

How racism and discrimination affect  
Black and Black Mixed heritage people's  
access to social homes in England

MY **SHELTER**

Research report by

# COLOUR SPEAKS

BEFORE

**ME**



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**HOW RACISM AND DISCRIMINATION AFFECT BLACK AND BLACK MIXED  
HERITAGE PEOPLE'S ACCESS TO SOCIAL HOMES IN ENGLAND**

## NOTE ON LANGUAGE

Despite 'race' being socially constructed, it has profound implications for how people are treated in society and the opportunities they are given. Despite being an outdated concept, it is used to maintain hierarchies, privileging White individuals over all others.

The language used to describe one's 'race' or racial identity is therefore inherently fluid, subjective and deeply personal. Language also evolves over time, so terms used at one point might not feel comfortable at another point. From the outset, this research has focused on highlighting the systemic inequality and housing challenges experienced by people who identify as 'Black and Black Mixed heritage'.

However, the language of 'Black and Black Mixed heritage' does not comfortably capture how all Peer Researchers and interviewees identify. No singular term could achieve this given the subjectivities around language.

**Our goal for this report as a project team of Shelter and Peer Researchers was to agree on language to use that, while imperfect, strives to be inclusive, clear, specific, and helps people to find and understand this research.**



After much detailed discussion, we have opted for 'Black and Black Mixed heritage' (or B/BMH for readability) as we felt this term meets our goals most effectively. It is:

- widely understood and used across the sector and in other reporting
- understood by older and younger generations
- deemed comfortable for the majority of people who have contributed to this project

We fully recognise though, that this term does not work for everyone. Some felt that the language of 'White' and 'Black' does more to divide than unite us as human beings. We invite contributors and readers to substitute our terminology with the language they feel is most comfortable and appropriate.

Before the interviews, we discussed participants' preferences and adapted language accordingly. For example, some people preferred People of African descent, from the African diaspora, or people with African and Caribbean heritage.

In some parts of the report, we use different terms to describe racial identities. For instance, we match the language used in datasets to present statistics accurately. All quotes from interviewees maintain the language used by individuals to respect their preferences. Plus, some findings speak more broadly to People of Colour or Communities of Colour. These terms are used to refer to a multiplicity of groups of racialised individuals who are non-White and who may share experiences of racism.

We also refer to 'race' in inverted commas to emphasise that it is socially constructed and does not exist in and of itself.



## THIS REPORT CONTAINS DISCUSSIONS ON SENSITIVE ISSUES

Including racial discrimination, substance misuse, death and grief, other forms of discrimination and hate speech, domestic abuse, and mental illness. These topics may be distressing for some readers.

We acknowledge the emotional impact they may have and aim to approach them with care and respect. The content highlights the systemic challenges that contribute to housing insecurity and the lived experiences of those affected.

Readers are encouraged to engage with the material at their own pace, and support [resources](#) are available for those who may need them.

## DEFINING THE TERMS

To understand how racism and discrimination shape people's access to social housing, we need to be clear about the terms we're using. This section sets out key terms used throughout the report – some relate to policy and systemic issues, others explain the roles, experiences and methods that shaped the research.

### ANTI-RACISM

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.

### BARRIERS TO ACCESSING SOCIAL HOUSING

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).

### CO-DESIGN

An approach involving a collaboration between lived and learned expertise in designing outputs or solutions (designing with, rather than designing for).

### COMMUNITIES OF COLOUR

Used to refer to a group of people who are part of a community that does not identify as 'White'.

### CURRENT/CONTEMPORARY SOCIAL HOUSING ALLOCATIONS POLICIES

See the latest government [national guidance on the allocation of social housing](#). In this project, 'current' policies refers to guidance and policies which came into effect after the Localism Act in 2011.

### 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).

### LEARNED EXPERIENCE

Second-hand knowledge of systems/situations typically from 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.

### LIVED EXPERIENCE

First-hand experience of systems/situations, especially when these give the person knowledge or understanding that people who have only heard about such experiences do not have i.e. lived experience of homelessness or social housing.

