



Literature review exploring access to social housing for People of Colour: February 2024

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1. Introduction

This literature review collates the findings from a range of sources which looks into access to social housing for People of Colour (POC), primarily in England. The review serves as a crucial element of the foundational work being undertaken as part of Shelter's 2024 research exploring racism and discrimination in People of Colour's access to social housing, which led to the report 'My colour speaks before me'.¹ The project aims and objectives are detailed below.

1.1 Access to Social Housing research aim and objectives

Aim: Shelter will increase the awareness and understanding of historical and contemporary racial discrimination in access to social housing among relevant stakeholders, including housing authorities, policymakers and the broader community of Shelter supporters and the general public, and develop recommendations to end this.

Objectives:

- A. Describe how **historical** national and local authority social housing allocation policies contributed to and/or created racial inequalities in access to decent and suitable social housing.
- B. Explore whether features of **current** national and local authority social housing allocation policies contribute to racial inequalities in access to decent and suitable social housing.
- C. Explore the ways in which the **design, affordability/rental costs and provision of social housing** might produce discriminatory outcomes for People of Colour
- D. Explore the impact of **frontline local authority practices** around allocating social housing or experiences of services for People of Colour
- E. Describe the impact of unequal access to social housing for People of Colour drawing on **secondary sources**.
- F. Conduct **co-produced research with People of Colour**, and/or organisations representing People of Colour, who have lived experience of homelessness or unfit housing, or experience of social housing (whether that is living in social housing or applying for it)
- G. Develop **recommendations** based on the insights gained from our research in consultation with stakeholders and people with lived experience

¹ Shelter (2025), My colour speaks before me: How racism and discrimination affect Black and Black Mixed heritage people's access to social homes in England



2. Purpose of this review

This review applies an anti-racist lens to existing knowledge on the impact of current national and local authority social housing allocation policies and practices on People of Colour. It thereby addresses and aligns most strongly with Objective B and E above. An anti-racist lens is employed in this review by developing and adhering to specific source inclusion criteria, outlined further in the Methodology section. The approach focuses on interpreting sources with an emphasis on the various forms of racism and discrimination that influence people's housing experiences. Furthermore, this perspective is reinforced through critical reflections on the sources, as detailed in Chapter 9: Gaps in knowledge on the topic and reflections for this research.

The findings detailed in the review will inform the subsequent qualitative research which explores experiences of current social housing allocations for People of Colour using a peer research methodology. Conducting this review ensures the subsequent research avoids duplication of previously published research, and ensures we build on existing knowledge of the challenges People of Colour encounter when accessing a social home. The review also enables us to identify research gaps where further exploration is needed, enhancing the value of Shelter's research.

While the review primarily speaks to research exploring current day experiences, we also cover the historic policy, practice and wider contextual factors that have led to contemporary circumstances. Feedback from workshops with people with lived experience shaped our project plans and highlighted that it's vitally important to recognise the experiences of institutional neglect and systemic failings faced by Communities of Colour, which irrefutably shape modern day policy, perspectives and housing circumstances. This was reaffirmed in much of the literature, which repeatedly drew on historic contextual factors. As a result, this review also addresses Objective A above.

This review is organised into two key sections to convey the findings uncovered in the analysis of sources. The first is the 'Barriers to accessing social housing' section, broken down into historic and current barriers which pose challenges for People of Colour accessing social housing (SH). This section draws on the range of secondary sources to uncover key themes related to the design, affordability/rental costs, the provision of social housing and frontline local authority practices; thereby speaking to objectives C, D and E.

The second section synthesises a range of solutions proposed across the sources to overcome barriers to accessing SH. They cover solutions to tackle the root cause of access issues, chiefly the lack of supply, as well as policy and practice recommendations that would improve access for People of Colour. We assess the strengths and limitations of solutions proposed.

This review does not give an overview of how social housing allocations legislation and statutory guidance has evolved over time in England. This can be found in the report *'My colour*



speaks before me.² This maps significant shifts in the social housing allocations framework dating back to the Housing Act 1985 through to the Localism Act 2011, and evidences how such changes have resulted in a messy patchwork of local entitlements. It also covers the equalities issues which may impact on People of Colour in the post-Localism Act allocations framework.

This review likewise uses the Localism Act as a pivotal point to frame the structure around, given the Act's profound impact in altering the social housing allocations framework we see today. Accordingly, the 'historic' barriers encompass policy and practice preceding the Act, dating back to the post-war period. While the discussion of contemporary barriers focuses on developments and challenges that have emerged since 2011.

2.1 Defining the terms

Shelter recognises that people identify differently. The range of terms we use aims to respectfully reflect the multitude of self-identifiers that people who are not White may use. While broader terms are imperfect in encapsulating specific experiences and identities, we use them at points to communicate the broad experiences of racism shared across many different people and communities in the UK. The language used differs throughout as we attempt to reflect the language used in the myriad of sources that have been synthesised.

Our reference to 'barriers' to social housing covers institutional or systemic obstacles, practices or policies that exclude certain individuals from accessing social housing – either unintentionally or deliberately. It does not indicate any shortcoming of the individual themselves. We cover both legal entitlement preventing access and when an individual is entitled to social housing but their access is still difficult (e.g. they can't get priority). We also cover barriers to accessing any social housing but also, importantly in this context as we'll show later, access to a home that is suitable and meets the needs of the household.

Appendix 1 provides definitions of other key terms used throughout this review. Contributions from colleagues from Shelter's Race Equality Network (REN) have steered the project.

² Shelter (2025), *My colour speaks before me: How racism and discrimination affect Black and Black Mixed heritage people's access to social homes in England*



3. Methodology

A total of 46 sources have been reviewed and collated for this literature review.

The process to select these sources began with conducting an initial 'red flag' scan where paper abstracts and titles were reviewed to identify potential duplicate studies. There is a rich body of literature looking at social housing covering its management, experiences, and allocation for ethnic minorities. There was however no exact duplicate of Shelter's planned peer research project.

We established specific criteria to ensure the focus and relevance of sources and, most importantly, to adhere to an anti-racist approach to conducting a literature review. Unless of exceptional relevance to the study, all sources included met the following criteria:

1. **Sources' year of publication must be 2011 onwards.** The literature review supports this project's review of current allocations policies, which we define as the period since the introduction of the Localism Act in 2011, which saw some of the most significant changes to social housing allocations policy in recent times.
2. **The voices of People of Colour must be centred.** Amplifying the voices of people with lived experience is central to Shelter's anti-racism principles. We included sources which centre the voices and/or experiences of People of Colour assessed primarily based on authorship or methodology – eg a participatory qualitative piece or a quantitative analysis of ethnicity data. There were challenges, such as undisclosed researcher ethnicities or use of traditional research methodologies reproducing power imbalances, this approach attempted to embrace innovative/non-traditional approaches to centring People of Colour's experiences, given the underrepresentation of People of Colour voices in research and many academic institutions.
3. **Sources must be focussed on England or the UK.** We are looking at the social housing allocations framework in England and as such, sources also set in England are of most relevance. Legislation and statutory guidance differs in England and Wales, and Scotland and Northern Ireland have their own legislation governing allocations. However, we have widened the scope to include the UK where the source was extremely pertinent to our inquiry, namely Shelter Scotland's research looking at minoritised ethnic groups' access to social housing in Scotland.

A range of academic and non-academic sources have been included. To ensure we capture insights from a wide range of relevant literature, we searched for sources on Google Scholar, JSTOR, conducted general Google Searches and direct searches for research and policy reports on the websites of other housing and homelessness sector organisations and thinktanks. Once a list of relevant sources was compiled, colleagues across Shelter participated in a collaborative review of sources, adding a summary of key findings to an internal extraction template.



4. Who lives in social housing in England?

Shelter defines social housing as housing provided by either the local council or housing associations, which are not-for-profit organisations that own, let and manage rented housing.³ Local authorities and housing associations broadly own a 40:60 split of the stock respectively.⁴ There has also been a notable growth in the proportion of social housing owned by for-profit providers.⁵

Fundamentally, social rent housing is more affordable and secure than other tenures as rents are pegged to local incomes and long-term tenancies are provided.⁶ However, Housing Associations are able to let on fixed-term Assured Shorthold Tenancies which can be used as a 'probationary tenancy', before offering a Permanent Assured Tenancy.⁷ Council landlords, since the Localism Act, can use 'Flexible Tenancies' which can only be renewed if the tenants are still considered to meet all the criteria.⁸

In England in 2024, the total number of social housing units amounted to 4.4 million⁹, and are home to 17% of the population.¹⁰

Figure 1 below shows that over half of new lettings are allocated to single adults, followed by single adults with children. This likely shows that allocation is linked to affordability, because single adult households may be less able to afford the market than couples or multiple adults (e.g. sharers and families with adult children).



Figure 1 Household composition of new social housing lettings¹¹

4.1 Which ethnic groups are over or under-represented in social housing?

For a more detailed and up-to-date analysis of these patterns, 'My Colour Speaks Before Me' (section 1.4) examines the over- and underrepresentation of different ethnic groups in new

³ Shelter (n.d.), What is social housing?

⁴ Inside Housing (2021), Social housing owned by for-profit providers increases by 75%

⁵ 'Registered providers of social housing' and 'registered social landlords' (RSLs) are entities registered with the Regulator of Social Housing in England. This broad category encompasses both non-profit (e.g. traditional housing associations) and for-profit organisations (unlike local authorities, which operate outside this designation and are not classified as RSLs).

⁶ Shelter (n.d.), What is social housing?

⁷ Shelter (2012) Local decisions on tenure reform

⁸ Ibid

⁹ Inside Housing (2021), Social housing owned by for-profit providers increases by 75%

¹⁰ Office for National Statistics (2023), Housing, England and Wales: Census 2021

¹¹ MHCLG (2024), Social housing lettings in England, tenants: April 2023 to March 2024



social housing lettings.¹² It underscores how the housing system continues to disadvantage Black and Asian households – especially when their disproportionately high rates of homelessness are not reflected in access to social homes.

5. Historic barriers to accessing suitable social housing for People of Colour

Key findings

- People of Colour historically pushed into poor quality housing has an impact today with concentration of People of Colour in areas of high unemployment, poor services and housing
- In 1950s, racial steering policies by local authorities and letting agents led to post-war migrants being offered poorer quality homes or in underserved areas
- In the post-1993 period, there has been a pronounced legislative trend towards restricting access to social housing on the basis of immigration status, habitual residence, and EU rights.
- 1980-90s rise of BME housing associations, with subsequent fall and mergers due to commercialisation of SH sector

While this literature review focuses on Communities of Colour's access to social housing across the past 10-15 years, it is crucial to recognise the political contexts and histories of institutional neglect (as a consequence of structural racism) which have shaped these modern-day realities. This section thereby seeks to contextualise the contemporary barriers discussed in the following section, by including reflections on patterns of migration, racial steering and ethnic segregation, and the rise and fall of BAME-specific social housing.

A historical contextualisation also reveals the way in which multiple forces, over many decades, have conspired to leave certain groups more marginalised, and thus more disadvantaged when it comes to social housing access, than others. Noronha et al. highlight this intersectionality by discussing access to social housing not only in terms of race but also class and gender, and against a backdrop which understands austerity as a contemporary manifestation of racial capitalism.¹³

Lees and Hubbard also promote an intersectional lens, arguing that access to housing must be understood not only in terms of race, but in the complex ways it combines with (or can be seen to combine with) immigration status, "given recent ideological and political shifts in the discoursing of migration and race".¹⁴

Finally, Ejiogu and Denedo model intersectionality in their analysis of stigma: where that associated with social housing intersects with negative social attitudes and stigma against

¹² Shelter (2025), My colour speaks before me: How racism and discrimination affect Black and Black Mixed heritage people's access to social homes in England

¹³ Clare, N., de Noronha, N., French, S., & Goulding, R. (2022), Actually Existing Racial Capitalism: Financialisation and Bordering in UK Housing Associations

¹⁴ Lees, L. and Hubbard, P. (2021), "So, Don't You Want Us Here No More?" Slow Violence, Frustrated Hope, and Racialized Struggle on London's Council Estates



immigrants and People of Colour.¹⁵ It is clear that, both in the contemporary moment and the historic context, migration and race must be understood side by side.

