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**“Now I have my flat,
my health is much more
stable”:**

**How affordable private
rents can help tackle
health inequalities and
homelessness.**



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Foreword from Experts by Experience

We are a group of people with lived experience of being made homeless from private rented homes, and we know firsthand that a stable and affordable home is the foundation for a healthy life. Without it, everything else starts to fall apart - mental health suffers, staying sober feels impossible, and it's hard to stay strong trying to reassure your child that they are going to be okay.

When you are homeless, you are constantly stressed, and your health deteriorates. It is overwhelming trying to manage prescriptions when you don't have somewhere to live. It puts a strain on your immune system. Sometimes, without support, you can feel like you are one stop away from being dead. The feeling of being abandoned by society and systems meant to support you is something none of us should have to experience.

Right now, too many people are being priced out of the private rental sector, and forced to sofa surf, or sleep rough or moved into temporary accommodation that is anything but temporary. People are having to live for months or even years in hotel rooms without anything to cook with or space for children to play. Too many people are stuck in a cycle of not being able to afford private rents because they don't have enough income from work or benefits, but also not being able to find a job because they are homeless. People want to move on from stressful temporary accommodation into a stable home, but they can't because there aren't enough social homes, and private rents are unaffordable. This isn't just bad luck; it's government failure.

Private renting is broken. After paying rent and bills, we're often left with nothing - some of us are living on toast for days.

Benefits are completely out of touch with actual rents, so it's hard to make ends meet, especially if you are a parent. Then there is the poor quality of housing. There are widespread problems with mould, damp, and freezing cold homes where people have to choose between eating and heating.

The solution is clear: we need more social housing.

Safe, secure, and affordable homes would mean fewer people trapped in cycles of instability, fewer children growing up in chaos, and more people able to focus on work, health, and their families, instead of just surviving. These benefits would multiply, with lower NHS costs, potentially higher tax revenue and reduced need for benefits as more people return to work, and improved outcomes for children meaning that fewer problems carried through to the next generation.

The government has the power to change this. By investing in genuinely affordable social housing and making private renting more affordable, we can build a housing system that works for everyone. We can get people out of unhealthy temporary accommodation, and help end homelessness. We can give people enough support so they can pay their rent without worrying. Policy makers need to see homelessness beyond statistics and recognise the urgent need for change. Every person deserves a safe, affordable home which is the foundation of living. It's time to act.

Ahmed, Andrea, Andrew, Aziida, Joan, Manish, and Tina.
Experts by Experience panel members.

Executive Summary

Housing is a key building block of health, as poor housing conditions, unaffordable rents, and homelessness pose significant health risks. Rising private rent costs, coupled with the widening gap between Local Housing Allowance (LHA) and actual rents, have become major drivers of poverty and homelessness across Great Britain, exacerbating health inequalities. Yet, whilst the UK government is making progress on insecurity and quality for private renters in England, lack of action on housing unaffordability risks widening these inequalities.

Poor housing harms health through common issues like dampness, overcrowding, and cold conditions, contributing to respiratory and cardiovascular diseases, stress, and mental health issues. Excessive housing costs intensify exposure to these issues and compound living cost pressures, leading to further negative health outcomes. Common housing issues are more prevalent in the cheapest end of the private rented sector, meaning that people on lower incomes are more likely to be exposed to hazards and disrepair and associated health risks like asthma. Likewise, high housing costs are a key driver of poverty, and poverty causes ill health. Families are disproportionately affected, with rising rents driving increased child poverty, homelessness, and reliance on temporary accommodation.

This report primarily focuses on the private rented sector (PRS) in England while recognising the broader, systemic changes required in the delivery of social housing to address the current challenges effectively.

The PRS has an important role to play in providing affordable housing options for those who need them, especially as it is often the only viable option for people experiencing or at risk of homelessness. Addressing these systemic issues is essential to create a more equitable and sustainable housing system.

The Renters' Rights Bill offers a significant step forward in England by enhancing security of tenure and strengthening the Decent Home Standards in the PRS. However, its potential impact will be undermined unless housing affordability is addressed. The government cannot afford to ignore the direct links between unaffordable housing, higher healthcare demands, and the terrible costs of homelessness. Addressing housing affordability, particularly in the PRS, is therefore essential to meeting the government's strategic missions on child poverty, preventative approaches to health, and homelessness.

Currently, private renting is simply unaffordable, even for people receiving LHA. Despite the uprating of LHA in April 2024, analysis conducted by Crisis using Zoopla listings data found that:

- **Fewer than 3% of private rented homes listed across Great Britain were affordable based on LHA rates.**
- The average monthly shortfall between LHA and the bottom 30% of rents across Great Britain was **£337 for a 1-bed, £326 for a 2-bed and £486 for a 3-bed.**

To address housing affordability and get back on track to ending homelessness, the Government must prioritise delivering new social homes in its long-term housing plan and ensure this is backed by proper investment. It is key that the housing plan is linked to the forthcoming cross-government homelessness strategy to ensure that new social homes are available to those experiencing homelessness. Investing in social housing will play a critical role in reducing homelessness and housing waiting lists and reduce reliance on expensive and unsuitable temporary accommodation.

Alongside this the Government must address affordability and quality issues in the private rented sector by raising LHA to ensure that it continues to cover at least the bottom 30% of rents in a local area and adequately resourcing the introduction of the Renters' Rights Bill. Reducing illnesses related to low-quality housing and the risk of homelessness resulting from unaffordable housing costs would also be expected to generate long-term cost savings for the NHS, welfare spending, and local authority homelessness services.





About this report

Crisis partnered with Health Equals to develop this report to identify policy recommendations to improve access to decent, genuinely affordable homes so that everyone across Great Britain has the benefit of this essential building block of good health and wellbeing.

The report is intended to support government officials and advocacy organisations by summarising insights from multiple expert roundtable events, workshops with Crisis' Experts by Experience panel, and a literature review of existing evidence. In partnership with Zoopla, this report includes new analysis of the availability of affordable homes based on Local Housing Allowance (LHA) rates and Zoopla listing data.

This report makes policy recommendations for the UK Government. It focuses on the private rented sector in England. However, affordability challenges are a widespread issue across Great Britain. Implementing recommendations to increase LHA would have a positive impact in all three nations, as welfare policy remains a reserved matter

under the UK government. Unless specified otherwise, evidenced cited in this report refers to England.

This report outlines the link between high private rent costs and poverty rates, and the related impact on health inequalities. The gap between LHA and the real costs of rent is identified as a key problem across Great Britain. In England, there has also been, alongside decades of under investment in social home building. The result is rising rates of homelessness, particularly in the number of people living in temporary accommodation for prolonged periods. Tackling affordability pressures in the private rented sector is vital to preventing homelessness.

To improve housing affordability, and mitigate the risks of homelessness and health inequalities that result from high private rented sector rents, this report identifies a range of policy recommendations on improving social housing supply, welfare adequacy and private rented sector regulations in England, as well as addressing welfare adequacy across Great Britain.

