



Chartered
Institute of
Housing



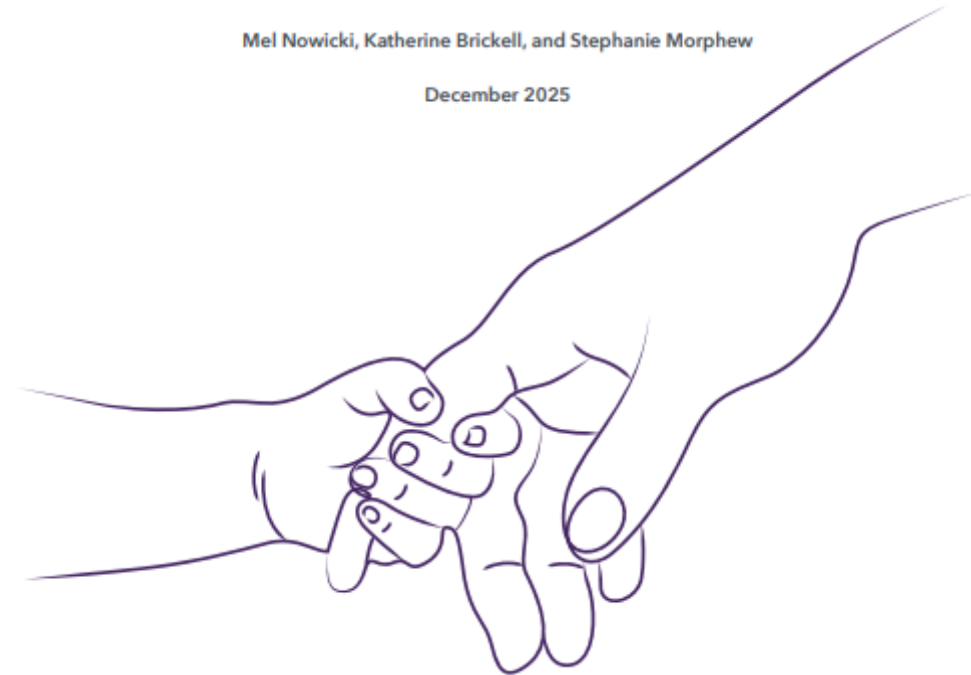
OXFORD
BROOKES
UNIVERSITY

'YOU CAN'T BID BECAUSE YOU'RE IN THE RED':

HOW ALLOCATION POLICIES CAN AFFECT DOMESTIC ABUSE SURVIVORS WITH HOUSING-RELATED DEBT – RESOLVING THE ISSUE

Mel Nowicki, Katherine Brickell, and Stephanie Morpew

December 2025



“Chilling. An irrefutable case
for change.” – Grace Blakeley

“Eye-opening. Reveals who’s really
to blame.” – Kwajo Tweneboa

Debt trap nation



**Family homelessness
in a failing state**

Katherine Brickell & Mel Nowicki

YOU
CAN'T BID
BECAUSE
YOU'RE

IN THE
RED



Most councils in England have housing-related debt rules



88%

have an ineligibility policy linked to housing-related debt



54%

have a deprioritisation policy linked to housing-related debt



70%

have an 'intent to pay' policy



72%

of these mandate consecutive payments before eligibility restored

Thousands of households in TA are ineligible for social housing due to rent arrears



3,797*

households in TA ineligible for social housing due to rent arrears



43%

of these households include at least one child under the age of 18



5%

of these households include a child who is 2 years old or under

* Figures for December 2023

Less than 1 in 5 councils exempt domestic abuse victims



94%

of housing allocation policies mention domestic abuse in their policy



17%

specifically state that they exempt victims from housing-related debt rules

The role of Housing Associations



Chartered
Institute of
Housing

- 'Double jeopardy' issue
- Conducted further allocations research, analysing 20 housing association policies, representing 355,000+ households in England
- Only four had an exemption policy for survivors in housing-related debt