### PEER RESEARCHER

Use their lived experience and understanding of a social or geographical community to help generate information about their peers for research purposes. They may be involved in assisting with research design, developing research tools, collecting and analysing data, or writing up and disseminating findings.<sup>1</sup>





## PEOPLE OF COLOUR

Used to refer to anyone who does not identify as 'White'.

## PHOTOVOICE

A visual qualitative research method that involves participants using photography and storytelling to document and share their or others' experiences. This approach is particularly effective for highlighting the perspectives of marginalised or underserved groups.<sup>2</sup>

## 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 POLICY

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 sustain racial inequality.

## SERVICE USER

Someone who has been in contact with a service, in this context, to receive help to resolve housing problems.

## SOCIAL HOUSING

These homes have rents linked to local incomes and provide an affordable, secure housing option for people across the country.

## SOCIAL HOUSING PROVIDER

Social housing is provided by either housing associations (not-for-profit organisations that own, let, and manage rented housing) or the local council. This act 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.

## TEMPORARY ACCOMMODATION (TA)

Local authorities offer 'temporary accommodation' while a household's application for statutory homelessness assistance is being considered, or as a stopgap while they wait for the offer of a settled home.

## B/BMH

The acronym B/BMH will be used for Black and Black Mixed heritage.

## ACKNOWLEDGMENTS

This research was a collaborative effort between Shelter, co-production specialists Power With, the Peer Researchers and Stakeholder Advisory Group (SAG), whose dedication, commitment and expertise were the driving forces behind the project.

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## PEER RESEARCHERS

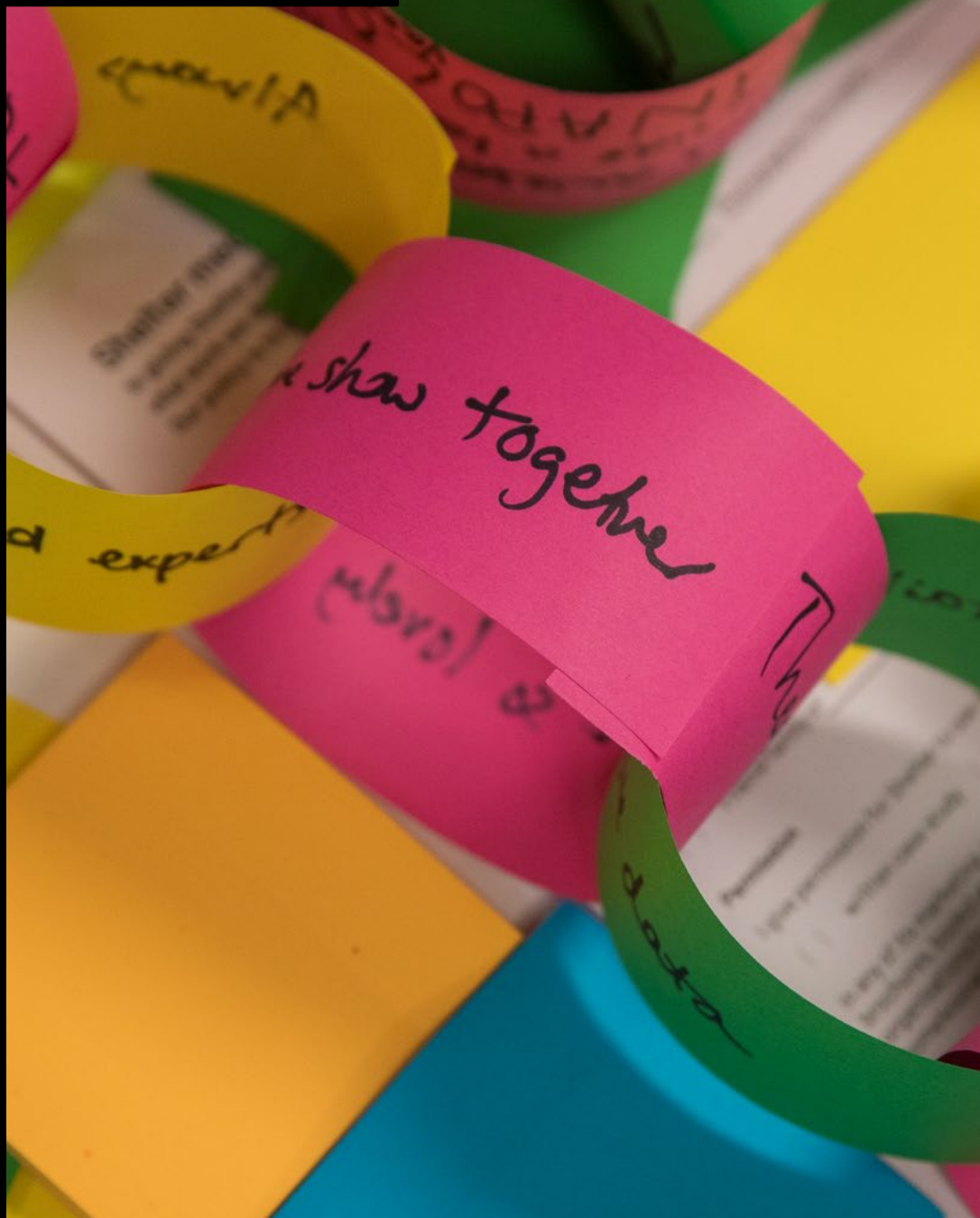
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# SUMMARY REPORT