Recommendations:

- 1. Increase social housing supply** and ensure that the long-term housing plan delivers the social housing needed – 90,000 social rented homes annually for the next 15 years - to meet current and future housing need and is backed by sufficient investment to deliver this.
- 2. Ensure Local Housing Allowance (LHA) covers the cost of rent** by uprating LHA to cover at least the bottom 30% of market rents. The Shared Accommodation Rate needs to be scrapped, or at a minimum lowered back to age 25 and under, to enable people under 35 to access the private rented sector. To improve the accuracy and avoid the time lag of setting LHA, the Government should investigate using the new Private Rented Sector Database in England to collect rent data and use this data in housing benefit calculations.
- 3. Scrap the benefit cap** so that rises in LHA reach all households. Or, at a minimum review the level of the cap, so that it does not cause anyone to be at risk of homelessness or prevent anyone from moving on from homelessness.
- 4. Remove upfront financial barriers to accessing the PRS** by limiting the circumstances in which a landlord can ask for a guarantor, and expanding support for help to rent schemes to provide national government-backed deposit bonds to prevent homelessness.
- 5. Increase Discretionary Housing Payment (DHP) funding** to help low-income renters bridge the gap between LHA and rising rental costs, to remove upfront financial barriers to accessing the private rented sector, and help prevent homelessness.
- 6. Prevent rent hikes and economic evictions** by limiting annual rent increases to the lowest of either inflation or wage growth for the duration of the tenancy, through the Renters Rights Bill.
- 7. Better monitor rent rates through the planned Private Rented Sector Database** by making it a requirement for landlords to submit up to date rent data, to give the government a stronger evidence base to set LHA rates accurately and investigate affordability interventions, and landlords and tenants more information about rents in their local area.

Unaffordable rents worsen poverty and health inequalities

High housing costs are a key predictor and driver of poverty in the UK today. Private renters, particularly those that receive LHA, are stuck in a challenging cycle of paying an increasingly large proportion of income towards their rent as housing costs outstrip wage and LHA growth. Private renters are much more likely to have lower incomes, and have a poverty rate of 34%, compared with 12% for owner-occupiers.¹ And, the private rented sector has seen the most significant housing cost increases, with private rents rising over 8% in the last 12 months in the UK, placing a severe financial strain on tenants, especially those in low income households.² The average private renter in England spent 34% of their earnings on their rent, compared to 19% for mortgagors.^{3,4} Given the international standard for the affordability of housing classes anything above 30% as being unaffordable, the average renter in the UK is overburdened with housing costs.⁵ Lower income renters pay proportionally even more on rent, with the lowest income renters (bottom 20%) spending 59% of their income on rent.⁶ This means many renters

are vulnerable to financial shocks, such as unexpected rent hikes, unplanned moves, or job loss.

The financial strain of renting extends beyond monthly rent payments; frequent moves, deposits, and requests for upfront rent exacerbate the challenges. For example, Shelter estimates that forced moves within the PRS cost renters around £669 per move, amounting to over £550 million annually for the sector.⁷ Around 40% of private renters have no savings, leaving them financially vulnerable.⁸ This means that large deposits and rent in advance can be unaffordable, especially if they are required unexpectedly after eviction and at short notice. Without financial buffers, renters facing sudden costs can be pushed into debt and even poverty, impacting their ability to afford essentials like food and heating.⁹ Such housing-related financial strain has direct health consequences. Prolonged poverty increases the risk of chronic health conditions and limits access to healthcare.¹⁰

High rent costs put serious strain on household budgets, increasing stress and limiting the budget available for essentials such as food and heating. Research by JRF found that 81% of low income private renting households in receipt of LHA had gone without essentials like food, heating and warm clothing, and 59% were in arrears with at least one household bill.¹¹ Private renters facing unaffordable housing are more vulnerable to fuel poverty and food insecurity, further compromising their physical and mental health.¹² Rising housing costs for renters have been linked to the increasing demands on food banks.¹³ Fuel poverty – driven by high energy costs and poor energy efficiency alongside low household incomes - leads to cold, damp homes where mould thrives, worsening respiratory issues, cardiovascular diseases, and mental health problems, especially for older people, children, and people with pre-existing health conditions.¹⁴

Due to a lack of affordable options, tenants can be forced to make challenging decisions about their living conditions. Many renters are reluctant to report issues such as mould or inadequate heating to their landlords, knowing that they cannot afford to move elsewhere. The Renters' Rights Bill will introduce greater protections against evictions for tenants in England, which may encourage tenants to be more vocal in raising complaints about non-decent standards. But, the widespread issue of poor quality homes in the PRS, mean that tenants are likely to remain in unsafe environments due to a lack of affordable alternatives.¹⁵

It is at the cheapest end of the PRS that poor conditions are most rife and tenancies are the least secure. Tenants in precarious housing situations report being afraid to complain, meaning that unscrupulous landlords who rent out substandard properties can continue operating.¹⁶ And, research has found few tenants are aware of how to escalate complaints if their landlord fails to take action.¹⁷ The introduction of the Decent Homes Standard to the PRS is a necessary and welcome step to improving housing quality in England, and it needs to be backed by enforcement and adequate local authority resourcing to address this issue.

“People’s safety and security really affects their mental health. Good affordable housing should be available to everyone.”

Expert by Experience

Alongside the heightened exposure to hazards and disrepair, the scarcity of affordable private rented homes, combined with the urgent pressures and high upfront costs of renting, place additional stress on low income tenants. This situation inevitably results in some individuals being unable to secure suitable housing, thereby increasing their risk of homelessness.¹⁸ And, some demographic groups face systemic, heightened challenges due to the limited availability of affordable housing.

1. IFS (2024) [Housing quality and affordability for lower-income households](#).
2. Office for National Statistics (2024) [Private rent and house prices, UK: November 2024](#).
3. Office for National Statistics (2024) [Private rental affordability, England and Wales: 2023](#).
4. MHCLG (2025) [English Housing Survey 2023 to 2024](#).
5. Affordable Housing Commission (2019) [Defining and measuring housing affordability – an alternative approach](#). <https://nationwidefoundation.org.uk/wp-content/uploads/2019/06/Definingandmeasuringhousingaffordability.pdf>
6. Ibid.
7. Shelter (2024) [Unwanted moves cost renters more than half a billion pounds a year](#).
8. Bank of England (2023) [What do pressures on renters mean for financial stability?](#)
9. Resolution Foundation (2023) [Living Standards Outlook: housing affordability in focus](#).
10. The King's Fund (2023) [The relationship between poverty and NHS services](#).

11. Joseph Rowntree Foundation (2024) [JRF's Pre-election Cost of Living Tracker](#).
12. Department for Work & Pensions (2023) [Family Resources Survey: financial year 2022 to 2023](#).
13. Trussell Trust (2023) [The State of Hunger: food insecurity and housing links](#).
14. Institute of Health Equity (2022) [Fuel Poverty, Cold Homes and Health Inequalities in the UK](#).
15. Joseph Rowntree Foundation (2024) [Is the private rented sector shrinking?](#)
16. Citizens Advice (2023) [Damp, cold and mould: housing conditions in the private rented sector](#).
17. TDS Foundation (2024) [LIVING IN THE PRIVATE RENTED SECTOR IN 2024 The Voice of the Tenant Survey Wave 4](#).
18. Rhodes, D. and Rugg, J. (2018) [Vulnerability amongst low income households in the private rented sector in England](#). Nationwide Foundation. <https://nationwidefoundation.org.uk/wp-content/uploads/2018/09/Vulnerability-report.pdf>

Disabled private renters, for instance, frequently encounter discrimination when seeking accessible and affordable properties, further exacerbating inequalities.^{19, 20} Families also struggle to find rental homes with sufficient bedrooms and in proximity to schools, often leading to overcrowding or the need to change schools.²¹ Migrant families across Great Britain, who rent privately at higher rates than UK nationals, can also face specific affordability challenges and discrimination through policies such as Right to Rent and No Recourse to Public Funds (NRPF).^{22,23} Discrimination can compound these challenges, for example research by Herriot Watt University found that among Black people who had experienced homelessness, nearly a third (32%) had reported discrimination by a social or private landlord.²⁴ Improving the availability and accessibility of genuinely affordable housing is essential to prevent people in these demographic groups from experiencing higher rates of homelessness and poor quality, overcrowded housing.