5.1 Historical policy shifts in social housing supply

The chronic shortage of social housing is a structural constraint that limits access for all ethnic groups.¹⁶ The severe lack of social housing in England is unsurprisingly highlighted in the vast majority of literature sources.

Lukes et al (2019) provide an overview of the shifts in social housing investment to root today's dire shortage in the policy decisions of the past.¹⁷ This overview covers moments of marked investment and construction, such as building 'homes for heroes' post WW1, and building 1 million homes after WW2 between 1945–51.

There are also moments of notable loss. While the Housing Act of 1936 allowed local authorities to sell their house stock initially, Thatcher's 'Right to buy' policy introduced in the 1980 Housing Act, is credited as significantly reducing social housing stock.^{18 19}

The policy marked a Conservative policy shift to home ownership and housing being transformed into an asset, instead of a right.²⁰ Lukes et al (2019) note that this market-led approach has increasingly disadvantaged poor and marginalised households, many of whom are People of Colour, who evidence shows are a quarter less likely to own their home than White households.²¹

This policy followed on from what Denedo and Ejiogu (2021) refer to as a turning point in perceptions of social housing in the 1970s, when stigma of social housing spread and became normalised. This was accelerated by Right to Buy, and could be a useful lens for understanding residualisation and segregation in allocations through the exit of more affluent people, and stigma felt by those remaining in social housing.²² Shankley and Finney (2020) note the adverse impact on ethnic minority groups as it has contributed to a nationwide shortage of social housing thus steering ethnic minority groups into the Private Rented Sector.²³

A fuller discussion of the present-day scenario regarding the scarcity of social housing and its disproportionate impact on the housing circumstances of People of Colour can be found in Chapter 6, which looks at contemporary barriers to social housing.

¹⁵ Denedo, M. and Ejiogu, A. (2021), Stigma and Social Housing in England

¹⁶ Shelter Scotland (2023), Shelter Scotland briefing: Minoritised ethnic access to social housing research

¹⁷ Lukes, S., de Noronha, N., and Finney, N. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

¹⁸ Mureithi, A. (2023), Somali families say they're being forced out of east London community

¹⁹ Shankley, W. and Finney, N. (2020), Ethnic minorities and housing in Britain

²⁰ Hill, S. (2022), The damaging legacy of right to buy. New Economics Foundation

²¹ Lukes, S., de Noronha, N., and Finney, N. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

²² Denedo, M. and Ejiogu, A. (2021), Stigma and Social Housing in England

²³ Shankley, W. and Finney, N. (2020), Ethnic minorities and housing in Britain



5.2 Past migration policy and settlement patterns

The housing experiences of Communities of Colour have long been tied to migration policy and settlement patterns: specifically, access to social housing has been restricted on these bases.²⁴ This has happened through both direct and indirect mechanisms.

Lukes et al (2019) recognise that ethnicity and migration overlap when considering housing disadvantage. To study one without the other would be 'unworkable', they argue, due to the historic processes which have racialised migrant identities and the shifts in popular imagination which have falsely grouped all ethnic minorities as immigrants, regardless of their birthplace.²⁵

The literature on this topic has typically divided the chronology either side of 1993.

In the **pre-1993** period, the exclusion of migrants from social housing was part of a much broader issue of racial discrimination against ethnic minorities. Lukes et al (2019) have called this "simple discrimination". It was illegal in theory, but widespread in practice.

- In the **postwar period**, migration patterns brought increased numbers of non-White peoples from across the world (but especially from former British colonies in South Asia and the West Indies) to the UK. Increasingly migrants were differentiated based on their origin, status and rights.²⁶
- These migrants mostly ended up in substandard accommodation due to their poverty, lack of housing knowledge, and the overt racial discrimination they suffered.²⁷
- These barriers to migrants' access have been helped along by increasingly restrictive policies around access to social housing – such as local authority residence requirements which became more prominent in the **post-World War 2** era.²⁸
- From the **1960s**, discriminatory housing practices were recognised and opposed by Communities of Colour. This was part of a broader, grassroots backlash against racist violence in the period.²⁹
- In **1968**, the **Second Race Relations Act** outlawed racial discrimination in all areas of public life, including in housing.
- The **Immigration Act of 1971** tied the idea of immigration leave to restricting access to public funds, which included local authority housing.³⁰

In the **post-1993** period, there has been a pronounced legislative trend towards restricting access to social housing on the basis of immigration status, habitual residence, and EU rights. In addition to this, there is NRPF policy, which denies some immigrants (e.g. people with NRPF as a condition of leave to remain, immigrants without regularised status, failed asylum seekers) social homes, homelessness assistance and housing benefit/UC. A further barrier was Right to Rent, which denies people access to a private rental, even if they can afford it and landlord

²⁴ Beider, H. and Netto, G. (2012), *Minority ethnic communities and housing: access, experiences and participation*

²⁵ Lukes, S., de Noronha, N., and Finney, N. (2019), *Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage*

²⁶ Ibid

²⁷ Beider, H. and Netto, G. (2012), *Minority ethnic communities and housing: access, experiences and participation*

²⁸ Lukes, S., de Noronha, N., and Finney, N. (2019), *Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage*

²⁹ Ibid

³⁰ Ibid



willing to let. These formal barriers have of course disproportionately impacted Communities of Colour, and stopped them benefitting from social housing, homelessness assistance and the welfare system, including housing benefit to afford rent.

- The first legislative move to exclude migrants from social housing was in the **Asylum and Immigration Appeals Act 1993**: it meant that people seeking asylum had to remain in temporary accommodation until their claim was determined³¹
- The Housing Act 1996 and the Asylum and Immigration Act **1996** further tightened access based on immigration status, by making it a statutory requirement to exclude people seeking asylum or persons subject to immigration control from housing registers (Lukes et al, 2019).³² As documented in Shelter's [Policy and Legislation review](#), this was the first time immigration status became a barrier to accessing social housing, which has a clear racist impact on People of Colour fleeing conflicts in countries such as Somalia, Afghanistan and Sri Lanka.
- From **2000**, the Home Office took on responsibility for all people seeking asylum. From then on, access to local authority, and increasingly housing association, homes were dependent on eligibility based on immigration status³³.

The summary provided above collates key insights from various sources to illustrate the progressive tightening of policies directed at racialised migrant identities in England. This narrative underscores the evolution of barriers to accessing social housing which have intensified over time for migrant communities.

5.3 Ethnic segregation and the quality of allocations

When immigrants *have* been able to access social housing, they have historically been met with racial steering practices. Institutionalised patterns of racial steering shaped the practices of letting or buying houses as well as social housing allocation.³⁴ This grouped migrants and ethnic minorities away from White communities, with letting agents steering prospective tenants away from multiple-occupation housing with White tenants, and paying little attention to the internal diversity of different migrant identities (1948-2018). Stott and Fava have explained that housing has been one key arena in which heterogeneous newcomers' nuanced self-identifications have been collapsed into 'simplistic, homogeneous and hyper-racialized categories' by the majority white community (Stott and Fava argue, citing Glass and Pollins, 1960).³⁵

Post-war migrants were regularly steered towards the poorest accommodation³⁶ in the more deprived areas of the UK, thus resulting in segregation.³⁷ This is a form of direct discrimination

³¹ Lukes, S., de Noronha, N., and Finney, N. (2019), *Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage*

³² Ibid

³³ Ibid

³⁴ Stott, N. and Fava, M. (2019), *Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018*

³⁵ Stott, N. and Fava, M. (2019), *Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018*

³⁶ Ibid

³⁷ Lukes, S., de Noronha, N., and Finney, N. (2019), *Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage*



as People of Colour are deliberately offered poorer quality homes. Stott and Fava's 2019 study analyses these trends in the period after the 1948 Windrush influx of Commonwealth migrants. Throughout the 1950s, they argue, these practices produced an ingrained ethnic segregation across the country, which the later Contemporary barriers section 6.2.1 demonstrates is still apparent today.³⁸

5.4 The Rise and Fall of Black-led Housing Associations

The informal discrimination and exclusionary policies that shaped social housing allocations for much of the twentieth century led Communities of Colour to set up their own housing associations in many parts of the country.³⁹ Matera (2015) has identified initiatives from as early as the 1930s, with African- and Indian-run residential premises offering accommodation to People of Colour in housing need.⁴⁰ The most notable example was the West African Students Union which, like many other similar grassroots social housing accommodation providers, also became an important counter-cultural, political and intellectual space for young Black people.⁴¹

Stott and Fava offer the most comprehensive overview of the rise and fall of Black-led housing associations, utilising an institutional theory framework to chart the period from 1948 to 2018.⁴² As previously discussed, they observe an initial period of racial steering through mainstream social housing allocations, before, in 1958, they identify the start of experimentation with black-led housing co-operatives and associations such as the Bengali Housing Action Group. In this period, "housing associations provided a legitimate organisational form, with which Commonwealth migrants experiencing racial exclusion could achieve institutional agency".⁴³ They characterise the period from 1980 to 1992 by a rapid growth of BME housing associations, before later fights for these organisations to maintain legitimacy and viability against larger, more commercial housing associations. An example of this was Ujima Housing Association.

As Beider and Netto (2012) have reflected, the rise of black-led housing associations and their alternative allocation policies over the second half of the twentieth century was central to addressing the racial discrimination that the mainstream social housing sector had repeatedly ignored. Ultimately, though, Beider and Netto conclude that although the approach of such organisations was innovative, their impact was mixed, with few demonstrable long-term outcomes.⁴⁴

Indeed, over the last fifteen years, mergers such as the creation of BME National have been necessary to enable the survival of severely damaged institutions – but have required Black-led housing associations to "repeatedly compromise their political edge" in order to "play the

³⁸ Stott, N. and Fava, M. (2019), Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018

³⁹ Clare, N., de Noronha, N., French, S., & Goulding, R. (2022), Actually Existing Racial Capitalism: Financialisation and Bordering in UK Housing Associations, *Geography Compass*

⁴⁰ Matera, M. (2015) *Black London: The Imperial Metropolis and Decolonisation in the Twentieth Century*. Oakland: University of California Press.

⁴¹ The National Archives (n.d.) The WASU journal

⁴² Stott, N. and Fava, M. (2019), Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018

⁴³ Ibid

⁴⁴ Beider, H. and Netto, G. (2012), *Minority ethnic communities and housing: access, experiences and participation*



game”.⁴⁵ Moreover, this process of rationalisation has sparked concerns over large mergers’ ability to authentically represent – and remain accountable to – the communities they claim to serve.⁴⁶

5.5 The “Community Cohesion” Agenda

The twenty-first century has been defined by a broadening approach to equalities – as landmarks such as the 1976 Race Relations Act and the 1999 publication of the Macpherson Report, which both recognised the centrality of institutional racism and the need to address it specifically, have given way to the Equality Act of 2010. In housing, the same has been true. The decline of BME-led housing associations discussed above has been one symptom of “a decline in the significance of ‘race’ in housing generally”.⁴⁷ ‘Race’ has instead been resituated within “the much wider prism of equality and or diversity”.⁴⁸

In this period, a ‘community cohesion’ agenda which discusses what Beider and Netto call “common norms and shared spaces” has come to dominate for the first time.⁴⁹ In the housing sector, this has meant a trend towards affording more resources and priority to non-‘race’ equality areas. The Housing Corporation, for example, issued guidance in 2004 to housing associations on the importance of dealing with issues such as disability and sexuality, rather than just race. Despite obvious potential for encouraging an intersectional understanding of race, Beider and Netto have been clear in their critique: “housing regulation has become all-embracing and less nuanced at a time when UK society is becoming more diverse and fragmented”.