# People of Colour, particularly Black communities, are more likely to experience homelessness and live in deprived neighbourhoods or poor-quality homes.

This is the result of historic barriers and systemic racism embedded within the housing sector.

**Our research finds that Black and Black Mixed heritage (B/BMH) people continue to face discrimination when trying to secure a social home. Peer Researchers with lived experience co-produced the policy solutions recommended in this report. Implementing these solutions will help to build an equitable and inclusive social housing system.**

A group of 16 B/BMH Peer Researchers steered the project and, along with B/BMH interview participants, shared their experiences of the significant challenges they faced accessing a suitable social home. This research centres the experiences of B/BMH applicants and highlights the urgent need for policy reforms to ensure equitable access to safe and suitable housing for all.

## METHODOLOGY

This project conducted from April to December 2024 specifically sought to answer: how does racism and discrimination affect Black and Black Mixed heritage (B/BMH) people's access to social homes in England?

The research adopted an anti-racist and participatory approach. The Peer Researchers conducted 46 peer interviews with other B/BMH social housing applicants. They used photovoice to creatively explore people's social housing journeys, producing and analysing 141 photos

in total. A Stakeholder Advisory Group (SAG) of sector experts, academics, grassroots groups and charities also shaped the project. We carried out a literature review, focusing on research that centred People of Colour's experiences, so the research built on existing knowledge.

We held ten workshops with the Peer Researchers to learn research skills, gather the data and analyse the findings, to ensure the insights generated throughout were steered by expertise from experience of the social housing system. The policy recommendations were co-produced by Peer Researchers, the SAG and Shelter colleagues from Community Services, Policy and Research. This was primarily at two deliberative policy sessions, where the group collaboratively developed policy solutions to overcome the barriers identified in the research phase.

**Peer Researcher, Dani** reflects on the peer research and photovoice methodology:

**'Peer research methodologies allow communities and organisations to coproduce. Projects that are reflexive, relevant, and meet the most urgent needs of the communities involved. By redistributing power and shaping safe spaces for those communities, we are valuing researchers that are experts by experience.'**

## ANTI-RACIST PRINCIPLES

This is Shelter's first explicit attempt to adopt an anti-racist approach to research by adhering to six anti-racist principles. It has not been without its challenges and limitations. Nonetheless, prioritising a more inclusive, equitable approach has profoundly enriched the research.

Shelter's six anti-racist principles are shown below, and a more detailed methodology, including actions taken to implement each principle, can be found in the separate methodological report.