The ongoing cost of living crisis and rising costs of rents have led to increasing numbers of people seeking support from homelessness services and living in temporary accommodation.²⁵ Local authorities in England are required to provide temporary accommodation for families with dependent children and adults who meet a certain vulnerability threshold who are experiencing

homelessness. This aims to offer immediate relief while longer-term housing solutions are sought. However due to the severe shortage of affordable housing, many people, including families with children, are spending months or even years in overcrowded and inadequate accommodation.

“Imagine your life for three months living only with a kettle and a microwave, how would it be?”

Expert by Experience

Temporary accommodation usage in England has reached record levels, with 126,040 households in temporary accommodation as of September 2024, marking a 16% annual increase.²⁶ The number of households with children in temporary accommodation has also risen, as families in particular struggle to find affordable and suitable rented housing and there are now 164,040 children living in temporary accommodation.²⁷ This is in large part because people are struggling to afford the high costs of the private rented sector, and there are not enough social homes to meet demand.²⁸ This crisis has placed a massive burden on local authority spending, with £2.3 billion spent on temporary accommodation alone in 2023/24, an increase of 31% on the previous year, and up over 400% from 2010/11 levels (£565 million).²⁹

Case Study: Julie’s Story

Julie and her son were forced to stay in temporary accommodation where they had to share a room, had no access to cooking facilities, and didn’t even have a toaster in their room. This had an impact on Julie and her son, as Julie has mobility issues and needs suitable accommodation for her health. They have now moved into a permanent home.

“Home for health is so important. Because your stress is gone, like you know that tomorrow you’re going to be warm. You’re going to be fine. If you’re on the streets, you don’t know what tomorrow is going to bring, sofa surfing or in an unstable accommodation. In your own home, you feel so proud.”

Julie’s experience highlights how temporary accommodation can negatively impact health, and the importance of a stable home to someone’s wellbeing and health. Stable, affordable, decent housing is essential for a healthy life.

As Julie’s story shows, staying in temporary accommodation comes with significant health risks as it is frequently characterised by poor quality accommodation, overcrowding, limited privacy and access to cooking facilities, and frequent moves. Long stays in temporary accommodation are increasingly common, with 40% of all households (47,190 households) in temporary accommodation for 2 years or more, and 16,760 households with children have been in temporary accommodation for more than 5 years as of March 2024.³⁰

Such overcrowded conditions over prolonged periods can increase the risk of communicable diseases due to inadequate sanitation, and elevate mental health issues like anxiety and depression.³¹

The instability, and physical and mental risks to wellbeing associated with temporary accommodation underlines the urgent need for more social housing and access to affordable, long-term homes to effectively address these health disparities and minimise the time people spend in temporary accommodation. A central aim of the Government’s homelessness strategy should be to ensure that people are supported to move into settled accommodation as quickly as possible.

Alongside social housing, private renting also has an important role to play as a route out of homelessness, including temporary accommodation, into settled homes from which people can foster healthy lives. To play this role, the PRS needs to be made more affordable, particularly for low income renters.

19. House of Commons Committee of Public Accounts (2022) [High streets and town centres in need of renewal: Government action to tackle vacancy rates.](#)

20. Equality and Human Rights Commission (EHRC) (2018) [The housing experiences of disabled people in Britain.](#)

21. Shelter (2013) [Growing up renting: A childhood spent in private rented homes.](#)

22. ONS (2023) [Analysis of social characteristics of international migrants living in England and Wales: Census 2021.](#)

23. Benton, T., Gajic, B., and Hicks, M. (2022) *Social cost benefit analysis of the no recourse to public funds (NRPF) policy in London.* London School of Economics and Political Science (LSE). https://sticerd.lse.ac.uk/case/_new/publications/abstract/?index=9187

24. Bramley, B., Fitzpatrick, S., McIntyre, J., Johnsen, S. (2022) Homelessness Amongst Black and Minoritised Ethnic Communities in the UK. Herriot Watt Institute of Social Policy, Housing and Equalities Research (I-SPHERE).

25. Allard, M. (2022) [“I don’t know what the winter’s going to bring:” experiences of homelessness during a cost of living crisis. London: Crisis.](#)

26. MHCLG (2025) [Statutory homelessness in England: July to September 2024.](#)

27. Ibid.

28. National Audit Office (2017) *Homelessness.*

29. Centre for Homelessness Impact (2024) *Temporary Accommodation in England: is it Value for Money?*

30. MHCLG (2024) *Statutory homelessness in England: financial year 2023-24.*

31. APPG for Households in Temporary Accommodation (2023) [Call for Evidence Findings: summary, analysis of themes and call to action.](#)

Shortfalls between Local Housing Allowance (LHA) and the real cost of rent are putting people at risk of poor health and homelessness

Health inequalities are particularly pronounced among low-income tenants within the private rented sector, where urgent interventions are required to mitigate adverse health impacts. The decision by successive governments to allow Local Housing Allowance (LHA) to fall behind real rents has created serious problems. High rent costs and budget shortfalls can jeopardise the sustainability of a tenancy, putting households at risk of homelessness, and also present a serious barrier for people currently experiencing homelessness from finding a permanent home.

A significant shortage of affordable PRS housing for people on low incomes has exacerbated issues such as overcrowding. As of 2024, approximately 790,000 households in England were living in overcrowded conditions, and an estimated 1.8 million children lived in overcrowded housing, placing them at a heightened risk of respiratory

infections and asthma, due to the higher concentrations of pollutants and allergens prevalent in confined environments.^{32, 33} Rates of overcrowding provide a stark illustration of how rent affordability pressures contribute to substandard housing conditions, as families are often forced to share inadequate spaces due to the unaffordability of larger homes, ultimately compromising tenants' mental and physical wellbeing.

Ensuring LHA covers the cost of rent for those that need it is therefore about more than just balancing budgets, but about making sure that people can access healthy homes that meet their needs. LHA, delivered through Universal Credit, is the primary benefit that assists low income renters with housing costs. It is calculated based on local rental prices, aimed at supporting access to affordable housing. It is intended to cover the lower end of PRS homes – the bottom 30th percentile. But, in practice, LHA often falls short of keeping pace

with rising rental prices, particularly in high-demand areas where even the lowest-priced homes are increasingly unaffordable.³⁴

Unfortunately, for many people who rely on LHA, affordable private rented homes have all but disappeared across Great Britain.³⁵

Zoopla Listings and LHA: Analysis of the affordability of listings based on LHA rates

Crisis partnered with Zoopla to review the private rented listings across Great Britain, to assess the proportion of properties affordable to households that receive Local Housing Allowance (LHA), and shortfalls between the costs of rent and LHA rates. LHA should cover the cost of the bottom 30% of rents in an area, but despite an uprating of LHA in April 2024, private rent listings in the following 6 months (April – October 2024) were well outside affordable levels for households receiving LHA.

