information about waiting times, and a summary of the type of households the scheme best benefits. In addition, residents who are accepted onto the scheme may not receive any subsequent contact from the scheme about their rehousing. It would be beneficial if the scheme updated such residents periodically (such as every six months) on their potential rehousing, and to confirm whether they want to remain on the scheme”.²⁰⁹

Barnet Council provided similar feedback, stating that applicants would benefit from more regular updates on the progress of their applications.²¹⁰

²⁰⁵ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.4-5

²⁰⁶ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.6

²⁰⁷ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 1](#), p.18

²⁰⁸ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.5

²⁰⁹ Royal Borough of Kensington and Chelsea / [Ref No. 013](#)

²¹⁰ Barnet Council / [Ref No. 001](#)

The GLA plans to review the Seaside and Country Homes Programme this year.²¹¹ We welcome the timing of this review alongside the publication of this report and encourage the GLA to use feedback from boroughs to improve the scheme, particularly by strengthening the information provided to applicants and ensuring regular communication.

Recommendation 10

As part of the 2026 review of the Seaside and Country Homes programme, the GLA should consider how to improve transparency and communication with applicants. In particular, it should explore ways to provide clearer information on eligibility, processes, and expected waiting times, alongside regular updates to applicants and referring local authorities. The results of this review should be shared with the Committee.

Housing Moves

The Housing Moves scheme was launched in May 2012 as a choice-based lettings system that enables social housing tenants to relocate to different parts of London, without having to swap with another housing tenant. Local housing associations and councils advertise homes available to social tenants from other parts of London on the Housing Moves website.²¹² This could mean that people without digital literacy or access to the internet, some of whom may be households under-occupying their homes, will not be able to engage with the scheme.

As with the Seaside and Country Homes programme, councils reported concerns about a lack of communication following referrals. Barnet Council told us this makes it challenging to “manage applicants’ expectations and provide accurate information about progress”. It added this issue is “particularly problematic in cases involving domestic abuse survivors, where sensitivity and timely communication are critical”.²¹³ The GLA will also be reviewing the Housing Moves programme in 2026.

Revised criteria

In 2022, the GLA changed the eligibility criteria for Housing Moves. The new eligibility criteria included victims or survivors of domestic abuse who are current social tenants, and former rough sleepers moving from supported accommodation.²¹⁴ The GLA stated the eligibility criteria changed “because there were not enough properties advertised to meet the overwhelming demand for the scheme”.²¹⁵ Rory Weal, Interim Head of Housing Strategy, GLA, told us that the

²¹¹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.6

²¹² Mayor of London, [Housing Moves](#), 2019

²¹³ Barnet Council / [Ref No. 001](#)

²¹⁴ GLA, [Housing Moves scheme](#), accessed 10 November 2025

²¹⁵ GLA, [Housing Moves scheme](#), accessed 10 November 2025

programme was targeted at these cohorts “because of evidence of the primacy of these groups”.²¹⁶

Some boroughs told us they found the new criteria too rigid. Tower Hamlets Council said the scheme has become “more restrictive” and believes “it should return to its original, more inclusive model, allowing broader access”.²¹⁷ Similarly, Barnet Council told us - referring to both Housing Moves and the Seaside and Country Homes programme – “the schemes can be too rigid in their criteria and processes, limiting flexibility for applicants with complex needs or preferences”.²¹⁸

We understand these concerns, particularly where councils have households they believe would benefit from Housing Moves but cannot access it. However, we also understand the GLA’s rationale for prioritising high-need groups given the limited number of homes available. We are concerned that widening eligibility without increasing supply would raise unrealistic expectations, especially as the scheme remains oversubscribed even under current restrictions.²¹⁹ We also recognise the specific challenges faced by survivors of domestic abuse and understand why they may have a particular need to move to another borough (for example, so that they are far from their abuser). We do, however, think this criterion must be regularly reviewed by the GLA to ensure it’s the right one.

We also believe that the GLA should explore opportunities to expand the programme so more Londoners can benefit. The G15 highlighted the limited scope of Housing Moves, stating it “plays a valuable role but remains limited in scale, reach, and visibility compared to national platforms like House Exchange”.²²⁰ We were pleased that Deputy Mayor Tom Copley told us he is open to considering how the scheme could be expanded. He suggested that homes built through the London Legacy Corporation Development and Old Oak and Park Royal Development Corporation could provide a potential “growth area”, given the GLA will be receiving nomination rights to ten per cent of social rented homes.²²¹ We welcome this approach and encourage the GLA to explore opportunities to increase the supply of homes available through Housing Moves.

Recommendation 11

The GLA’s 2026 review of the Housing Moves Programme should consider ways to increase the number of homes available through the scheme. It should also identify ways to improve referral processes and improve services for tenants who apply for the scheme. The results of this review should be shared with the Committee.