## SHELTER'S SIX ANTI-RACIST PRINCIPLES

### 1 TRANSPARENT

We share power, are transparent and accountable in decision-making, processes, actions and systems.

### 2 OPTIMISTIC

We identify how we can change things for the better rather than default to how we have always done things.

### 3 COURAGEOUS

We do what's right, not easy. We challenge each other and ourselves.

### 4 AMPLIFYING

We centre marginalised voices and lived experience.

### 5 LEARNING

We provide safety, space and time for growth and continuous improvement.

### 6 INTERSECTIONAL

We recognise racism intersects with other structures of oppression and adopt an intersectional anti-racist lens across our work.

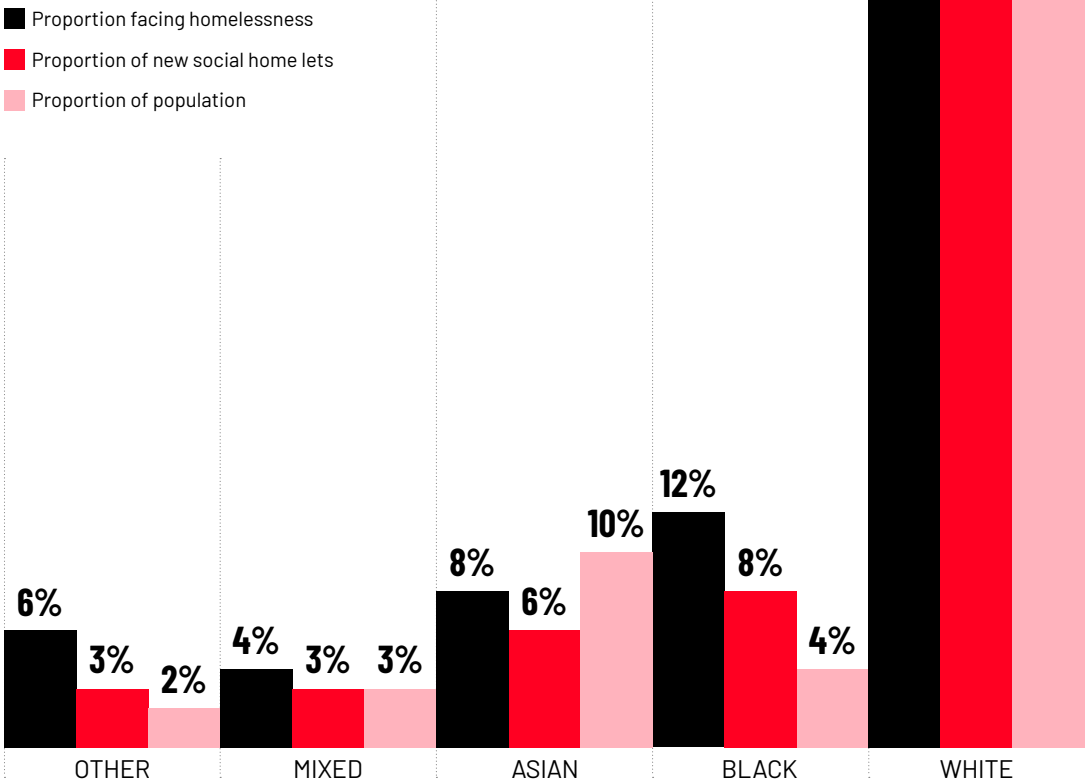
## UNEQUAL IMPACT OF THE HOUSING EMERGENCY

Black-led households face the highest rates of homelessness and are 12 times more likely to live in temporary accommodation than White households.<sup>3</sup> This accommodation is often cramped, in poor condition and far from support networks. Black and Asian individuals are also more likely to face discrimination in the housing market, which exacerbates housing insecurity.<sup>4</sup>

Black-led households are over-represented in new social housing lets relative to the general population, reflecting the unequal impact of the housing emergency. However, they are under-represented when compared to their proportion of Black-led households facing homelessness. This report explores why that might be the case.