Key findings:

- Below 2.7% of listings across Great Britain were affordable based on LHA rates.
- In England 2.5% of listings were affordable, compared to 8.1% in Scotland and 1.2% in Wales.
- In London, where rents are highest, only 1.6% of listings were affordable on LHA rates.
- The average monthly shortfall between LHA and the bottom 30% of rents across Great Britain was £337 for a 1-bed, £326 for 2-beds, and £486 for 3-beds.
- The shortfall was higher in England with an average monthly shortfall of £350 for 1-bed, £335 for 2-beds and £508 for 3-beds.

32. Office for National Statistics (2025) *English Housing Survey 2023 to 2024*.

33. National Housing Association (2023) [Overcrowding in England 2023](#).

34. Joseph Rowntree Foundation (2024) [Stop the freeze: permanently re-link housing benefits to private rents](#).

35. Although Westminster is responsible for key welfare decisions, such as the setting of LHA rates, there are some devolved powers which can impact the level of benefit support people receive. For example, the Scottish government has mitigated the impact of the benefits cap through increased Discretionary Housing Payment funding.

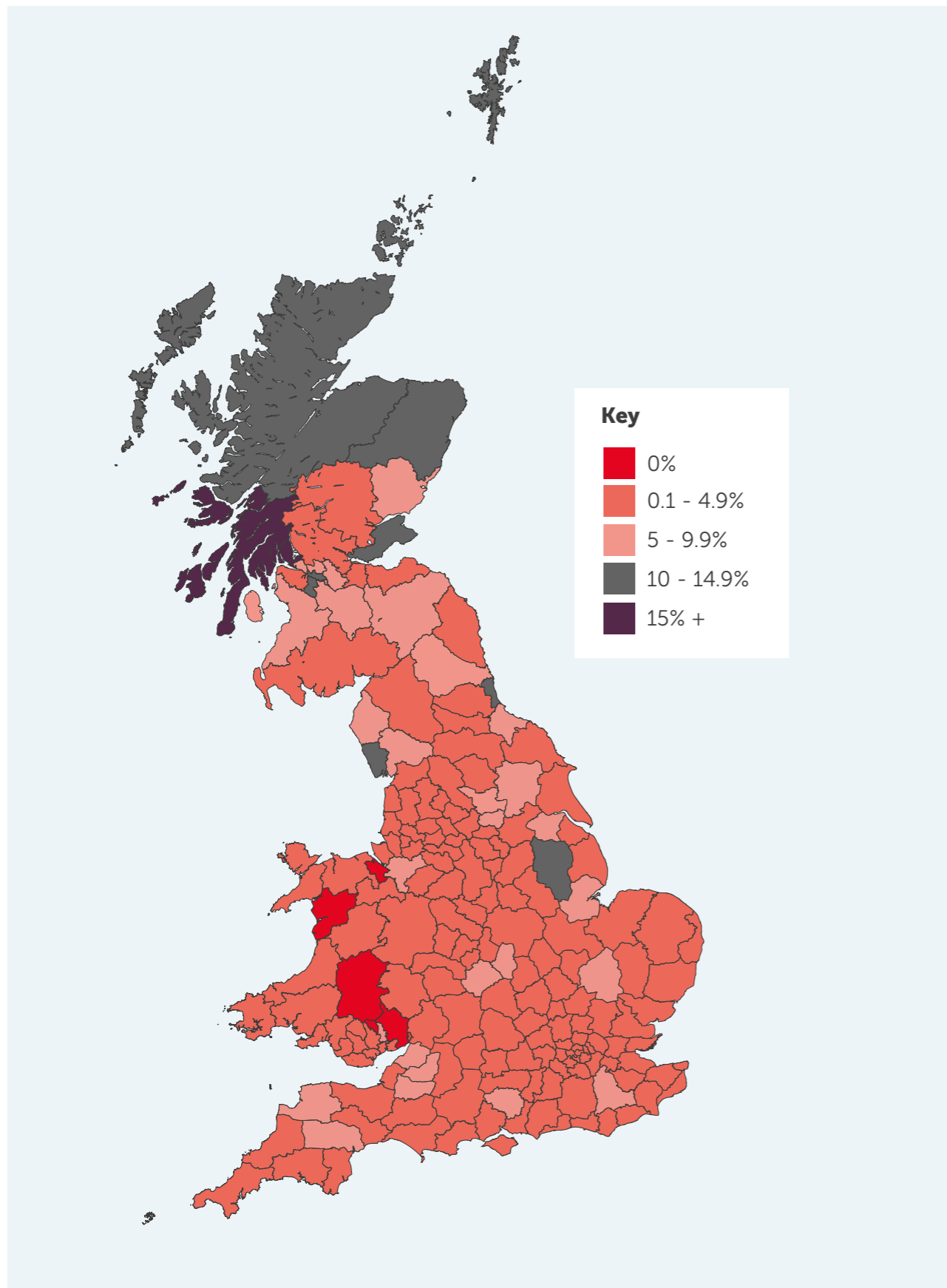


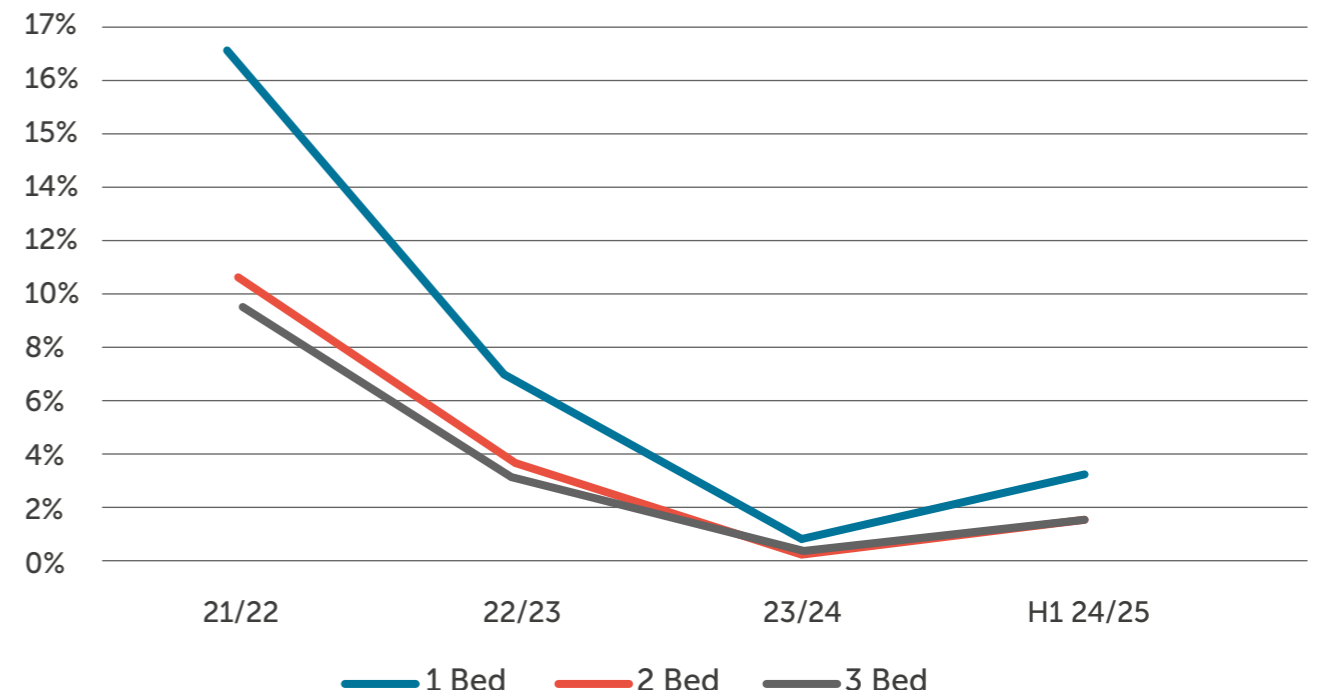
Fig 1: Affordable 1-3 bed listings across Great Britain based on the LHA rate.
Heatmap of Great Britain showing the proportion of PRS properties in a Broad Rental Market Area (BRMA) that are affordable based on April 2024 LHA rates & Zoopla listings between April – Oct 2024.