Similarly, Netto and Abazie’s 2012 study of racial harassment in social housing has looked at the damaging effects of the ‘community cohesion’ agenda on allocations specifically.⁵⁰ Community cohesion policies, they argue, misunderstand the specific needs of racialised communities when attempting to allocate suitable housing. Their research reveals that households of colour are primarily seeking safety from harassment when considering a place they might call home, not proximity to cultural or religious amenities as staff believe. The ‘community cohesion’ agenda misses this point. Moreover, in the long-term, community cohesion policies do not address the root causes of social deprivation.

Gulliver (2016) has noted that this dilution of ‘race and housing issues’ has occurred in spite of four decades spent in struggle by Communities of Colour fighting against legislation and policy which has disadvantaged them.⁵¹ Communities of colour continue to be disadvantaged under the community cohesion system as it does not address the root of disparities and, more recently, by “housing, planning, welfare and immigration policies that actively disadvantage

⁴⁵ Stott, N. and Fava, M. (2019), Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018

⁴⁶ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

⁴⁷ Ibid

⁴⁸ Ibid

⁴⁹ Ibid

⁵⁰ Netto, G. and Abazie, H. (2012), Racial Harassment in Social Housing in a Multi-ethnic City: The Case for Moving beyond Acting against Individual Perpetrators of Racial Harassment

⁵¹ Gulliver, K. (2017), Racial discrimination in UK housing has a long history and deep roots



BME people”.⁵² These shortcomings have led to calls to revitalise the specialist BME housing sector. In 2017, Cym D’Souza, then Chair of BME National, wrote an op-ed for the Guardian which praised the role of BME housing associations in “confronting racial discrimination and disadvantage” in the social housing sector – but made clear the need for more dedicated funding.⁵³

The historic barriers outlined in this Chapter highlight key socio-political context and policy identified across a range of sources that laid the foundations for People of Colour’s experiences of social housing accessibility today.

6. Contemporary barriers to accessing suitable social housing for People of Colour

This Chapter identifies the overarching barriers that pose additional barriers or compound existing ones for People of Colour wishing to access social housing. This review synthesises sources and frames them around whether the specific barrier highlighted is an example of indirect or direct discrimination against People of Colour.

6.1 Indirect Discrimination

Discrimination manifests in a variety of ways: ‘directly’, ‘indirectly’, ‘formally’ and ‘informally’ to name a few. Indirect discrimination is the focus of this subsection. The University of Cambridge defines indirect discrimination as ‘when policies, practices or procedures are put in place that appear to treat everyone equally but, in practice, are less fair to those with protected characteristics under the Equality Act 2010.’⁵⁴

Speaking specifically on access to social housing, Beider and Netto (2012) define indirect racial discrimination as:

*“the imposition of conditions or requirements that, while not apparently discriminatory themselves, have the effect of lowering the proportion of people from certain ethnic groups able to access services or qualify for jobs. Such discrimination may be reflected in the provision of housing that does not meet specific needs”*⁵⁵

This definition underlines the interpretation of sources collated subsequently.

6.1.1 Lack of supply

Key findings

- Lack of supply overall affects those in housing need more, and therefore some Communities of Colour more
- Lack of larger sized homes disproportionately affects some communities of Colour
- Centralised planning system fails to address People of Colour’s housing need
- Housing providers struggling to identify available homes in areas felt to be safe by the tenants, especially refugees

⁵² Gulliver, K. (2017), Racial discrimination in UK housing has a long history and deep roots

⁵³ The Guardian (2017), It’s time to address the racial injustice in Britain’s social housing

⁵⁴ University of Cambridge (N.D.), Indirect Discrimination

⁵⁵ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation.



The supply of social homes does not meet the demand. The latest data shows that 1.3 million households are on the social homes waiting list.⁵⁶ Policy is the driver behind this disparity. Nearly 19,000 social homes were sold in the 2021–22 period, and 2,913 demolished, resulting in a net loss of 12,237 social homes. Attempts by local authorities to house migrants and People of Colour have been limited by a lack of commitment on the part of central government to build enough of the right kinds and quality of social homes in the right places. Britain's exit from the European Union in 2019 also resulted in policy change has resulted in migrants' concentration in private rental accommodation.⁵⁷

People of Colour are disproportionately impacted by the severe shortages of social homes as demand from Black and Minority Ethnic populations is high and growing.⁵⁸ Markkanen's (2009) point indicates indirect discrimination as the heightened needs of the growing Black and Minority Ethnic population are not being adequately met.

Centralised planning systems, Bristow states, fail to address the housing needs of Black, Asian and other Minority Ethnic (BAME) groups.⁵⁹ Bristow criticises the planning system which, she argues, "has always tended towards socially conservative outcomes". Bristow cites Odeleye and Horwood (2020) who argue 'planning has prioritised some needs over others, resulting in places that do not meet the needs of all'.⁶⁰ This "naïve approach" to equalities, she argues, is recognised but remains unchanged.

6.1.2 Lack of suitable options

*"Within the social housing sector it is hardly possible to speak of real choice as often there are no real distinct alternatives"*⁶¹

Housing and neighbourhood outcomes are the result of an "interplay between preferences, opportunities and restrictions on the one hand, and housing stock availability and allocation mechanisms on the other hand".⁶²

Markkanen likewise notes that, while there are cultural preferences that exist (e.g. in the design of a dwelling), the size and type of household is more influential than ethnicity.⁶³ Crucially the lack of supply limits the choice available to applicants. Thus, a lack of suitable accommodation is a major barrier stopping People of Colour households from being empowered to choose a home that meets their needs.

⁵⁶ Ministry of Housing, Communities and Local Government (June 2024), Live Tables on Rents, Lettings and Agencies: Table 600

⁵⁷ Shankley, W. and Finney, N. (2020), Ethnic minorities and housing in Britain

⁵⁸ Markkanen, S. (2009), Looking to the future: changing black and minority ethnic housing needs and aspirations

⁵⁹ Bristow, A., (2021), Understanding the housing experiences of racially minoritised communities in Scotland.

⁶⁰ Odeleye, N. and Horwood, K. (2020). "Tackling Inequalities", in: Beebejaun et al. 'The Right Answers to the Right Questions?'

⁶¹ Van Ham, M. and Manley, D. (2014), Segregation, choice-based letting and social housing: how housing policy can affect the segregation process

⁶² Ibid

⁶³ Markkanen, S. (2009), Looking to the future: changing black and minority ethnic housing needs and aspirations



6.1.2.3 Lack of suitably sized social homes

Beider and Netto emphasise that this disadvantages Communities of Colour whose household sizes on average are typically larger than the majority population, most notably, Pakistani and Bangladeshi communities.⁶⁴ We believe this is thereby an example of indirect discrimination against People of Colour, who are disproportionately impacted by the lack of suitable social homes.

Systemic failures to build enough social housing that adequately addresses the needs of People of Colour has various impacts on people and their reliance on other tenure types. Kowalewska notes that Asian households are resultantly pushed into the Private Rented Sector which has a greater prevalence of larger properties that can accommodate bigger families.⁶⁵ This means people are forced into a less secure tenure which is “characterised by poor housing conditions, minimal regulation and unscrupulous landlord housing practices”.⁶⁶

The Private Rented Sector is also rife with discrimination from landlords, housing agents and as a result of policy – most notably Right to Rent .⁶⁷ The lack of investment in social housing thereby “poses a considerable threat for ethnic minority households”.⁶⁸

A lack of affordable options means owning your own home is not viable for countless households. However, where people have bought their own properties, Beider and Netto (2012) describe a growing sentiment of “reluctant home-owners” among some BME owner occupiers that feel they “have no choice but to buy” due to a lack of other suitable options.⁶⁹ Affordability challenges are discussed in more detail later in this chapter.

Lack of suitable supply is also a key factor leading to higher rates of overcrowding among minority ethnic groups. As identified previously ethnic minority households experience higher rates of overcrowding, particularly Bangladeshi households.⁷⁰ Fitzpatrick, Watts, & McIntyre, 2024 carried out primary research with professionals in the housing sector and noted that crucial point made by several participants was that it was dangerous to make a prior assumption that, just because overcrowding was more common amongst some Asian communities, that it was any more acceptable, or less objectively harmful, to members of these households⁷¹.

⁶⁴ Beider, H. and Netto, G. (2012), *Minority ethnic communities and housing: access, experiences and participation*.

⁶⁵ Kowalewska, H. (2018), *Ethnicity and social housing allocation in England: An exploratory analysis of CORE*.

⁶⁶ Ibid

⁶⁷ Runnymede Trust (2023), *How racism affects health: Structural racism is a matter of life or death*

⁶⁸ Shankley, W. and Finney, N. (2020), *Ethnic minorities and housing in Britain*

⁶⁹ Beider, H. and Netto, G. (2012), *Minority ethnic communities and housing: access, experiences and participation*

⁷⁰ Department for Levelling Up, Housing and Communities (2022), *Overcrowding in South Asian households: a qualitative report*.

⁷¹ Fitzpatrick, S., Watts, B. and McIntyre, J. (2024), *Taking a race and ethnicity lens to conceptualisations of homelessness in England*.



Yet despite growing homelessness and widespread calls to build 90,000 new social homes each year across the next decade⁷², the Government have failed to commit to building the homes we need to solve the housing emergency. Thus, England's future social housing landscape remains unclear.⁷³

CASE STUDY: Residents challenge housing allocation schemes successfully in Hillingdon

Two challenges were brought against the lawfulness of Hillingdon social housing allocations policy, on the ground that it is indirectly discriminatory on the ground of race; and cannot be justified. **The Court of Appeal has recently ruled that Hillingdon Council's housing allocation policy (which prioritised people who had been resident in the local area for 10 years) indirectly discriminated against certain protected groups. The policy was therefore unlawful.**

One of the challenges, brought by Irish Travellers, succeeded before Supperstone J (*R (TW) v London Borough of Hillingdon* [2018] EWHC 1791 (Admin)).

The other, by a Kurdish refugee of Turkish nationality, failed before Mostyn J (*R (Gullu) v London Borough of Hillingdon* [2018] EWHC 1937 (Admin)). More details can be found here: [Housing allocation schemes: indirect discrimination \(localgovernmentlawyer.co.uk\)](https://localgovernmentlawyer.co.uk/housing-allocation-schemes-indirect-discrimination/)

⁷² Shelter England. (2021). Briefing: The social housing deficit

⁷³ Shankley, W. and Finney, N. (2020), Ethnic minorities and housing in Britain



6.1.3 Systemic segregation

Key findings

- Black- and Asian-led households are disproportionately placed out-of-area for temporary accommodation
- Systemic segregation through historic racial steering is still felt today. Factors such as safety and community play a part in People of Colour's housing choices
- There is a tension between people being allocated homes where they feel safe (because of real or perceived racism) and not being restricted to deprived areas and racial segregation
- Inaction on racial harassment and hate crime anti-social behaviour can entrench lack of safety for People of Colour

The topic of systemic segregation surfaced many times across the literature. Segregation is vast and complex in scope and extends beyond the primary focus of this review. However, given its prominence in the sources, this sub-section pulls together the factors leading to indirect discrimination which, although less overt than direct forms, persistently exacerbates and perpetuates ethnic segregation in social housing.

In the historic Chapter we rooted past segregation in the directly discriminatory practice of institutionalised patterns of racial steering which shaped social housing allocation.⁷⁴ Lees and Hubbard's (2021), citing other academics Harrison, Philips, and ODPM (2003) argue the generational impact of People of Colour being allocated poor quality housing over time, arguing that even after "five decades of sustained settlement" these Communities of Colour are "still disproportionately concentrated in the poorest inner-city locations and in the least desirable council housing".⁷⁵ With Black and Asian-led households disproportionately placed in out of area temporary accommodation.⁷⁶

Segregation restricts access to suitable social homes. Instead of People of Colour being empowered to select a home and area that meets their needs, multiple studies drew attention to the "coexistence of concentrations of minority ethnic households with the concentration of disadvantage".⁷⁷ The lack of suitable homes thereby reinforces segregation. It should also be noted that many local authorities still operate choice-based letting (CBL) schemes, within which people are able to bid on homes they have chosen, although a substantial number of local authorities have also scrapped CBLs.