²¹⁶ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.2

²¹⁷ Tower Hamlets / [Ref No. 014](#)

²¹⁸ Barnet Council / [Ref No. 001](#)

²¹⁹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.3

²²⁰ G15 / [Ref No. 007](#)

²²¹ London Assembly Housing Committee – 17 December 2025 Transcript of Agenda Item 5 - Allocations of Social Housing - Part 3 – [Panel 2](#), p.3

Committee Activity

Committee meetings

The Committee held three meetings on allocations in social housing. The first was on 15 October with the following guests:

- **Liz Davies KC**, Housing Barrister, Garden Court Chambers
- **Deborah Garvie**, Policy Manager, Shelter
- **Matt Bawden**, Head of Support and Housing (London), Centrepoint
- **Asha Nauth**, Business Support Officer, Deaf Ethnic Women’s Association
- **Kwajo Tweneboa**, Social housing activist and Writer
- **Pippa Maslin**, Policy and Campaigns Manager, Merton Centre for Independent Living

The Committee held its second meeting on 27 November with the following guests:

- **Richard Sorensen**, Director of Housing Needs at the London Borough of Lambeth
- **Grace Williams**, Deputy Chair and Executive Member for Housing and Regeneration, London Councils
- **Ian Swift**, Director of Housing Operations, London Borough of Islington

The Committee held its third meeting on 17 December with the following guests:

- **Daniel Reast**, Senior Research Officer, Centre for London
- **Neil Morland**, Independent Housing Consultant
- **Professor Katherine Brickell**, Professor of Urban Studies, King’s College London
- **Dr Mel Nowicki**, Senior Lecturer in Urban Geography, Oxford Brookes University
- **Tom Copley**, Deputy Mayor for Housing and Residential Development
- **Rory Weal**, Interim Head of Housing Strategy, Housing and Land, GLA

Call for evidence

The Committee published a call for evidence on 23 September 2025. It received 16 responses from:

- Barnet Council
- Black Equity Organisation
- Centre for London
- Coffee Afrik
- Councillor Leo Pollak
- Crisis
- G15
- G15 Resident Group
- Harrow Council
- Housing Inclusion Hackney

- Merton Council
- Professor Katherine Brickell, Isabel Kaner, Sam Pratt, Amanda Roestorf, Dr Rosalie Warnock
- Professor Katherine Brickell, Dr Mel Nowicki, Fraser Curry (King’s College London)
- Royal Borough of Kensington and Chelsea
- Tower Hamlets
- Waltham Forest

The Committee’s survey was open from September to December 2025. It received 33 responses.

The Committee also received additional written evidence from:

- **Daniel Reast**, Senior Research Officer, Centre for London
- **Professor Katherine Brickell**, Professor of Urban Studies, King’s College London
- **Liz Davies KC**, Housing Barrister, Garden Court Chambers
- **Neil Morland**, Independent Housing Consultant

Freedom of Information Requests

The Committee sent two Freedom of Information requests to thirty-three local authorities, including the City of London, on 29 August 2025.

Other formats and languages

If you, or someone you know needs this report in large print or braille, or a copy of the summary and main findings in another language, then please call us on: 020 7983 4100 or email assembly.translations@london.gov.uk

Chinese

如您需要这份文件的简介的翻译本，
请电话联系或按上面所提供的邮寄地址或
Email 与我们联系。

Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

Greek

Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.

Turkish

Bu belgenin kendi dilinize çevrilmiş bir özetini okumak isterseniz, lütfen yukarıdaki telefon numarasını arayın, veya posta ya da e-posta adresi aracılığıyla bizimle temasa geçin.

Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਅਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

Hindi

यदि आपको इस दस्तावेज़ का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

Bengali

আপনি যদি এই দলিলের একটা সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে ফো করবেন অথবা উল্লেখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

Arabic

إذا كنت أنت أو أحد معارفك بحاجة إلى هذا التقرير مطبوعاً بخط كبير أو بطريقة برايل، أو ترغب في الحصول على الملخص والنتائج الرئيسية بلغة أخرى، فيرجى التواصل معنا على: 020 7983 4100 أو عبر البريد الإلكتروني assembly.translations@london.gov.uk

Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં જોઈતો હોય તો ઉપર આપેલ નંબર પર ફોન કરો અથવા ઉપર આપેલ ટપાલ અથવા ઈ-મેઇલ સરનામા પર અમારો સંપર્ક કરો.

Connect with us

The London Assembly

City Hall
Kamal Chunchie Way
London E16 1ZE

Website: <https://www.london.gov.uk/who-we-are/what-london-assembly-does>
Phone: 020 7983 4000

Follow us on social media