This heatmap shows how unaffordable private renting has become in every region. Only 2.7% of listings were affordable based on Local Housing Allowance (LHA) rates across England, Scotland and Wales. This analysis reviewed listings in Broad Rental Market Areas (BRMAs), which are the areas used to calculate the rate of LHA. Within these areas, LHA rates are meant to cover the cost of rent for the cheapest 30% of properties in that area (including current tenancies and new listings). But, not a single BRMA came close to this target. None of these areas had 30% or more of its listings of private rented homes at an affordable price for people receiving LHA.

It is important to acknowledge that property listings are just one part of the picture. Listings tend to be more expensive than existing tenancies, and because LHA includes both, it is reasonable that under 30% of properties would be affordable in each area. But, the extremely small proportion of affordable listings points to the precarity and lack of options for people reliant on LHA, and particularly highlights the issue of people facing homelessness being unable to find affordable PRS rents to leave homelessness behind.

Fig 2: Trends over time of listings by bedroom number below LHA rate in England.

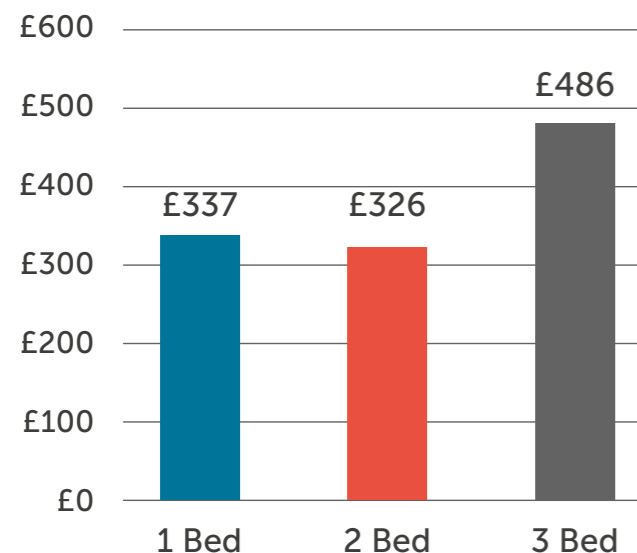
Proportion of listings that are affordable at LHA rates.



Inevitably, affordability worsens significantly during periods of LHA freezes, and sporadic LHA upratings do not fix the problem. This graph shows that the proportion of affordable private rent listings based on LHA rates dropped from the financial year 2021/22 until a small uptick in April 2024 when LHA rates were unfrozen and uprated to the 30th percentile of local rents. The uprating was much needed, and without it trends suggest

affordable listings would have effectively disappeared. But, crucially, even after the April 2024 uprating, the proportion of affordable listings did not return to 2021/22 levels. Various factors influenced this including the rate of rent inflation and the 6-month lag between LHA rate setting and implementation, and the growing number of households hitting the benefits cap.

Fig 3: Average Local Housing Allowance (LHA) shortfalls per month by number of bedrooms, across Great Britain.



The graph highlights the monthly shortfall between LHA rates and the bottom 30% of rents (which should be fully covered by LHA). The shortfall is even higher for larger homes which means that families with children are more exposed to big household budget shortfalls. Even small shortfalls in LHA over time can undermine the sustainability of a tenancy, often leading to rent arrears, debt, and dipping into any savings. An LHA to rent shortfall of nearly £500 for a single month, let alone multiple months, puts someone at serious risk of homelessness.

As families are more likely to need multiple bedrooms, they are hardest hit by these LHA shortfalls. And, families are more likely to have their benefits capped, in part because of LHA making up a large proportion of their benefits, the shortfall between their essential living costs and their benefits can be even higher.³⁶ Such shortfalls mean many cannot afford suitable housing, forcing them to make difficult choices, such as cutting back on essentials or moving to less stable

or overcrowded homes. LHA freezes and the benefits cap too often leave families without enough income to meet rising rent costs.

The government has recognised the importance of removing barriers to accessing the PRS and ensuring more PRS homes are available for people in receipt of benefits, and plans to introduce a welcome ban on 'no DSS' discrimination in the Renters' Rights Bill. These positive efforts need to be coupled with actions to mitigate affordability access barriers, like requiring a guarantor, to ensure lower income tenants are not locked out of the PRS. Likewise, if the gap between LHA and real rents is not addressed and is instead allowed to increase further, this has implications for the practical affordability and availability of PRS homes. Research by JRF found that while the supply of PRS homes has remained fairly static, landlords who provide homes to the affordable section of the market are leaving at higher rates.³⁷

Some of these properties have become temporary accommodation, as it offers higher and more reliable returns for landlords.³⁸ Long freezes and uncertainty in future uprating of LHA is undermining landlord confidence, and constricting demand, compounding issues of affordable housing supply.

To address these challenges, it is essential for the government to uprate LHA to ensure it covers the bottom 30% of rents, to prevent the affordable portion of the PRS market shrinking further, reduce the risk of homelessness, and to prevent low income renters from being trapped in unhealthy and overcrowded environments with insufficient funds available for essentials like food and heating. While increasing the supply of social housing would alleviate many of these pressures, the current shortage of social housing necessitates immediate action to ensure LHA meets the needs of low income renters.



36. Crisis (2024) [Over 60% rise in the number of households being hit by the benefit cap.](#)

37. Joseph Rowntree Foundation (2024) [Is the private rented sector shrinking?](#)

38. The Smith Institute (2022) *Temporary accommodation at crisis point: Frontline perspectives from London and Greater Manchester.* <https://www.smith-institute.org.uk/publications/temporary-accommodation-at-crisis-point>

Local Housing Allowance (LHA) freezes

The interplay between government freezes on LHA and inadequate regulation of the private rental sector has created a precarious situation for low income renters. The government announced £1 billion for Discretionary Housing Payments (DHPs) in the Autumn 2024 budget, maintaining funding at current levels, but DHP funding is no substitute for LHA.³⁹ While DHPs play a crucial role in supporting low-income households with housing costs—covering rent shortfalls caused by various welfare changes including the benefit cap and spare room subsidy, deposits, and advance payments—this funding is likely insufficient to meet rising demand as rents rise. DHP funding has fallen behind over several years, in connection with LHA funding decisions.⁴⁰ At points when LHA levels have been restored, DHP levels have been cut, and DHP funding has been stalled during periods of LHA freezes. More and more people rely on DHPs, as rents rise and LHA does not cover the cost of rent, but the funding does not match that need. DHPs are also discretionary and used differently across local authorities, so they do not offer consistent or guaranteed protections for tenants like LHA.