Some communities, such as British Indians, have had higher rates of mobility and proved more able to disperse and change spatial patterns, compared to other communities (e.g. British Pakistani or Bangladeshi). But overall, ethnic segregation remains a systemic problem.

Migrant communities and Communities of Colour have not just been separated from White communities, they have been steered into declining areas with a poorer standard of

⁷⁴ Stott, N. and Fava, M. (2019), Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018

⁷⁵ Lees, L., & Hubbard, P. (2021). "So, Don't You Want Us Here No More?" Slow Violence, Frustrated Hope, and Racialized Struggle on London's Council Estates

⁷⁶ Shelter (2023), Still Living in Limbo: Why the use of temporary accommodation must end

⁷⁷ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation



accommodation, worse access to services, low wages, and high unemployment.^{78,79} And this has been achieved through the social homes that have been offered to them.

Empirical modelling reveals that in areas with higher ethnic concentration, worse economic outcomes and less integration are more likely to occur.⁸⁰ Lukes et al. have shown this to be a self-reinforcing cycle, as areas of high ethnic concentration are neglected, recreating socio-economic disadvantage generation after generation⁸¹.

On the other hand, several sources highlighted what Lees and Hubbard refer to as “the positive role of segregation”.⁸² This captures the active decision by households of colour who opt to live in areas where much of the local population share a similar ethnic or cultural background.

Some of the reasons given to explain this are (^{83,84, 85}):

- enhanced safety
- proximity to cultural amenities
- proximity to friends and family
- fostering a shared identity
- mutual support and stability

As someone in the Gypsy and Traveller community puts it, this reflects a preference among some communities to live “among our own kind”.⁸⁶

A small minority of the literature thereby argues that the ethnic segregation produced by social housing allocations is justified by the residential choices of households. Pala’s 2013 comparative study of allocations in Birmingham and Marseille, for example, concludes that residential segregation results from an aggregation of individual choices whereby people “choose to live in residential environments that are comprised of other households with similar characteristics”, thereby legitimising the fact that minorities of colour tend to be relegated to the least desirable housing⁸⁷. But Pala’s work is fundamentally limited: based entirely on interviews of social housing sector employees, it has no hope of capturing the views of those whose “individual choice” her argument rests upon. Neither does Pala consider the impact of such allocations – even if by choice – on residents or communities.

While the potentially positive, or at least protective, effects of segregation are noted, the majority of sources ultimately conclude that segregation is a systemic issue, that can be neither wholly accounted for nor justified by the role of individual choice.⁸⁸ Crucially, as shown

⁷⁸ Stott, N. and Fava, M. (2019), Challenging racialized institutions: a history of Black and Minority Ethnic housing associations in England between 1948 and 2018

⁷⁹ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

⁸⁰ Azmat, G, Kuegler, A, Machin, S. and Manning, A. (2016), Residential Segregation and Ethnicity

⁸¹ Lukes et al. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

⁸² Lees, L., & Hubbard, P. (2021). “So, Don’t You Want Us Here No More?” Slow Violence, Frustrated Hope, and Racialized Struggle on London’s Council Estates

⁸³ Stott, N. and Fava M. (2019), Challenging racialized institutions A history of black and minority ethnic housing associations in England between 1948 and 2018

⁸⁴ Ibid

⁸⁵ Lees, L., & Hubbard, P. (2021). “So, Don’t You Want Us Here No More?” Slow Violence, Frustrated Hope, and Racialized Struggle on London’s Council Estates

⁸⁶ Smith, D.M. and Greenfields, M. (2013), Gypsies and Travellers in Housing: The Decline of Nomadism

⁸⁷ Pala, V.S. (2013), Discriminations ethniques. Les politiques du logement social en France et au Royaume-Uni

⁸⁸ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation.



previously, 'choice' is a flawed concept in the context of social housing⁸⁹, although some argue this is not the case with CBLs.

6.1.4 Regeneration and Gentrification

Key findings

- Regeneration is fuelling the residualisation of social housing, as new builds don't have the same amount of social rent homes
- There is an intersection with class and generational wealth
- It is a particular issue in cities especially London
- The residualisation of social housing is not affecting all social housing tenants equally – social housing with larger tenant populations of People of Colour are more likely to be earmarked for regeneration
- There has been managed decline, whereby places are allowed to become 'sink estates', to enable further gentrification

This sub-section demonstrates the ways gentrification, paired with societal attitudes, and shaped by government policy, poses a barrier to accessing social housing for People of Colour, and contributes to indirect discrimination in social housing allocation. This discrimination is manifested through the displacement of Communities of Colour and was referred to in multiple sources.

The Institute of Race Relations's (IRR) report 'The London Clearances: Race, Housing and Policing' shows how gentrification policies, when intertwined with targeted policy practices, contribute to the displacement of "poor Black populations".⁹⁰ They refer to this as the enforcement of a "localised hostile environment". Lukes et al (2019) also discuss how gentrifying interventions (e.g. mixed tenure developments and place-based outcomes driven by New Labour) have created local conditions in which gentrification and social exclusion from the growing PRS leads to "spatial polarisation" based on wealth.⁹¹ Lees and Hubbard (2021) put a name to this process – "slow violence" – to illustrate how BAME communities, who are disproportionately represented on London's city council estates, are especially impacted by estate renewal, with the displacements potentially impacting them more because of long-standing histories of racism.⁹²

Sources argued that language was used to enable these policies. Stigmatising and racialised language has been used by successive governments – from both sides of the spectrum – to pave the way for gentrification, according to the IRR report.⁹³ Descriptive language such as 'ghettos' and 'gangs' adopted since the riots of 2011, were used to make way for the Estate Regeneration Programme which enabled the gentrification process. To quote David Cameron directly, in a 2016 speech he describes sink estates "and frankly, the people who live in them" as

⁸⁹ Van Ham, M. and Manley, D. (2009), Social housing allocation, choice and neighbourhood ethnic mix in England

⁹⁰ Perera, J. (2019), The London Clearances: Race, Housing and Policing. Institute of Race Relations.

⁹¹ Lukes, S., de Noronha, N., and Finney, N. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

⁹² Lees, L., & Hubbard, P. (2021). "So, Don't You Want Us Here No More?" Slow Violence, Frustrated Hope, and Racialized Struggle on London's Council Estates

⁹³ Perera, J. (2019), The London Clearances: Race, Housing and Policing. Institute of Race Relations.



in need of drastic “social turnaround”.⁹⁴ It is worth noting that this term had previously been used by Blair in his speech at the Aylesbury Estate in 1997.⁹⁵ It is therefore essential, the IRR argues, that we include race and class in discussions on regeneration and housing.

The IRR likewise refer to “managed decline”: “the deliberate neglect of buildings that renders them unsafe and uninhabitable”.⁹⁶ This is closely connected to what the IRR term “social cleansing”: the largescale removal of the lower classes from an area where they are seen as undesirable and as having no financial value. Class is an important intersectional factor when considering racism and housing, illuminated in the quote below in reference to Grenfell. However, this review found reflections on class as a broader system of inequality are generally omitted in the literature.

‘If Grenfell showed us anything, it was that the issues of social housing in London, are deeply racialised as well as classed. And yet, to date, we have seen nothing published that examines the impact that regeneration and gentrification is having on working-class BAME communities’⁹⁷

Policies to promote gentrification have resulted in declining social housing stock – with 170 of London’s council estates subject to consultation and demolition at the time of writing – and the dispossession of “once vibrant inner-city black and multicultural working-class neighbourhoods”.⁹⁸ As a result, gentrification indirectly discriminates against communities of colour and acts as a barrier to accessing social housing, particularly in wealth cities, such as London.

Although these sources provide insight into the theories and realities of regeneration and gentrification, they are often limited as they do not acknowledge the underlying causes behind the disparities and processes, they describe.

6.1.5 National statutory requirements: Eligibility and reasonable preference

Key findings

- some migrants can be totally ineligible i.e. it is a national requirement that they cannot apply for social housing
- residency tests: most local authorities have residency tests for 2 years, which leads to people being refused access to wait list. Some local authorities have stricter criteria
- anti-migrant rhetoric, legislation, policy and practice has stigmatised People of Colour in housing need and resulted in systemic racism

Local authorities are required by law to have an allocation scheme which determines the priorities for the allocation of accommodation.⁹⁹ In most local authorities, there is either a band, point or group system which ranks applicants for allocations. Following the Localism Act

⁹⁴ BBC News (2016), Housing estate ‘turnaround’ pledged by David Cameron

⁹⁵ Perera, J. (2019), The London Clearances: Race, Housing and Policing. Institute of Race Relations.

⁹⁶ Ibid

⁹⁷ Kowalewska, H. (2018). Ethnicity and social housing allocation in England: An exploratory analysis of CORE.

⁹⁸ Perera, J. (2019), The London Clearances: Race, Housing and Policing. Institute of Race Relations.

⁹⁹ Shelter (N.D.), Local authority duty to allocate housing



2011, there are some limited national, statutory requirements in the current social housing allocations framework that local authorities must adhere to.

Three key statutory requirements are **eligibility, qualification** and **'reasonable preference'**. Local authorities must assess eligibility to determine whether a household meets the criteria to qualify for social housing. They are also obligated to assess applications in relation to 'reasonable preference'. This refers to the policy of giving priority to certain groups of applicants who are deemed as having a greater need for housing.

Each of these statutory requirements imposes potential obstacles that can limit People of Colour's access to social housing, leading to indirect discrimination.

Points relating to these barriers arose a number of times in the sources reviewed as part of this literature review. For instance, eligibility surfaced largely in relation to lack of eligibility among immigrant households¹⁰⁰. This is particularly following policies developed under Labour in the 1990s and conservative-liberal democrat coalition's 'hostile environment' which fostered racism and unequal outcomes in the housing sector.

Further information on the equalities issues that exist in the allocations framework can be found in *'My colour speaks before me'*.¹⁰¹

6.1.6 Local authority discretion

Key findings

- Housing association income and expenditure assessments can result in a refusal to let even after a prospective tenant has successfully bid or has the maximum points
- Housing associations requiring rent in advance/upfront, disproportionately affecting People of Colour
- Digitisation of services is problematic for those unable to afford Wi-Fi/data/tech including some in temporary accommodation or homeless, which disproportionately affects some Communities of Colour
- Past evidence has found that People of Colour were allocated housing in more deprived areas in both direct offers and choice-based bidding systems.
- Allowing choice through bidding should lead to fewer inappropriate offers, such as in unsafe areas, but the evidence remains unclear

Other than the aforementioned statutory requirements, local authorities have discretion over how they allocate their social housing stock, which creates "a messy patchwork of local entitlements".¹⁰²

The following sub-section outlines the scope for indirect discrimination as a result of differing and inequitable local authority allocations schemes – covering **residency requirements**,

¹⁰⁰ Battiston, D., Dickens, R., Manning, A. and Wadsworth, J. (2014), Immigration and the access to social housing in the UK

¹⁰¹ Shelter (2025), *My colour speaks before me: How racism and discrimination affect Black and Black Mixed heritage people's access to social homes in England*

¹⁰² Shelter (2025), *A fairer housing system: Why race discrimination in access to social housing must be tackled via the new Competence and Conduct Standard for social housing*



affordability requirements, and the **Choice-based letting application systems**. All of which exemplify specific allocations policies that vary between local authorities and pose a disproportionate barrier to People of Colour accessing social housing.