**FIGURE 1.**

Ethnicity breakdown of population, social housing lets and homelessness in England. Source: ONS, Census 2021, MHCLG, Social housing lettings 2023-24 and MHCLG, Homelessness tables 2023-24.



## HISTORIC BARRIERS TO ACCESSING SOCIAL HOMES

The historic barriers People of Colour face in accessing social housing are deeply rooted in systemic racism and discrimination.

The chronic shortage of social housing affects all ethnic groups. The Right to Buy policy introduced in the 1980 Housing Act allowed council tenants to purchase their homes at a discount. The policy caused housing to be viewed as an asset, and is credited with significantly reducing social housing stock.

This market-led approach disadvantaged Black British households who were less likely than White households to have the income required to purchase their homes.<sup>5</sup> This has resulted in lower home ownership among Black households which, in turn, has limited wealth-building opportunities and perpetuated economic disparities.

Racial steering by social housing providers led to ethnic segregation as it involved placing People of Colour away from White communities in less desirable housing areas<sup>6,7</sup>. This practice has made it harder for these communities to access quality housing in areas where they feel safe today.

Restrictive migration and allocation policies further limited access for People of Colour who have migrated to England:

- Between 1940-60, this includes the introduction of local residence requirements where applicants must live in an area for a certain period before being eligible for social housing, and the increasing differentiation of migrants based on origin, status and rights.
- Between 1970-2000, immigration status was linked to restricted access to public funds, and it became a statutory requirement to exclude people seeking asylum or persons subject to immigration control from housing registers.

The legacy of historic policies continues to impact Black and Black Mixed heritage individuals today, as they navigate a housing system that has long been shaped by exclusionary practices. Black and Minority Ethnic (BME) housing associations emerged to address mainstream sector discrimination but have struggled to remain viable.<sup>8,9</sup>

## CURRENT POLICY BARRIERS TO ACCESSING A SOCIAL HOME

The research identified numerous barriers in current allocation policy that applicants must overcome to be allocated a suitable, permanent and genuinely affordable social rent home. These can be directly or indirectly discriminatory to some B/BMH people.

Firstly, national eligibility criteria for 'persons from abroad' exclude many People of Colour due to their immigration status, leading to discriminatory effects based on nationality, 'race' and ethnicity.<sup>10,11</sup> Common local qualification criteria has a discriminatory effect on People of Colour. For example, residency requirements exclude recent immigrants and households in temporary accommodation outside their home area, where Black households are over-represented.<sup>12,13</sup>

The research found prioritisation on waiting lists disadvantaged B/BMH applicants, who reported long wait times and feeling deprioritised compared to White applicants. Offers of accommodation through choice-based lettings or direct offers can also lead to discrimination, with B/BMH applicants frequently reporting unsuitable housing offers.

Finally, stringent pre-tenancy checks, including affordability assessments, pose significant barriers. People of Colour are more likely to receive benefits due to higher poverty rates, so affordability assessments further limit access to social housing for B/BMH communities.<sup>14,15</sup>





# TIME IS PARAMOUNT

BY JAMILA

Exploring themes on intergenerational differences and the time and patience required to navigate the social housing system.



## ABOVE:

*Jamila captures a building symbolising intergenerational differences in experience of racism.*

**'The building has different dates over generations and to me signifies the journey of Black people encountering racism throughout history, highlighting where we have been, where we are now, and what has changed.**

**Racism has definitely changed throughout the years, before racism was more blatant in your face, now it's discreet. However, it appears that racism is very much still a big issue we face amongst the human "race".'**



## ABOVE:

*Jamila captures a clock symbolising significance of time when accessing social housing.*

**'Hoping for that change, striving for that change because it could be really difficult... as associated [with] this clock... you have to exercise that patience because no matter if you want something to be dealt with at a certain time, I feel like the challenges we face, especially as a Black person, it would most likely take longer than another, non-Black person... I'm just hoping for a positive future.'**

## FORMS OF RACIAL DISCRIMINATION

The report identifies three forms of systemic discrimination that impact B/BMH applicants' access to social housing:

**1. Anti-Black racism** is deeply embedded in social, economic and political systems, marginalising Black people and denying them their humanity.<sup>16</sup> This research found that within people's access to social housing, this manifests at all levels. Institutionally, B/BMH applicants faced systemic neglect of their needs and concerns. Interpersonally, there was discriminatory treatment from housing officers, and some also reported internalised feelings of unworthiness. Harmful stereotypes were common, such as Black people being perceived as aggressive or linked to crime. These stereotypes perpetuate discrimination by shaping and justifying how Black people are viewed and treated within the allocation housing system.