The LHA shortfall that has built up over cycles of freezing is now a leading driver of poverty for private tenants – 25% of all private renters receiving LHA are only in poverty due to their housing costs, compared to 14% of social renters receiving LHA.⁴¹

Inadequate LHA is fuelling health inequalities

by worsening poverty, rates of homelessness, and poor housing conditions.

Fixing this will require a government commitment to permanently linking LHA to the real cost of rent, and improving data collection and oversight of rent rates so that LHA rates can be more accurately set based on actual rent data.

Historically, the effectiveness of LHA has been undermined by several significant freezes and restrictive measures.^{42, 43} In April 2024, the previous government made the welcome decision to uprate LHA rates back to the 30th percentile.⁴⁴ While a vital step to improving support for struggling households, and preventing further risk of homelessness, the impact of this uprating has been limited. This is in part explained by the way LHA is calculated. The uprating in April 2024 was based on rental figures from September 2023, and since then on average rents have increased by £92 per month in Great Britain and by £174 in London.⁴⁵ The benefits cap also dampened the effectiveness of the LHA uprating. The benefit cap is the limit on the total amount of benefits a household can receive. An increasing number of households, particularly families with children – though

in some areas single households too – are hitting into the benefit cap because it was not raised alongside the LHA uprating, meaning that they did not receive additional benefits despite rising rent costs. So, although the uprating offered some relief to low income renters, it has not been enough to undo the widened gap between benefit levels and the actual cost of rent after years of freezes, particularly in areas experiencing high demand.

Despite a growing number of households unable to afford rent on their LHA, the Government has announced following the Autumn 2024 budget that LHA will remain frozen until 2026.⁴⁶ As previous cycles of freezing LHA show, this policy decision will push many households into poverty and homelessness, and undercut the government's stated goal of getting back on track to end homelessness.⁴⁷ The National Audit Office's review of the effectiveness of government in tackling homelessness identified cycles of frozen LHA rates, alongside insufficient social housing supply and insecure PRS tenancies, to be a leading cause of rising homelessness.⁴⁸ This gap between LHA and real rent costs needs to be addressed urgently and permanently to prevent worsening poverty and widening health inequalities. Without permanently fixing it, many low income households will continue to be forced to divert funds intended for essentials to cover their rent, risking homelessness and further entrenching their financial instability. If the gap between LHA rates and actual rents is allowed to widen further, an increase in homelessness can be expected, with many households forced into costly and inadequate temporary housing.⁴⁹ Research by Heriot-Watt University

for the Homelessness Monitor series identifies LHA increases as one of the most effective policies to reduce homelessness.⁵⁰

Ensuring that investment in LHA is maintained and rates are consistently aligned to at least the lowest 30th percentile of local rents is vital to ensuring affordable access to homes, tenancy sustainment and to reduce experiences of homelessness that are entirely preventable.

Problems calculating Local Housing Allowance (LHA)

To avoid the gap growing, the government also needs to have better oversight of PRS data, to improve the way that LHA is calculated so that it is responsive to rent rises and more reflective of real local rent rates. Currently, there are significant data-related issues regarding the calculation of LHA, which hinder the policy's effectiveness. For example, an implementation lag means that actual rents in an area may outpace the increase in LHA, leaving renters with insufficient support by the time their benefits are adjusted. As analysis of Zoopla listing shows, in the 6 months immediately after the uprating in April 2024, the monthly shortfall between LHA rates and listings in England was between £350 for 1-bed and £510 for 3-bed listings. In addition to the time lag, the data used to calculate LHA rates lacks transparency and is often based on limited survey samples. This limitation may lead to an undervaluation of rent costs if lower-priced properties dominate the sample, meaning tenants in these areas do not get the level of LHA they need.

39. Discretionary Housing Payments have been a devolved matter in Scotland since 2017. Further information available here: <https://www.gov.scot/policies/social-security/support-with-housing-costs/>

40. House of Commons Library (2024) [Discretionary Housing Payments \(Research Briefing\)](#).

41. Joseph Rowntree Foundation (2024) [Stop the freeze: permanently re-link housing benefits to private rents](#).

42. Resolution Foundation (2023) [A temporary thaw: An analysis of Local Housing Allowance uprating over time](#).

43. In 2012, the government reduced LHA rates from covering the median (50th percentile) of local rents to just the 30th percentile, effectively limiting support to the cheapest segment of the rental market. Future increases were capped in relation to the Consumer Price Index (CPI), which often lags behind actual rent inflation. The most notable freeze occurred between 2016 and 2020 when LHA rates remained static for four years amidst broader welfare cuts, even as rents continued to rise. Although a temporary uplift was implemented in April 2020 due to the COVID-19 pandemic, LHA rates were effectively frozen again starting in 2021, perpetuating a disconnect between LHA and actual rental costs.

44. House of Commons Library (2024) [Research briefing Local Housing Allowance \(LHA\): Help with rent for private tenants](#).

45. Joseph Rowntree Foundation (2024) [JRF calls for government to end uncertainty over LHA at the budget](#).

46. Pearce, M. (2024) [Low-income renters face growing housing benefit freeze, warns experts. The Guardian, 3 November](#).

47. MHCLG (2024) [Largest ever cash boost to tackle homelessness and rough sleeping](#).

48. National Audit Office (2024) [The effectiveness of government in tackling homelessness](#).

49. Crisis (2019) [Cover the cost: How gaps in Local Housing Allowance are impacting homelessness](#).

50. Crisis (2023) [Homelessness Monitor England 2023](#).

One option for improving the data used to calculate LHA and SAR in England is to use the proposed Private Rented Sector Database in the Renters' Rights Bill as an effective tool for monitoring rental rates. By requiring landlords to submit accurate rent data annually or whenever properties are relet or rents are changed within a tenancy, the government would gain a clearer understanding of real market conditions, enabling more timely and localised LHA calculations that better reflect the support tenants need to afford real rents.

Shared Accommodation Rate

The Government must also review the impact of the Shared Accommodation Rate (SAR), as a barrier to people under 35 accessing the PRS. SAR is set significantly below LHA rates, and caps support to the cost of renting a room in shared accommodations for those under 35. This has a particular impact for under-35s with low incomes or those leaving institutional care, making it difficult to secure affordable, stable accommodation. The SAR was originally introduced for under 25s to encourage shared housing, but was extended to apply to people under 35 in 2012 meaning it now affects a much larger population. In practice, it often restricts access to housing in areas with high rental costs, where the SAR doesn't cover even the lowest available rents.⁵¹ This leaves many at risk of homelessness or in unsuitable, overcrowded conditions.

Help to Rent Schemes have identified SAR as a major barrier to finding homes for people at risk of or experiencing homelessness.⁵² Homelessness services are struggling to help under-35s transition out of homelessness into the private rented sector due to the SAR limiting benefits well below real rents. This creates financial barriers, exacerbating homelessness and temporary accommodation

demand. Crisis' frontline Skylight Centres across Great Britain report that SAR is now among the top barriers to helping our members end their homelessness, because there are simply no available private rented homes that are affordable. Our Skylight Centres have also found SAR is creating a particular challenge to supporting newly granted refugees – often in the under 35 age bracket - with successful move-on, meaning SAR may be contributing further to homelessness amongst non-UK nationals.