6.1.6.1 Discretion to set residency requirements

Literature and organisations in the third sector of housing have pointed to the issues behind **residence requirements**.¹⁰³ Statutory guidance endorses the adoption of a residence requirement of at least two years in the local area. Though this is a matter of local discretion. 309 local housing authorities [out of 317] have a local connection or residence test (or both) as part of their qualification criteria.¹⁰⁴

There is a clear margin for racism and discriminatory practices within this system, which is demonstrated in existing literature and statistics.

It is worth noting the role of local authority discretion in the landscape of housing and migration. Local authorities have responded differently to the discretion they've been given to set local qualification criteria. Some local authorities have harsher, longer residence requirements, which can lead to harsher discrimination against migrants than the national regulations stipulate.¹⁰⁵

6.1.6.2 Discretion to set affordability checks

The intersection between poverty with race is clear from the literature. Structural inequality and injustices make accessing affordable and secure homes harder for Black, Asian and Minority Ethnic communities.¹⁰⁶ Inequality in the labour market, higher rates of precarious work, and greater uptake of social security, such as the benefit cap, contribute to this disparity. Runnymede's report revealed that People of Colour are two and a half times more likely to live in poverty, and over two times more likely to live in deep poverty than white counterparts.¹⁰⁷

When people have successfully bid for, or been referred to, a vacant homes, Individual social landlords still retain discretion to decide whether to grant the tenancy, based on an income and expenditure assessment and what criteria to use for this. Where prospective tenants fail this assessment, the social landlord refuses to let to them, even though they may have maximum points on the waiting list.

Some social landlords require applicants to provide rent in advance or upfront to access a social home. This is particularly difficult given heightened affordability challenges among some People of Colour. While this was not mentioned in the literature sources, it is included here to demonstrate another example where the restrictive policy and practices of some social

¹⁰³ Shelter (N.D.), Local authority duty to allocate housing

¹⁰⁴ Department for Levelling Up, Housing and Communities (2023), Local Authority Housing Statistics data returns for 2022 to 2023

¹⁰⁵ Lukes, S., de Noronha, N. and Finney, N. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

¹⁰⁶ Rogaly, K., Elliott, J. and Baxter, D. (2021), What's causing structural racism in housing? York: Joseph Rowntree Foundation.

¹⁰⁷ Runnymede Trust (2023), Falling Faster amidst a Cost-of-Living Crisis: Poverty, Inequality and Ethnicity in the UK.



landlords, especially housing associations, can disproportionately affect some People of Colour, potentially leading to indirect discrimination.

6.1.6.3 Discretion to use a choice-based lettings allocations system

The Chartered Institute of Housing (CIH) describes choice-based lettings (CBL) as:

“a different approach to allocations that is designed to place choice at the heart of letting systems. Applicants in traditional direct lettings systems can exercise a degree of choice by refusing offers of accommodation for normal lettings [...] Normally under CBL a vacant property is advertised and applicants make bids to register their interest. At the end of the bidding process, the applicant who has the highest priority under the allocations policy is allocated a property”¹⁰⁸

A number of sources critique the success of CBL allocation systems, highlighting the inequitable and indirectly discriminatory impact on People of Colour seeking access to social housing.

“the concept of ‘choice’ is highly misleading in housing studies: it is unlikely that a household behaving rationally would choose to live in poor quality housing or a dangerous neighbourhood”¹⁰⁹

We previously highlighted that the notion of ‘choice’ is flawed in the diminished social housing landscape. The ‘choice’ element of CBL is also critiqued. Beider and Netto (2019) point out that while CBL aims to reduce the chances of inappropriate offers on the whole (e.g. in safe areas), evidence suggests that People of Colour are being housed in more deprived areas in both allocation methods (i.e. direct offers of housing or bidding systems), and slightly more so in CBL, though the drivers are unclear.^{110,111,112}

Several sources note that CBL is less accessible to certain groups. Kowalewska (2018) highlights that Black and Minority Ethnic social housing tenants are less likely to have acquired their current social tenancy through CBL.¹¹³ The lower use of CBL among BME households is explained in the sources in relation to a number of different factors related to support service user accessibility, which is explored next. A good practice guide was produced by Shelter which offers suggestions on improvements and mitigating racist practices.¹¹⁴

Fitzpatrick, Watts, & McIntyre (2024) found that the complexity of the social housing allocation system, and particularly choice-based lettings systems, could be said to amount to institutional racism given the extent to which it advantages those with good English language skills, familiarity with British bureaucratic processes, and specialist knowledge networks.¹¹⁵

¹⁰⁸ Chartered Institute of Housing (N.D.), A guide to choice-based lettings

¹⁰⁹ Van Ham, M. and Manley, D. (2012). Neighbourhood effects, housing tenure and individual employment outcomes

¹¹⁰ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁰⁷ Van Ham, M. and Manley, D. (2009), Social housing allocation, choice and neighbourhood ethnic mix in England

¹¹² Manley, D. and van Ham, M. (2011), Choice-based letting, ethnicity and segregation in England

¹¹³ Kowalewska, H. (2018), Ethnicity and social housing allocation in England: An exploratory analysis of CORE

¹¹⁴ Grannum, C. (2005), A Question of Choice: Good Practice and Issues in Choice-Based Lettings

¹¹⁵ Fitzpatrick, S. Watts, B. and McIntyre, J. (2024), Taking a race and ethnicity lens to conceptualisations of homelessness in England



6.1.7 Digital literacy

Digital literacy and exclusion is increasingly an issue highlighted by literature as impacting access to social housing for People of Colour. Hasan contextualises this barrier within the rapid digitalisation of key public services within housing and other important sectors, accelerated by the pandemic.¹¹⁶ They note:

“House of Lords report (2023) has highlighted that digital exclusion is a major problem due to lack of a recent digital inclusion strategy; limited access to broadband and mobile internet; the cost of living crisis and affordability problems; and lack of digital skills. Further, the DCMS (2022) has highlighted that key challenges for public services are ‘inconsistent’ and ‘inadequate’ data quality and lack of data-sharing”

Given choice-based lettings is a computerised system, it requires computing facilities, digital literacy and access to digital resources.^{117,118} However, sources show that high levels of digital poverty exist among People of Colour. Inadequate computing facilities or poor Wi-Fi or internet access make it even harder to access “more desirable properties that tend to be snatched up quickly”.¹¹⁹

Smart phones were reported as the mostly widely used device, yet it frequently proved insufficient for accessing online services due to data costs, limitations in user interface, and other technical constraints.¹²⁰

Some People of Colour are at even greater risk of being impacted by technological barriers. For example, among older people, digital literacy hindered effective online communication with service providers).¹²¹ Being homeless or residing in temporary accommodation also exacerbates technological challenges, both of which research shows People of Colour experience disproportionately.¹²²

Kulberg highlights how social housing systems overlook distinctions in resources and bargaining power, thus impacting the allocation process outcome for marginalised communities.¹²³ They state that housing practitioners can be critiqued for making a false – and damaging – assumption of equality in essential resources for navigating the system, such as proficiency in English, digital literacy, and access to digital resources. The failure to address this incorrect assumption once again restricts People of Colour’s access to social housing.

¹¹⁶ Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹¹⁷ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹¹⁸ Kullberg, J. (2002), Consumers' responses to choice-based letting mechanisms

¹¹⁹ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹²⁰ Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹²¹ Ibid

¹²² Shelter (2023), Still Living in Limbo: Why the use of temporary accommodation must end

¹²³ Kullberg, J. (2002), Consumers' responses to choice-based letting mechanisms



6.1.8 Language Barriers

Key findings:

- limited knowledge of English allocations systems (combined with local patchwork of rules) could be more challenging for those without English as first language or recent migrants or people seeking asylum
- presumption of fluency in English e.g. lack of online options or support to complete forms has a particular discriminatory impact on people seeking asylum

There were a few studies that cite language barriers reducing access to social housing for People of Colour without proficient in English. This is likely to be more pronounced among People of Colour who are first-generation immigrants, and almost non-existent among British-born or raised People of Colour.

Navigating CBL can be challenging for individuals without proficiency in English, as found by Pawson et al (2006).¹²⁴ It is clearly extremely difficult to interpret written materials, particularly complex housing advice and allocations policies and systems, in a language you do not speak or are less confident in.¹²⁵

There is often inadequate support and resources to address the linguistic needs of Communities of Colour. Protecting Minority Ethnic Communities Online discuss language as a challenge reported by representatives of social housing landlords when engaging with People of Colour.¹²⁶ This reduced effectiveness of engagement with immigrant communities. There were significant gaps in support reported in meeting linguistically diverse tenants both online and traditionally which impacted service uptake.

It is important to note that language difficulties vary across communities. A few studies very briefly discuss the way that language barriers disproportionately impact Communities of Colour across gender and migration status. Steele et al highlight how pronounced this barrier is amongst asylum seekers and refugees, with a member of council staff discussing access to social housing for people seeking asylum as follows:

*"I have been working with asylum seekers and refugees and in housing. They have got communication problems (lack of English language) and problems understanding how the English system works and how to access it."*¹²⁷

One study indicated that Women of Colour are reported as being less likely to access social housing, or experienced difficulties doing so, because of language difficulties.¹²⁸

Clarke reports how the failure to assist with application for those with limited English or knowledge of English was viewed as unlawful discrimination.¹²⁹ This view of language barriers as a form of discrimination is echoed in May's paper that notes the ways that language can be

¹²⁴ Pawson, H., Jones, C.A. Donohoe, T, Netto, G., Fancy, C., Clegg, S. and Thomas, A. (2006), Monitoring the longer term impact of choice-based lettings

¹²⁵ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹²⁶ Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹²⁷ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011). Understanding the housing issues facing Black and Minority Ethnic communities in England

¹²⁸ Communities Analysis Division, Scottish Government (2021) Housing needs of minority ethnic groups: Evidence review. Edinburgh: Scottish Government.

¹²⁹ Clarke (2023) Hackney agrees to amend unlawful allocation scheme



utilised as a tool of oppression, they describe this as the imposition of dominant language on those who are marginalised and unfair treatment of those who speak languages not as widely used.¹³⁰

CASE STUDY: Hackney unlawful discrimination against individuals with limited English proficiency

Clarke reports that the London Borough of Hackney has agreed to change its housing allocation scheme following a legal challenge.¹³¹ The scheme required housing applications to be made online, but for over 18 months, the online form was not available, and applicants were told to call instead. The claimant, SA, contested Hackney's failure to provide online application options and assistance, particularly for individuals with limited English proficiency. After SA filed a claim for judicial review, Hackney agreed to provide SA with a unique link to an online application form and assistance. In the settlement, Hackney agreed to make the online application form available on its website promptly, update its website to reflect this change.

6.1.9 Lack of awareness of rights and entitlements

Various studies note lack of awareness of housing options available as impacting access to social housing).^{132,133,134}

Steele reports that Communities of Colour are often unaware that support services exist and/or where they are located.¹³⁵ Council staff observed a lack of awareness as being pronounced among refugees and asylum seekers, particularly when navigating CBL. Kowalewska notes that migrants, “who are overwhelmingly from BME backgrounds”, are less likely to have knowledge of their social rights.¹³⁶ This absence of awareness was reported to compound with other barriers in obtaining housing advice services, reinforcing unfavourable perceptions of social housing among Communities of Colour.

Fitzpatrick, Watts & McIntyre discuss how “community transmission’ of knowledge about legal rights and processes varies substantially across ethnic groups, meaning that some ethnic groups are much better placed than others to gain access to statutory homelessness assistance.¹³⁷

This Chapter has overviewed a selection of the most frequently mentioned contemporary barriers in the reviewed materials, which can be seen as forms of indirect discrimination.

¹³⁰ May, S. (2023) ‘Linguistic racism: Origins and implications’, *Ethnicities*, 23(5), pp. 651–661.