**2. Slippery discrimination** is more insidious, involving subtle actions and policies that disadvantage People of Colour without overtly appearing discriminatory.<sup>17</sup> Within the research, 'slippery' racism left B/BMH applicants feeling unfairly treated and questioning whether their 'race' is the reason. The burden of proof for discrimination falls on the person affected, making it difficult to pursue legal action, especially given the lack of access to Legal Aid.

### 3. Intersecting forms of discrimination

compounded anti-Black racism to amplify the barriers B/BMH applicants face in accessing social housing. This included:

- anti-immigrant sentiment
- misogyny – the intersection of racism and sexism
- homophobia – limiting the options for LGBTQIA+ applicants to feel safe
- ableism – meaning the system is not accessible
- classism – primarily manifesting as gentrification enacting social cleansing

Local authorities often failed to adequately tailor their service offer or social housing provision to meet applicants' needs.

## POORER TREATMENT BY HOUSING OFFICERS

This research found that B/BMH applicants faced poorer treatment by housing officers, with many B/BMH applicants reporting feeling overlooked and deprioritised. Such poor practice was corroborated by an interviewee who is also a local councillor and has witnessed the poorer treatment of B/BMH applicants. Some witnessed White applicants being allocated housing more quickly despite similar or less urgent needs. This preferential treatment extends to White migrants, who some participants felt were favoured over Black migrants.

B/BMH applicants frequently reported rude, condescending and unempathetic communication from housing officers. Some applicants resorted to code-switching or using White-passing names to avoid racial bias and improve their chances of a successful application. Language barriers and unfamiliarity with the application process exacerbated challenges for recent migrants.

The overall lack of representation and understanding of anti-racism among housing officers perpetuates discriminatory and poor practice. Consequently, social housing providers fail to recognise the needs of individuals from different ethnic backgrounds, such as proximity to places of worship or social networks.

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**“THE BURDEN OF PROOF FOR DISCRIMINATION FALLS ON THE PERSON AFFECTED, MAKING IT DIFFICULT TO PURSUE LEGAL ACTION, ESPECIALLY GIVEN THE LACK OF ACCESS TO LEGAL AID.”**

# RESILIENCE

BY ANDREA AND UCHE

Exploring B/BMH people's poor treatment when accessing social housing – along with the strength and resilience found in B/BMH people's communities.



LEFT:

Andrea captures a live campaign seeking to halt the demolition of social homes where tenants are disproportionately Black people and/or migrants.

'The picture shows the residents on the Lesnes demands to save the estate. It has slogans touching on social cleansing and not being listened to and feeling like their opinion does not count.'

RIGHT:

Uche photographs a seller's stall full of traditional African fans and beads at a community fundraising event. The photo shows the joy and strength that can be found in community.



# SOMETHING FISHY

BY SIMON

Exploring themes of poor treatment, slippery discrimination and diversity.

## RIGHT:

*Simon captures a fish and chip shop sign using satire to depict how racism can be sometimes hard to pinpoint.*