At the heart of the issues with SAR is a limited evidence base and poor targeting. SAR is calculated using very few data points in comparison to the already patchy data fed into LHA calculations, making it hard to test if it is producing fair rates.⁵³ The decision to raise the age threshold from under 25 to under 35 was driven by the then government's austerity approach to limit welfare spending, and concerns were raised at the time (including by the Committee for Work and Pensions) that the impacts of these changes required review and exemptions should be considered.⁵⁴ Although some limited exemptions are in place, successive governments have ignored calls to review the impact of these changes, and as a result the SAR is now a leading reason why people under 35 who are experiencing or at risk of homelessness cannot find affordable housing. Because SAR is far short of people's real rents, it creates knock on additional demand on councils trying to plug the gap through discretionary housing payments and on homelessness prevention services where people simply can't find a room on SAR alone. The government should review the impacts of SAR, particularly in relation to increased burdens on homelessness services and temporary accommodation. Abolishing SAR, returning the age limit to under-25s, would help prevent homelessness and significantly improve access to the private rented sector for under-35s.

The benefit cap and housing costs

The benefit cap is another factor creating LHA shortfalls, and undermining the effectiveness of welfare support more broadly. This cap restricts the total amount of universal credit available to households with low or no income from employment. Because the cap applies equally to families of two and families of five, it disproportionately impacts families with children who have higher housing costs. It also affects single people trying to move out of homelessness, particularly in areas with high demand and high prices for PRS homes. The benefit cap means that many households cannot benefit from LHA increases and continue to experience significant gaps between their rental costs and available support.

As of November 2024, 113,000 households across Great Britain had their benefits capped.⁵⁵ The vast majority (84%) of households being hit by the benefit cap were families with children (96,000 households).⁵⁶ Single parents are particularly vulnerable to the cap, because they are more likely to rely solely on benefits, face childcare responsibilities limiting work hours, and struggle with higher housing costs.⁵⁷

As a result, 69% of households that have their benefits capped are single-parent families.⁵⁸ This means many families are not getting the support they need, which is entrenching poverty and undermining their ability to find affordable homes.

Scrapping the cap would alleviate severe financial strain for families, and it would help meet the government's aim of tackling child poverty. The impact of increasing LHA will be limited unless the cap is removed, meaning the increases will not reach the households that need it most. This will become increasingly important as more families move into the PRS for the long term. Over 1 in 5 (22%) of families with dependent children are living in the private rented sector, which is more than double the 1 in 10 (9%) from ten years before, and there is every reason to assume this proportion will increase as the cost of buying homes remains out of reach for many.⁵⁹ Without intervention, inadequate benefits will continue to push people into poverty, poor housing conditions, and poor health.

51. Citizens Advice (2024) *An unfair share: Local Housing Allowance is failing young people*.

52. See Crisis' website for more information on sharing programmes: <https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/sharing-programmes/>

53. Citizens Advice (2024) *An unfair share: Local Housing Allowance is failing young people*.

54. House of Commons Library (2022) *Housing Benefit: Shared Accommodation Rate*.

55. Department for Work & Pensions (2025) *Benefit cap: number of households capped to November 2024*.

56. Ibid.

57. Child Poverty Action Group (2024) *Why scrapping the household benefit cap is vital for families, children and survivors of abuse*.

58. Department for Work & Pensions (2025) *Benefit cap: number of households capped to November 2024*.

59. JRF (2024) *Is the private rented sector shrinking?*

Private and social renting needs to be rebalanced so that all renters can live in affordable and decent homes

“Every person deserves a safe, affordable house which is the foundation of living. A house is a right not a fight. We deserve to be able live in an affordable house. If they would see the true cost of homelessness, they will look at it today.”

Expert by Experience

The private rented sector (PRS) is currently the tenure of last resort for many people. Home ownership and social renting both offer greater stability and long-term affordability, but the former is financially out of reach for most renters, and demand for the latter far outstrips supply.

As a result, the PRS has been undergoing significant demographic changes that are likely to create long-term challenges for both renters and public services. An increasing number of people on fixed and low incomes are entering the PRS for the long term,

including people with more complex care needs and higher health risks, yet the sector is not designed nor adequately equipped to support them. If left unaddressed, this trend could lead to escalating costs for the government, including rising LHA costs paid to private landlords - too often for substandard housing - and associated knock-on pressures on the NHS and homelessness services. But, with better regulation and measures to address affordability, the PRS can become a more sustainable and appropriate option for all renters, and it can play a vital role in ending homelessness.

Renters have changed but the private rented sector is not designed to support them

A growing number of families with young children, older renters, and disabled people are now renting privately for long periods or permanently.^{60, 61} This challenges outdated assumptions about the nature of the PRS, which has often been perceived as a temporary phase on the path to homeownership. This trend is expected

60. MHCLG (2025) *English Housing Survey 2023-2024*.

61. Resolution Foundation (2024) [Through the Roof](#).



to continue, setting the stage for future challenges that extend beyond housing, particularly concerning the projected growth in older renters and the associated increases in LHA, health, and social care costs.⁶² These groups are at a heightened risk of experiencing health impacts from poor-quality housing and are more likely to fall into poverty if they remain in the PRS. Policy interventions to make the PRS a decent quality and more affordable option for these groups, alongside providing more social housing, will therefore not only be key to ensuring people have safe, secure homes but will also be key to making long-term NHS, welfare and local government budget savings.

There has been a notable increase in older renters, specifically those aged 65 and above. Rising house prices, shifts in pension wealth, and the overall unaffordability of homeownership have led many retirees to rent later in life. Although the overall proportion of over 65s privately renting has remained relatively low at roughly 4%, the number grew at more than twice the rate of the number of over 65 households overall between 2010/11 and 2020/21.⁶³ This is expected to triple to 13% of private renters being 65+ by 2040.⁶⁴ By 2040, as many as one-third of retirees may be renting privately.⁶⁵

This demographic shift has significant implications for health and welfare. Older renters often face insecure tenancies, poor housing conditions, and higher housing costs, all of which can contribute to deteriorating health outcomes particularly for older people.⁶⁶ It is estimated that 28% of renters

aged 65–74 and 33% of renters aged 75+ live in non-decent homes.⁶⁷ Because older people are more likely to have underlying health conditions, and experience more physical stress in from extreme hot and cold temperatures, and may have more accessibility needs, common housing issues can have a greater health impact. Damp, poorly insulated, unsuitable homes can lead to increased risks of respiratory diseases, arthritis, cardiovascular strain, mental health issues, and mobility problems.⁶⁸ More than 1 in 3 older private renters experience relative income poverty after housing costs.⁶⁹ Research from the Joseph Rowntree Foundation indicates that the annual cost of LHA for older renters could rise dramatically, further straining public finances as older populations increasingly rely on state support.⁷⁰

Similarly, the proportion of families privately renting has more than doubled over the last two decades. Now, over 1 in 5 (22%) households with dependent children in England live in the PRS in today, compared to 9% in 2003/04.⁷¹ This trend is concerning, as families living in the PRS often contend with heightened risks of ill health from poor housing conditions, e.g. asthma, which have long-term effects on physical health. Moreover, the instability in the PRS, characterised by short-term tenancies and frequent relocations, adversely affects children’s emotional wellbeing and mental health, leading to heightened anxiety and stress.⁷² The impact of housing insecurity extends to education as well; children who frequently move due to evictions or unaffordable rent often experience disruptions in their schooling.⁷³

The government has announced welcome and ambitious commitments to reduce child poverty.⁷⁴ Addressing housing affordability, particularly in the PRS, will be crucial to achieving these goals. The English Housing Survey found that 32% of private renters are struggling to pay their housing costs.⁷⁵ Lone parents are particularly likely to report having difficulty paying rent (49%).⁷⁶ Rent costs for these families is a major driver of poverty, and as more families move into the PRS these impacts will widen.