¹³¹ Clarke (2023) Hackney agrees to amend unlawful allocation scheme

¹³² Strachan, A. & Donoghue, M. (2009), *Minority Ethnic Communities and Private Sector Housing*

¹³³ Communities Scotland (2002), *Housing and Minority Ethnic Communities in Scotland*; Communities Scotland (2006), *Review of Housing Needs and Aspirations of Minority Ethnic Communities*; Communities Scotland (2007), *Housing Aspirations of Minority Ethnic Communities in Scotland*

¹³⁴ Scottish Government, (2021). *Housing Needs of Minority Ethnic Groups: Evidence Review*

¹³⁵ Steele, A., Khan, O., Macdonald, A. & Rix, H. (2011), *Understanding the housing issues facing Black and Minority Ethnic communities in England*

¹³⁶ Kowalewska, H. (2018), *Ethnicity and social housing allocation in England: An exploratory analysis of CORE*.

¹³⁷ Fitzpatrick, S., Watts, B. & McIntyre, J. (2024), *Taking a race and ethnicity lens to conceptualisations of homelessness in England*.



Beginning with the inaccessibility and unavailability of social housing, sources pointed to impact this has on Communities of Colour who are subsequently forced into other tenures. There is also a dearth of suitable options, meaning even if you can access a social home, it might not sufficiently meet your households' needs. Segregation and gentrification as barriers to access have also been covered, highlighting the way in which Communities of Colour encounter displacement.

Finally, the chapter covered statutory, national social housing allocation policies and the increased and damaging scope for enhanced local authority discretion in how homes are allocated. We've offered various examples to indicate the inequity that breeds from this local and landlord level discretion. There are also numerous service accessibility barriers, that once again, make accessing allocations systems that much harder to People of Colour, who are more likely to encounter challenges having their digital, language or system navigation needs met.

6.2 Direct discrimination

This sub-section focuses on direct discrimination in the allocation of social housing. Direct discrimination is defined by the Equality and Human Rights Commission as being "when you are treated worse than another person or other people" due to having or being perceived as having a protected characteristic or being connected with someone else with a protected characteristic.¹³⁸

Indirect discrimination in social housing accessibility was more frequently identified in the literature we reviewed, however, instances of direct discrimination were highlighted, thereby evidencing the racial discrimination that persists in the modern day.

Lukes et al importantly recognise that direct discrimination is a manifestation of systemic racism, which is embedded in the broader system at various levels of housing policies and practices, and extends beyond individual-level discriminatory acts.¹³⁹ Zillow highlights that although we may not see literature explicitly outlining "reason for denial: systemic racism. But at its root, that is exactly what it is."¹⁴⁰ By way of example, systemic racism can influence the beliefs and attitudes of individuals which can prompt Housing Officers to engage in direct discrimination. The lasting impacts of historic practices, such as redlining or segregation can also foster environments where direct discrimination is more prevalent.

Describing it as "slippery discrimination", Lukes et al conclude that discriminatory processes towards migrants and ethnic minorities that are systemic can be hard to pinpoint, prove and challenge, particularly as they have become embedded and normalised over time.¹⁴¹

Fitzpatrick, Watts, & McIntyre discuss how the service minoritised communities receive can include harmful stereotypes about some ethnic groups misrepresenting their circumstances to gain advantage in housing or benefit systems, and problematic assumptions that overcrowding

¹³⁸ Equality and Human Rights Commission (2019), Impact Report 2019-20

¹³⁹ Lukes et al. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

¹⁴⁰ Zillow (2020), Fair Housing and Racial Disparities in Housing Access

¹⁴¹ Lukes et al. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage



is more acceptable, or less harmful, to some minoritised groups than to the White majority population, they describe this as 'direct racism'.¹⁴²

6.2.1 Racism and unfair treatment by local authorities

Key findings

- In Tower Hamlets, Somali renters have described using White-passing names and feeling overlooked due to racism
- Negative racial stereotypes playing into frontline decisions and interaction with negative stereotypes of migrants, asylum seekers or tenants of social housing
- Case law refuted local authority description of overcrowding as a deliberate act. This has a disproportionate impact on some Communities of Colour - and migrants in Southwark specifically
- Housing practitioners failing to recognise fear of racial harassment as an important factor in People of Colour's location decisions.
- Community cohesion approach may misunderstand the needs of People of Colour e.g. misses importance of safety from harassment and root causes of deprivation

Section 5 outlined the "blatant racial discrimination" dating back to the post-war period which occurred more overtly in the allocation of social housing¹⁴³, where migrants were forced into private renting or living in poor quality housing. We've previously shown how the enduring impact of this unfair as high concentrations of Black and Asian people reside in areas that are still characterised by high unemployment, poor services and housing. Under-investment is often the reason why neighbourhoods are characterised as such¹⁴⁴, however, Shelter highlight "People of Colour have been blamed or 'othered' for 'creating' these environments", perpetuating the spread of racial prejudice.¹⁴⁵

The persistent allocation of People of Colour into "the least desirable housing in the least favourable estates" is attributed by some authors as being down to racism and discrimination by local authorities.¹⁴⁶

Hussain's article published by gal-dem (2023) argues that 'Awaab's Law' is ineffective in preventing tenant discrimination.¹⁴⁷ The article points to the language used by RBH (the housing association in Rochdale) to discredit Ishak's family's concerns about the harmful condition of their property as being indicative of a deeper-seated issue of xenophobic attitudes in the social housing sector which, Hussain argues, will be unchanged by the new law. Hussain also references an ITV documentary within which an overwhelming majority of council

¹⁴² Fitzpatrick, S., Watts, B. & McIntyre, J. (2024), Taking a race and ethnicity lens to conceptualisations of homelessness in England

¹⁴³ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation.

¹⁴⁴ Ibid

¹⁴⁵ Shelter (2023), Still Living in Limbo: Why the use of temporary accommodation must end

¹⁴⁶ Harrison, M. and Phillips, D. (2010), Housing and Black and Minority Ethnic Communities: Review of the Evidence Base

¹⁴⁷ gal-dem (N.D.), 'Awaab's Law' won't save Black and brown tenants from malignant social housing



housing tenants in the investigation were forced to go by white-passing names “to dodge prejudice and have their complaints taken seriously”.¹⁴⁸

Pala studied the allocation of social housing in Birmingham and Marseille.¹⁴⁹ Her objective was to determine whether this process was, ultimately, “racist” or not. She frames this question as whether the employees themselves are “racist” or not, which she investigates by interviewing around 50 social housing sector professionals in each city. Pala’s ultimate conclusion is nuanced: the various bodies and individuals are not racist; however she argues that the “insidious” nature of racism means that “discrimination” still occurs even “without the employees themselves being racist”.¹⁵⁰ Pala feels the concept of “racism” to be morally loaded. It perhaps follows then that she chooses not to call this institutional racism, but her work is ultimately limited by this choice. Pala is quick to absolve her subjects by defining “racism” so tightly (if inferiority is not implied, it is not racist, according to Pala). She doesn’t consider the potentially damaging impact of allocations on residents or communities, instead defending stereotyping as the necessary “racialisation” of the allocations process.

Communities of Colour may face challenges in providing ‘evidence’ of racism or discrimination. Citizens Advice Bureau (CAB) highlights the necessity of ‘evidence’ to substantiate claims of direct discrimination, such as demonstrating differential treatment compared to others in similar situations.¹⁵¹

Pala also highlights how racial stereotypes can become “conventional ‘wisdom’” when “shared around the coffee machine or water cooler” which can drive racist decision-making and segregation.¹⁵² This is whether, as Pala somewhat problematically argues, the stereotypes have some basis in reality or not. Ejiogu and Denedo likewise highlight the influence of negative stereotypes in the public imagination, noting how stigma surrounding social housing can intersect with negative societal attitudes towards refugees and migrants.¹⁵³ Government policy and discourse serve to further exacerbate racism, such as the conservative-liberal democrat coalition’s ‘hostile environment’ policy in 2012.

Fitzpatrick, Watts & McIntyre (2024), provided an excerpt from an interview with a housing sector professional:

“I have on occasion, found certain professionals do treat single Black women with children in, sometimes, a different way than single white women, and there can be a bit of conscious or unconscious racism about, ‘Are you really single, or are you just doing this for welfare and benefits? Is he still in the place, and you’re just pretending you’re doing this to get a second flat?’ Those are questions that, probably, anyone would get

¹⁴⁸ Ibid

¹⁴⁹ Pala, V.S. (2013), *Discriminations ethniques. Les politiques du logement social en France et au Royaume-Uni*

¹⁵⁰ Bonnett, A. (2014), *The Geography of Identity*

¹⁵¹ Citizens Advice (n.d.), *Gathering evidence about housing discrimination*

¹⁵² Pala, V.S. (2013), *Discriminations ethniques. Les politiques du logement social en France et au Royaume-Uni*

¹⁵³ Ejiogu, A. and Denedo, M. (2021), *Accounting for social justice: A critical analysis of UK social housing policy and practice*



asked a bit, but I think they can be asked a bit more to Black women, and I think that can be because of negative and racist stereotypes around Black women.”¹⁵⁴

Existing literature often points to these policies fostering racism and unequal outcomes in the housing sector. It is arguable then that this creates fertile ground for discriminatory practice in the allocation of social housing.

The case studies detailed below offer two specific examples where Communities of Colour seeking social housing have likewise accused their local authority of racist or discriminatory practice in the allocation of social housing in their respective localities.

Direct discrimination case study example 1: Somali families in Tower Hamlets

Mureithi (2023) reported that Somali families in Tower Hamlets, east London, believe the Council is racially discriminated against them by intentionally overlooking them in the allocation of social housing due to “the colour of our skin”.¹⁵⁵ An overwhelming majority of these tenants felt forced to go by white-passing names in order to dodge prejudice and have their complaints taken seriously. Supported by local campaign organisation, Coffee Afrik CIC, the reported failure to allocate Somali families a social home is being called by the organisation as “social cleansing” through the housing waiting list. Campaigners are calling for an independent inquiry to surface why families are being denied suitable housing, to re-assess individual cases, to improve communications from the Council, to prioritise families with urgent needs, to carry out an impact equality assessment and “lastly, for an apology”. Tower Hamlets is one of London’s poorest boroughs with one of the longest waiting lists in England. The Council have responded that they hope to work together with these families to address their concerns, arguing that housing allocations are prioritised based on urgent need.¹⁵⁶

Direct discrimination case study example 2: Housing Action Southwark and Lambeth (HASL) legal challenge

Another case exemplifying where local campaigners believe their local council is barring access to social housing for BAME people and migrants is seen in the London borough of Southwark. Community group Housing Action Southwark and Lambeth (HASL) won a legal challenge against the Council confirming that severe overcrowding was not in fact a ‘deliberate act’, as described by the Council. Affected families had been penalised by the Council, with some demoted to band 4 “at the very bottom of the housing register where they would never be able to access the permanent council housing they desperately need”.¹⁵⁷

¹⁵⁴ Fitzpatrick, S., Watts, B. & McIntyre, J. (2024), Taking a race and ethnicity lens to conceptualisations of homelessness in England

¹⁵⁵ Mureithi, A. (2023), Somali families say they’re being forced out of east London community

¹⁵⁶ Ibid

¹⁵⁷ Ibid



Calling out a “culture of refusal”, a 17 year old living in a studio flat with her brother and parents said:

“I feel really bad because it is like the treatment of [by the council] us is racist, they are being really strict to us, they don’t care about the family. Sometimes it feels like really embarrassing for us to apply for housing. We are immigrants so applying for housing makes us feels embarrassed, every time they say no to us, you cannot apply for housing. But we feel like Southwark is our home. I have my friends here, my church, I go to the gym to relax and get away from the flat. I do volunteering which makes me feel good.

People of Colour are “targeted” in this case, with HASL highlighting that all families who received a negative decision “blaming them for overcrowding” were migrant families.¹⁵⁸ More broadly, overcrowding is an issue impacting People of Colour most severely, with Bangladeshi families most likely of all ethnic groups to live in overcrowded homes.