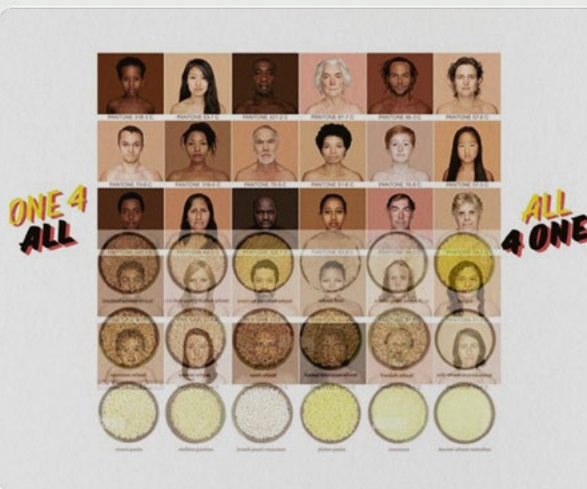
**'When racism and discrimination intervene in the social housing process it becomes apparent.'**



## LEFT:

*Simon captures different shades and natural diversity amongst humans. He uses symbolism to emphasise the need for unity in diversity.*

**'All are unique and united in diversity. To those who got the authority [i.e. the social housing providers] I would relate it to their preference of one type over another. That... partiality... there's no need for the partiality. Like we all, we're all in this together... The partiality is not helping.'**





# UPROOTING RACISM

BY JOY

Exploring themes of systemic racism, resilience and anti-racism.



## ABOVE:

*Joy captures moments of de-weeding and tending to her garden to symbolise the necessity of uprooting deep-rooted racism blocking Black people's access to social housing.*

**'We need to get to the root of racism and to the root of what is causing us to be actively discriminated against. When you are trying to pull out weeds... from the ground, it can be quite a tedious process. It can be quite difficult. But what you then find is when you do pull it out, things are able to grow better.'**

## BEING ALLOCATED A SOCIAL HOME: QUALITY AND SUITABILITY

Findings from this research showed when Black and Black Mixed heritage (B/BMH) applicants were allocated social housing, it was often of poor quality, in undesirable areas or simply unsuitable. Safety concerns were frequently overlooked, with B/BMH households placed in areas where they endured or feared racial harassment. Poor housing conditions, such as mould and overcrowding, were common, and complaints about these issues were often ignored or addressed more slowly than those from White tenants.

Even after being allocated a social home, many B/BMH participants continued to face racial discrimination and harassment from neighbours and housing staff, making it difficult to feel secure and settled in their new homes.

## RESILIENCE

Throughout this research, B/BMH applicants demonstrated remarkable resilience in navigating the social housing system. Many described themselves as 'fighters', showing tenacity and determination to secure a home despite systemic barriers. This resilience was deeply rooted in historical struggles against oppression.

Self-care practices, such as engaging in hobbies, seeking therapy and journaling, helped applicants cope with the stress of the housing process. Participants drew strength from their communities, relying on family, friends and local networks for advice and encouragement. Despite the challenges, B/BMH applicants remained hopeful and resourceful, advocating for themselves and striving for a better future in a suitable social home.



# SUMMARY OF RECOMMENDATIONS

# 01

**01.** National and local government needs to prioritise delivering social rent homes and set clear national and local targets to end homelessness with social homes allocated on a needs-based approach.

**02.** Local authorities must incorporate equity and diversity into local, strategic and neighbourhood plans to tackle racism and inequalities in land, planning and development.

**03.** The government should establish a national commission on racial discrimination in the housing system, including social housing allocations and access to a social home.

**04.** The government should introduce and pass a new Housing Act which establishes access to an affordable, decent and safe home as a legal human right.

**05.** All housing staff (junior to senior) involved in creating and implementing allocation policy and processing applications should have mandatory training on cultural competency that is trauma and racial trauma informed.

**06.** Local authorities should commit more capacity and resources to anti-racism, diversity and inclusion.

**07.** Better, more frequent and reciprocal communication between Social Housing providers and applicants – and greater transparency on decisions.

**08.** The Regulator of Social Housing should ensure there are clear expectations on equality, equity and diversity in standards.

**09.** All local authority housing staff, including allocation, planning and housing strategy teams, (plus all social housing providers), should be required to publicly report and publish complaints on racial discrimination. This can be an anonymised dashboard, or a similar platform, on their website to easily show the number of complaints received and resolved, that are associated with racial discrimination.

**10.** End discriminatory practices/outcomes in development and regeneration plans.

# 10

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