**WE ARE
PROUD TO
PLEDGE TO**

**| MAKE
A
STAND**

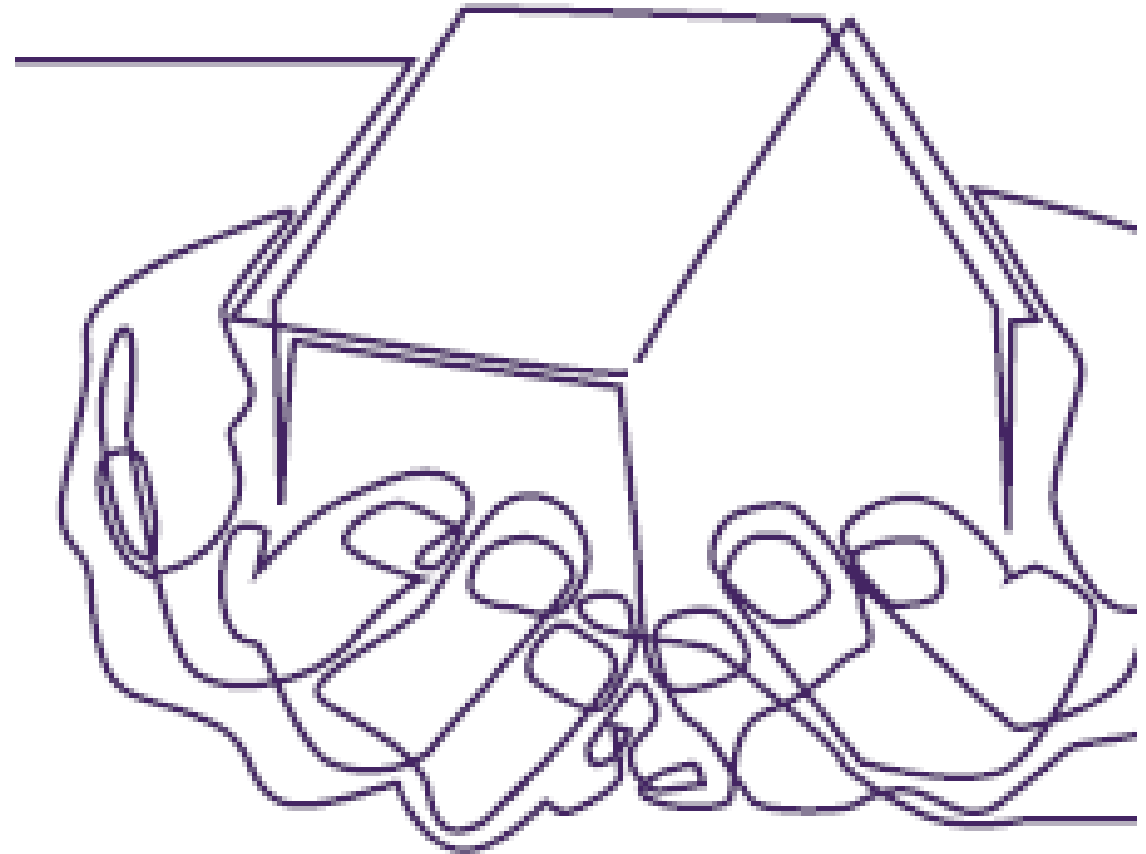
Our homes, our people,
our problem.

1. Prevention



Chartered
Institute of
Housing

- Debt support beyond money management advice
- Increasing inclusion of debt and arrears clearance in prevention strategies
- Incorporation of specialist roles in housing options team, e.g. domestic abuse advisors and money advice specialists.
- Joined-up strategies between local authority and housing provider



2. A return to rethinking allocations



Chartered
Institute of
Housing

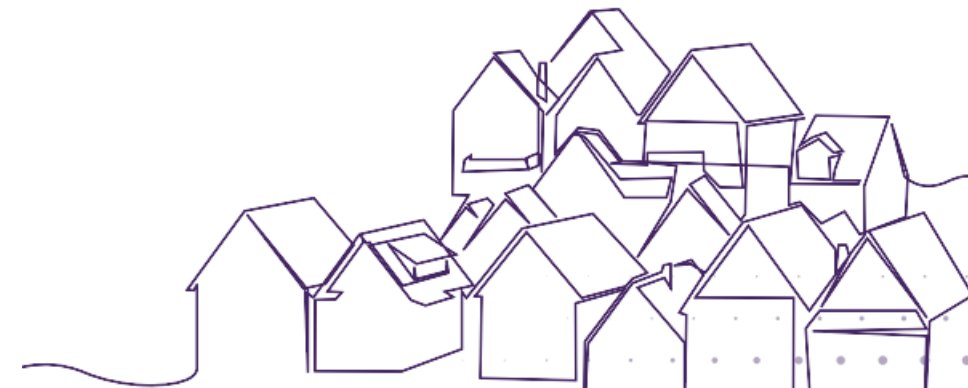
“Ensuring tenancies are sustainable is... important, but activity to help achieve this is undermining efforts to house those who need homes the most”

CIH Rethinking Allocations
report



Rethinking allocations

September 2019



Through analysis of the policies, six areas for improvement were identified:

- 1. Remove stigmatising language relating to indebted applicants.** This can be achieved through removing the inclusion of rental arrears in descriptions of anti-social behaviour. Conflation of rental arrears with anti-social behaviour can be problematic, especially in the context of domestic abuse survivors, who, through this type of language, can find themselves in some examples being referenced under the same bracket of anti-social behaviour as their perpetrators.
- 2. Reducing the range of debts covered,** e.g. removing exclusion and de-prioritisation triggered by debts other than rental arrears such as council tax and utility arrears.
- 3. Removing the inclusion of debts from other housing providers,** including private landlords.
- 4. Removing the inclusion of debts caused by the culpability of others.** Again, this is especially problematic in relation to survivors, who, under these rules, may find themselves trapped in temporary accommodation as a direct consequence of debts accrued by their perpetrator.
- 5. Ensure 'intent to pay' rules are achievable, proportionate and supported.** Currently some allocation policies require a payment plan of more than six months before allocation eligibility can be re-instated, even for very small total debts (in some cases as low as £250).
- 6. Ensure exemption and discretion are embedded within policies.** The benefits of this approach have been outlined above in the Calderdale Council case study in Box 2. Broad outcomes can be achieved by considering each applicant's unique housing history.

A policy for survivors



Chartered
Institute of
Housing

We are therefore recommending the following as an addition to housing provider allocation policies:

“[Name of housing provider] is committed to ensuring that survivors of domestic abuse are not unfairly prejudiced under this allocations scheme. When applying [Refer to rules concerning qualification and priority that related to debt], [name of housing provider] will not have regard to any debts that have arisen in consequence of domestic abuse”





Chartered
Institute of
Housing

Stephanie.morphew@cih.org



Chartered
Institute of
Housing

OXFORD
BROOKES
UNIVERSITY

'YOU CAN'T BID BECAUSE YOU'RE IN THE RED':

HOW ALLOCATION POLICIES CAN AFFECT DOMESTIC ABUSE SURVIVORS WITH HOUSING-RELATED DEBT – RESOLVING THE ISSUE

Mel Nowicki, Katherine Brickell, and Stephanie Morphew

December 2025