There is a second HASL case against Southwark which is challenging their policy of treating overcrowding as a ‘deliberate act’.¹⁵⁹

6.2.2 Safety or perceived safety of specific neighbourhoods

Another potential barrier and example of how direct discrimination shapes People of Colour’s access to social housing is the safety or perceived safety of an area. Fear of racial harassment and discrimination was highlighted numerous times in sources as a major deterrent to accepting a home in a certain area¹⁶⁰, and also limiting people’s ability to remain in an existing home.¹⁶¹ Fitzpatrick, Watts, & McIntyre noted that racist abuse in some areas means that safe rehousing options are more limited for people from minoritised communities facing homelessness than for their White counterparts.¹⁶² They also provided a case study from one participant they interviewed:

‘the very real dangers that people from minoritised ethnic groups can face as a result of overt and threatening racism when forced to move out of their home area was discussed. One particularly alarming example was given by an interviewee now based in a northern city, but who was reflecting on things that they had observed when working in London: “I worked in [Borough]... which had a large Bangladeshi community ... You’ve got situations where the authority just apply the legislation and they were sending people to [areas where] they had recently elected two National Front members and they were sending Asian households out to live in these wards [...] they’re saying, ‘Well,

¹⁵⁸ Mureithi, A. (2023), Somali families say they’re being forced out of east London community

¹⁵⁹ Peaker, G. (2020), Overcrowding, children getting older and ‘deliberate acts’

¹⁶⁰ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁶¹ Shelter (2023), Still Living in Limbo: Why the use of temporary accommodation must end

¹⁶² Fitzpatrick, S, Watts, B & McIntyre, J. (2024), Taking a race and ethnicity lens to conceptualisations of homelessness in England



here's a house and it fits your bedroom size and you can go and live there, that's our duty done" (Northern city).¹⁶³

The level of support provided to People of Colour regarding their concerns about racial harassment is often reported to be inadequate. Netto and Abazie (2012) criticise housing practitioners for failing to recognise fear of racial harassment as an important factor in People of Colour's location decisions.¹⁶⁴ Fitzpatrick, Watts, & McIntyre (2024) found that 'fear of rocking the boat' is particularly pronounced amongst refugees and asylum seekers, possibly anxious about their status, but that this concern was also noted amongst British-born minoritised people.¹⁶⁵

There were also concerns reported relating to how incidents of racial harassment are addressed once they have occurred. For example Shelter Scotland (2023) found there was little to no support from social landlords or the police for victims of racial harassment in social housing. This resulted in many people they spoke to having to leave their homes.¹⁶⁶

Some sources included the views of housing providers who are engaged with this important issue for People of Colour. For instance, Netto and Fraser (2007) refer to the experiences of housing providers in Glasgow who have spoken explicitly about their struggles to allocate refugees social housing in areas perceived as safe.¹⁶⁷ The housing providers argue that the situation is made worse by limited stock and a lack of action tackling anti-social behaviour, including racial harassment.

Netto and Abazie (2012) also draw this conclusion, also finding that providers struggle to offer People of Colour seeking 'safe' areas due to a lack of supply.¹⁶⁸ They add additional nuance by noting that there is an ethical question around placing People of Colour in 'safe' areas, with lower rates of racial harassment, as it risks creating 'no-go' areas for Communities of colour, 'where such individuals are not tolerated'.

A number of solutions for housing providers to address safety concerns are outlined in Section 7.

This chapter has looked at the direct discriminatory barriers to social housing. We have covered racism and unfair treatment by social housing providers, drawing on the case study examples in Tower Hamlets and Southwark and Lambeth to draw attention to Communities of Colour calling out what they perceive as mistreatment and discriminatory practice by local authorities. We have also outlined the additional consideration of safety among Communities of Colour, also due to racism and discrimination. Shelter Scotland's (2023) report was noted as

¹⁶³ Fitzpatrick, S, Watts, B & McIntyre, J. (2024), Taking a race and ethnicity lens to conceptualisations of homelessness in England

¹⁶⁴ Netto, G. and Abazie, H. (2012), Racial Harassment in Social Housing in a Multi-ethnic City: The Case for Moving beyond Acting against Individual Perpetrators of Racial Harassment

¹⁶⁵ Fitzpatrick, S, Watts, B & McIntyre, J. (2024), Taking a race and ethnicity lens to conceptualisations of homelessness in England

¹⁶⁶ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹⁶⁷ Netto, G. and Fraser, A. (2007), Race, place and the dynamics of stigma in housing allocation: The experiences of housing officers in Glasgow

¹⁶⁸ Netto, G. and Abazie, H. (2012), Ethnicity, migration and the 'duty of care': the implications of housing allocation policies and practices for racialised minorities



it evidences the absence of support and safeguarding in place and post incidences of such discrimination.¹⁶⁹ The prevalence and multiple forms of direct discrimination which are ongoing in the housing sector have been highlighted within this section.

¹⁶⁹ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

7. Solutions proposed to overcome barriers

The following provides a synthesis of the range of solutions and recommendations provided within the body of literature to address access to social housing for People of Colour. These touch on changes in the social housing system across policy, design, and practice.

Recommendation/Solution proposed	Problem aims to solve	Studies Cite	Strengths/Limitations
Increasing the “supply and appropriateness” of housing	There is a shortage of social housing available and an increasing demand which disproportionately impacts People of Colour because they’re disproportionately more likely to be in housing need. The increase in supply of high quality, affordable social housing increases access for People of Colour.	^{170,171, 172}	This addresses one of the root and systemic causes of inequalities in access for People of Colour.
Strengthening planning system capacity to meet the needs of Communities of Colour	The planning system has not historically met the needs of communities of colour, due to lack of consideration or accommodations in planning processes.	¹⁷³	Equity Impact Assessments are a strength because they hold state agencies (e.g. local planners) to account for assessing the impacts of their strategy/policy/practice
Policies and regulations explicitly addressing unlawful discrimination and promote Racial equality. This includes a ‘zero tolerance’ approach to racial discrimination in practice.	Policies ensure that there are local authority strategies in place to take tougher action against racial harassment which acts as a major deterrent to accessing social housing. Zero tolerance approach against perpetrators of racial harassment from social landlords and an embedded social infrastructure of neighbourhoods supported by	^{174, 175,176}	Better support for victims of racial harassment empowering in assertion of rights and entitlements. The aim should also be for people have access to knowledge of housing rights (including digital access and translation as well as training), better resourcing of community provision of this (e.g. specialist projects for communities). Also, access to legal advice and advocacy to successfully prove discrimination.

¹⁷⁰ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁷¹ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹⁷² Kowalewska, H. (2018), Ethnicity and social housing allocation in England: An exploratory analysis of CORE

¹⁷³ Bristow, A. (2021), Understanding the housing experiences of racially minoritised communities in Scotland

¹⁷⁴ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁷⁵ Lukes et al. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

¹⁷⁶ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

	government, police and other relevant organisations. This ensures that victims are better supported and remain in their homes without threat. The promotion of racial equality more broadly addresses the declining interest in 'race'.		
Monitoring of ethnicity in the allocation of social housing within geographical locations	This aims to track ethnic groups being offered and let social housing dwellings which could aid in identifying any disparities and inequalities. This would also provide a comparison of waiting times between ethnic groups and monitor any differences such as refusal on the grounds of racial harassment	^{177,178}	Implementing transparent monitoring mechanisms enhances accountability within housing authorities, as it allows for scrutiny of allocation practices. Ethnically monitored allocation processes may focus primarily on ethnicity as a factor, potentially overlooking other intersecting factors or disadvantage faced by marginalised groups such as gender and migration status. Additionally, monitoring by distinct ethnicity (rather than race) can help to understand if particular groups (e.g. people of Somali ethnicity rather than all Black people) are particularly disproportionately affected.
Promotion of social housing options to Communities of Colour on a local level	This ensuring that communities are aware of the range of housing options available to them and how to access social housing in their locality.	¹⁷⁹	Awareness of housing options/rights improves outcomes for everyone in housing need. But for it to work effectively for people of specific ethnicities/immigrants of certain nationalities additional specialist resourcing/support (e.g. community projects) may be necessary

¹⁷⁷ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁷⁸ Blackaby, B. and Chahal, K. (2001), Black and Minority Ethnic Housing Strategies: A Good Practice Guide

¹⁷⁹ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011), Understanding the housing issues facing Black and Minority Ethnic communities in England

Co-production with People of Colour with Lived experience	Involvement of people of Colour with lived experience in design of policy, strategy ensures solutions are relevant to challenges faced. This promotes effective community involvement to better understand local variations and develop ways of overcoming migrant housing disadvantage and challenging discrimination Craig (2007) discusses this as facilitating learning spaces that allow individuals to challenge service providers and engage in ‘critical dialogue recognising the connection between local problems and their wider social Context’ (Craig, 2007).	180, 181, 182, 183, 184	There is limited literature exploring the implementation of co-produced solutions and the impact.
Active long term engagement and collaboration with BME and Refugee VCO's	Mainstream social housing organisations are able to utilise the knowledge and expertise of Voluntary and Community Organisations (VCOs) to address barriers to accessing social housing services.	185, 186, 187, 188	These recommendations require further information on what non-extractive partnership/ collaboration with BME organisations looks like in practice, and there is limited evidence of their implementation. Jones and Hussain (2010) do not speak specifically to how relationships between housing providers and VCO's will improve access to social housing specifically.

¹⁸⁰ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation.

¹⁸¹ Lukes et al. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

¹⁸² Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹⁸³ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹⁸⁴ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011), Understanding the housing issues facing Black and Minority Ethnic communities in England

¹⁸⁵ Netto, G. and Gavrielides, T. (2010) Linking Black and minority ethnic organisations with mainstream homeless service providers

¹⁸⁶ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁸⁷ Jones, P.A. and Hussain, S. (2010), Harnessing the talents of marginalised communities

¹⁸⁸ Bristow, A. (2021), Understanding the housing experiences of racially minoritised communities in Scotland

Monitoring and evaluation of data of homeless service provision	Monitoring of homeless service provision to better ensure equitable service provided for BME homeless applicants	189, 190, 191	There may be resistance from certain groups or stakeholders who perceive ethnically monitored processes as discriminatory or unnecessary. It is key to demonstrate how this data can result in beneficial outcomes to mitigate this.
Barriers-free approach strategies for an inclusive CBL system	This includes tackling digital poverty and interactions with language barriers to ensure inclusion of ethnically and linguistic diverse service users	192, 193, 194	There is limited detail on what implementation of strategies to address linguistic and digital barriers looks like.
Training frontline housing association and local authority staff	Training in diversity, equality and cultural awareness to equip staff with the knowledge and understanding required to better serve People of Colour needing to access social housing tenure. This also involves empowering them to be able to respond effectively to instances of racial harassment.	195, 196, 197	There is a lack of comprehensive guidance on the practical implementation of this recommendation.
Increasing ethnic diversity of the workforce at all levels	An increase of People of Colour in the workforce aid social housing organisations to better understand and respond to the needs of Communities of Colour whilst navigating social housing systems. For example this could facilitate provision of multi-lingual advice and support in bidding, feedback on applications and responses to racial harassment.	198, 199	Representation as an approach has been critiqued. An increased representation of workforce does not address systemic and root causes of racism within service provision and design in social housing. This approach can be seen to place expectations on People of Colour to act as representatives for diverse and complex

¹⁸⁹ Lukes, S., de Noronha, N. and Finney, N. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

¹⁹⁰ Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹⁹¹ Beider, H. and Netto, G. (2012), Minority ethnic communities and housing: access, experiences and participation

¹⁹² Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹⁹³ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹⁹⁴ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011), Understanding the housing issues facing Black and Minority Ethnic communities in England

¹⁹⁵ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹⁹⁶ Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

¹⁹⁷ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011), Understanding the housing issues facing Black and Minority Ethnic communities in England

¹⁹⁸ Shelter Scotland (2023), Shelter Scotland briefing minoritised ethnic access to social housing research

¹⁹⁹ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011), Understanding the housing issues facing Black and Minority Ethnic communities in England

			experiences within and between Communities of Colour. There is a risk of superficial and tokenistic diversity efforts.
Allocation of Social housing sensitive to cultural and social needs	Greater sensitivity in the allocation process of social housing that recognises importance of cultural and social factors that impact People of Colour's sense of safety and belonging. This facilitates creation of areas that are culturally diverse and less exclusive. Building an understanding of the needs of People of Colour who have additional needs in social housing tenure. This could be the allocation of social housing is sensitive to the needs of those are disabled or families who care for ageing relatives.	200;201	There is a lack is a lack of comprehensive guidance on the practical implementation of this recommendation in the current allocations system. This does not necessarily address systemic and root causes of racism within service design in social housing

²⁰⁰ Steele, A., Khan, O., Macdonald, A. and Rix, H. (2011), Understanding the housing issues facing Black and Minority Ethnic communities in England

²⁰¹ Markkanen, S. (2009), Looking to the future: changing black and minority ethnic housing needs and aspirations

8. Evidence gaps

The following section gives an overview of omitted topics, methodologies and analyses within the reviewed sources. The sources included in this literature review were subjected to our aforementioned criteria (see methodology), however, gaps were still identified. Repeated limitations identified include failure to centre People of Colour, failure to connect the dots between history, policy and practice, and a general lack of inclusivity.

Centring People of Colour: inclusivity and methodology

Centring People of Colour is at the core of anti-racism, and therefore anti-racist literature. Centring can be achieved through various approaches and methodologies; primary research, testimonies, non-traditional research strategies, production by 'people with lived experience' to name a few. These approaches can challenge the historical prevalent homogenisation of People of Colour and encourage an intersectional methodology. Several sources fell short.

Primary research

Several sources could be classified as 'somewhat' centring of People of Colour. For example, sources that focused predominantly on Communities of Colour providing theoretical, historical or political analysis but without any primary research.^{202,203} Kevin Gulliver's (2016) report of the Human City Institute is an example of this, whilst providing extensive and in-depth analysis of historical policies and political climate which cultivated the racist climate resulting in inequalities in housing, the report is limited by its failure to acknowledge the diversity within People of Colour or include firsthand accounts or primary research.²⁰⁴ By relying on theoretical analysis or secondary research there is a risk of perpetuating the existing exclusionary and hegemonic practices within academia.

Homogenisation and exclusion

Some sources contained components of centring People of Colour, for example including first-hand testimony but from a small sample or demographic - many of these sources only provide a piece of the much broader puzzle. The Scottish Government Housing Regeneration Research (2021) whilst providing "a snapshot of what life is like for the research participants", was limited by its omission of historical policy and context that had enabled the climate within which participants were experiencing disparities.²⁰⁵

Other sources, such as Hasan et al (2023) had a narrow sample and limited primary research resulting in exclusionary studies and the exclusion of LGBTQIA+ members were not included in the study.²⁰⁶ This was a repeated theme across the sources.

The absence of centring can also manifest in sources which fail to acknowledge the historical and political forces and events that have fostered the racist environment the housing sector functions within.

²⁰² Lukes et al. (2019), Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage

²⁰³ Shankley, W. and Finney, N. (2020), Ethnic minorities and housing in Britain

²⁰⁴ Gulliver, K. (2017), Racial discrimination in UK housing has a long history and deep roots

²⁰⁵ James, G. and Gibb, K. (2021), Housing in Scotland: Evidence for Scottish Government 2021-26

²⁰⁶ Hasan, S., Netto, G., Balta-Ozkan, N. and Islam, F. (2023), Tackling racialised inequalities and discrimination in the design and delivery of digitalised social housing services

Lack of connecting policy to practice and impact

A common limitation within the reviewed sources was the failure to draw the dots between policy analysis and the impact and experiences that communities of colour have.

Whilst some academics acknowledge and point to cases of this. Lukes et al (2019) argue that there is a need for better data collection to understand discrimination against migrants and ethnic minorities. Similarly, Kowalewska highlights: "What is largely left unexplored in academic critiques of urban regeneration is the way estates are actively made into sinks before they are redeveloped"²⁰⁷. Racial harassment and hate crime in the housing sector being overlooked was also flagged by Abazie and Netto.

Several of the reviewed sources pointed to People of Colour and Black and minority ethnic communities being pushed into the Private Rented Sector and/or unsuitable homes. The absence of works examining the experience of People of Colour in the Private Rented Sector is a limitation in the field.

Beider and Netto corroborate this by pointing to inadequate coverage of People of Colour communities in relation to reduced social housing investment, as well as a "lack of research attention" being given to the position of Black and minority ethnic communities in the Private Rented Sector.

However, many sources were limited in their links between policy and practice. Steele, Morris and Scullion's article '*House, Race & Community Cohesion*' (2011) fails to examine the impact of housing demand and house prices on People of Colour.²⁰⁸ Pala doesn't consider the impact of allocations on residents or communities and, crucially, provides a limited interpretation of racism.²⁰⁹ Comparably, Henderson and Karn (1984) did not establish if there was a connection between withdrawal of offers and 'race' data not collected within the context of a period when Whites openly resisted having communities of People of Colour as neighbours.²¹⁰ There are clearly gaps to plug when it comes to making the connection between how policy manifests in practice.

Examples of solutions and next steps

Many of the sources reviewed were limited in their provision of alternative approaches or restructures to current systems present in the housing sector and broader institutions. When literature proposed solutions/ recommendations to enhance People of Colour's access to social housing, there was minimal consideration of their practical implementation within the allocations system. Additionally, there was a lack of research testing the effectiveness of these solutions on access.

²⁰⁷ Kowalewska, H. (2018), Ethnicity and social housing allocation in England: An exploratory analysis of CORE

²⁰⁸ Scullion, L. (2011), House, race and community cohesion: Final report

²⁰⁹ Pala, V.S. (2013), Discriminations ethniques. Les politiques du logement social en France et au Royaume-Uni

²¹⁰ Henderson, J. and Karn, V. (1984), Race, class and the allocation of public housing in Britain

9. Conclusion

This literature review has synthesised the discussion across a range of sources to provide an overview of the key barriers restricting access to social housing for People of Colour. An initial inspection of 'historic' barriers rooted the problems seen today in the mistakes and discriminatory policy and practice of the past. This includes significant policy moments, such as Right to Buy, and the 'community cohesion' agenda. Racial steering by housing practitioners led People of Colour to build communities in more deprived neighbourhoods. Increasingly restrictive migration policies also limited access to social housing for immigrants, which often extends to ethnic minorities more generally as a result of the racialisation of migrant identities, irrespective of people's birthplace. Moreover, we have outlined the rise and fall of Black-led housing associations, established to address racial discrimination that the mainstream social housing sector had repeatedly ignored. All of these historic barriers culminate in creating the conditions for continuing discrimination in access to social housing for People of Colour in the modern day.

The contemporary barriers facing People of Colour are multifaceted, involving both direct and indirect forms of discrimination. Access to social housing is fundamentally constrained by the lack of supply, as is the case for all ethnic groups. However, the specific needs of People of Colour, such as typically needing larger family homes, mean People of Colour's face additional barriers to having their needs met in the planning and delivery of social housing.

While equality issues are evident in the national statutory social housing allocations framework, there is particular scope for inequitable access and indirect discrimination as a result of local authority discretion over how they allocate social housing stock. This was exemplified by differing residency requirements, affordability requirements and the widespread decision by local authorities to have a choice-based letting application system. We also identified barriers which relate to accessing housing support services, including digital literacy barriers, language barriers and failure to support people who might lack awareness of their rights and entitlements. The system is criticised due to lack of equal access to all individuals. In terms of direct discrimination, a handful of sources highlighted accusations of unfair treatment by local authorities towards some communities seeking social housing.

The range of barriers identified throughout this review collectively illustrates how structural racism operates in the social housing sector to create and perpetuate inequitable access for Communities of Colour. As Runnymede (2023) recognise: "structural racism is a matter of life or death".²¹¹ A social home provides the foundations to get on in life, and thus, an inability to lay down those roots leaves people vulnerable to homelessness and broader experiences of the housing emergency – evident in the disproportionate experiences among People of Colour. The consequences of inadequate access underscore the urgency of our research efforts. It's important that the proposed research is rooted in an anti-racist framework which incorporates systemic nature of racism in its analysis throughout.

It is vital that the solutions outlined in Section 7 are considered and implemented by social housing providers to address access for Communities of Colour. However, the recognition of structural racism role in perpetuating inequities in access has significant implications for the development of solutions that go beyond individual level factors and instead target systemic and institutional factors. This may involve re-designing and re-imagining of the current allocations system through the vision for fairer social housing system. It is clear further research that explores this topic and explicitly centres People of Colour, is needed.

²¹¹ Runnymede Trust (2023), How racism affects health: Structural racism is a matter of life or death

Appendix 1: Defining the terms

- **People of Colour** – a term used to refer to anyone who does not identify as ‘White’.
- **Communities of colour** – a term used to refer to a group of people who are part of a community that does not identify as ‘White’.
- **Racism** – the oppression, discrimination, marginalisation, fear, hate and / or prejudice faced by racialised groups, based on a socially constructed hierarchy that privileges and prioritises White people. Racism is a marriage of racist policies and racist ideas that produces and normalises racial inequities.
- **Racist idea** – Any idea that suggests one racial group is inferior to or superior to another racial group in any way.
- **Racist policy** – A racist policy is any measure that produces or sustains racial inequity between racial groups. Policies include written and unwritten laws, rules, procedures, processes and regulations that govern people. For example, the UK’s right to rent policies disproportionately affect racially marginalised groups and sustains racial inequality.
- **Anti-racism** – Anti-Racism is the proactive dismantling of systemic racism and racist policies underpinning the White privileged society in which we exist. It addresses the specific harm and impact of racism on all racially marginalised communities and proposes equality of outcome, not just opportunity.
- **Current/contemporary social housing allocations policies** – the latest Government national guidance on the allocation of social housing can be found here.²¹² In this project ‘current’ policies refers to guidance and policies which came into effect after the Localism Act in 2011 which saw the Government roll back on prior, stricter guidance, and marked a shift towards local authorities in England having more autonomy and discretion in determining their own social housing allocation criteria.
- **Historic social housing allocations policies** – historic policies refer to social housing allocation policies set prior to the Localism Act in 2011 and stemming back to the 1960s, as preliminary scoping indicates data prior to this point will not be viable e.g. tenure was first included in Census data in 1961.
- **Barriers to accessing social housing** – term used to capture institutional or systemic obstacles, practices, or policies that unintentionally or deliberately exclude certain individuals from accessing social housing (in no way is the barrier a shortcoming of the individual themselves)
- **Expert by experience** – an individual with first-hand experience of systems/situations who has knowledge or understanding that people who have only heard about such experiences do not have (e.g., lived experience of racism/discrimination and the housing emergency)
- **Lived experience** – First hand experience of systems/situations, especially when these give the person a knowledge or understanding that people who have only heard about such experiences do not have. i.e. lived experience of homelessness or social housing
- **Learned experience** – Second hand knowledge of systems/situations, in this context typically obtained by supporting or working alongside people e.g. in need of housing support, or experiencing racism or discrimination. Some people may have lived and learned expertise.
- **Peer-led approach** – an approach to conducting research where experts by experience are actively involved in shaping and delivering research project.
- **Co-design** – an approach involving a collaboration between lived and learned expertise in designing outputs or solutions (designing with, rather than designing for)
- **Service user** – someone who has been in contact with a service, in this context, to receive help to resolve housing problems.

²¹² <https://www.gov.uk/guidance/allocation-of-accommodation-guidance-for-local-authorities/download-this-guidance>