Addressing the crisis of housing costs must be a cross-government priority, as the associated expenses are not confined to siloed housing budgets. Increasingly, the pressures from excessive rent costs are pushing tenants into challenging positions with their long term health and wellbeing. That means storing up demands and associated costs for NHS services, LHA and local council budgets, creating an unsustainable situation that demands intervention and investment. In a well-balanced housing systems with enough social housing, the private rented sector can offer people flexibility and a quick route out of homelessness, but to ensure everyone has access to decent, affordable, secure homes the government needs to step in to make renting more stable and affordable.

Strengthening private rented sector protections and regulations

The Renters’ Rights Bill in England will introduce many much-needed protections and improvements to the regulations of the PRS, including enhancing the security of tenure by eliminating no-fault evictions and extending notice periods. But, the risk remains for de facto economic evictions where landlords raise the rent to an unaffordable level forcing tenants to move out or accrue rent arrears. The most severe impacts of this issue will be felt by low income renters, particularly where affordable PRS homes are scarce. To meet this challenge, the government has proposed new rules that limit in-tenancy rent increases to annual market rates, but requiring tenants to challenge rent hikes through rent tribunals presents an inefficient solution to a structural problem. There are several issues that may limit renters’ engagement with the tribunal system, including a lack of awareness of it, and lack of information to help determine if their rent increase is in line with what the tribunal judges to be market rates.⁷⁷ Also, and crucially, those on lower incomes most vulnerable to rent increases may lack the time, resources or confidence to navigate the lengthy and complex systems like a tribunal effectively. Finally, it is unclear if the tribunal system will be able to manage the increased demand under these new rules. A more straightforward approach would be to limit rent increases based on inflation, providing greater security and financial stability for tenants.

62. Udagawa, C., Scanlon, K. and Whitehead, C. (2018) [The Future Size and Composition of the Private Rented Sector: An LSE London project for Shelter. London: London School of Economics and Political Science.](#)

63. National Housing Federation (2023) [Older people in the private rented sector.](#)

64. Independent Age (2024) [Keys to the future: Projecting housing tenure and poverty rates in later life.](#)

65. Ibid.

66. Centre for Ageing Better (2023) [State of Ageing 2023.](#)

67. Independent Age (2023) [Hidden renters: The unseen faces of the rising older rental wave.](#)

68. Centre for Ageing Better (2024) [Spotlight: Older People in Poor-Quality Housing.](#)

69. Centre for Ageing Better (2024) [No Place for Older Renters.](#)

70. Affordable Housing Commission (2020) [Making Housing Affordable Again: Rebalancing the Nation’s Housing System.](#)

71. Joseph Rowntree Foundation (2024) [Is the Private Rented Sector Shrinking?](#)

72. Shelter (2013) [Growing Up Renting: A Childhood Spent in Private Rented Homes.](#)

73. The Children’s Society (2020) [Moving, Always Moving: The Normalisation of Housing Insecurity Among Children in Low-Income Households in England.](#)

74. GOV.UK (2024) [Ministerial Taskforce Launched to Kickstart Work on Child Poverty Strategy.](#)

75. DLUHC (2022) [English Housing Survey: a segmentation analysis of private renters.](#)

76. MHCLG (2024) [English Housing Survey.](#)

77. Research in Scotland where a similar changes have been implemented showed low tenant awareness of tribunal and complaints systems. [RentBetter \(2024\).](#)

Limiting in-tenancy rent increases, sometimes called rent stabilisation, offers a balanced approach by allowing regulated rent increases tied to inflation, protecting tenants from sudden rent hikes and economic evictions, while still providing landlords with fair returns.^{78, 79} This approach ensures tenant protection, with limited risk of impacting the supply of PRS.⁸⁰ The primary function of such a limit would be to prevent economic evictions, and make it much easier for both tenants and landlords to understand what a fair rent increase means, by limiting annual rent increases to a maximum of an inflationary measure for the duration of the tenancy. Issues with rent increases between tenancies may arise, but would be counter balanced with greater sustainability of tenancies. Particularly for tenants in receipt of benefits, or on low or fixed incomes, predictable and limited annual rent increases would help people stay in their privately rented homes. It may even start to address the runaway costs of LHA, and help close the gap between real rents and LHA.

Alongside protections within tenancies, there are measures which could help remove financial barriers to accessing the PRS. These could help prevent homelessness by supporting tenants through costly unplanned moves, and help people experiencing homelessness find settled homes in the PRS. For example, deposits – often equivalent to a month’s rent in advance, to be paid upfront before the current tenancy deposit has been returned – present an unaffordable, unnecessary hurdle for many low income renters who simply do not have the money for a deposit. Compounding the financial

pressure, deposits are usually on top of an ask for rent in advance. Moving is a financial crunch point which increases the risk of homelessness. Currently, some local councils and charities like Crisis offer deposit bonds as a tool to prevent homelessness and help people experiencing homelessness secure tenancies, and expanding and continuing this work will help those in most urgent need. Additionally, the national government should underwrite rent deposit guarantees for people at risk of or experiencing homelessness.⁸¹ This would enable existing schemes to help many more people access PRS homes, and it would mitigate against a postcode lottery of services.

Likewise, the common requirement of a guarantor for private rented homes can effectively exclude low income renters or people experiencing homelessness. Guarantors, typically required to meet high income thresholds, can be challenging for renters without financially stable family or friends. This can leave people unable to access the PRS and consequently puts them at risk of homelessness, and has a disproportionate impact on groups like care leavers.⁸² Crisis Skylight centres and other homelessness support services have highlighted requiring guarantors as a major and tricky barrier to helping people end their homelessness. Limiting the circumstances in which a guarantor is required would help improve access to the PRS and help prevent homelessness by making many more PRS homes available options.

The role of private renting in preventing homelessness

There will always be a key role for the PRS, as it offers flexibility, quicker access to housing, and diverse property options, making it an adaptable option for many people, including those needing urgent housing. Although social housing offers greater security and affordability, it often has long waits, limited locations, and less flexibility, which may not meet all low income tenants’ needs. So, the PRS needs to become an accessible, suitable option that meets the needs of low income tenants now and in the future.

As the supply of social housing has reduced, the PRS has come to play an essential role in relieving homelessness. Through schemes like tenancy support services, the PRS is used to help people experiencing or at risk of homelessness secure stable accommodation. Government-backed Help to Rent initiatives, such as deposit guarantees and rent assistance, are used to help people access homes and to encourage private landlords to rent to people who would otherwise be unable to afford upfront payments and rent.⁸³ Crisis and other charities and local councils also provide varied schemes to help people experiencing homelessness find suitable and sustainable private rented homes.⁸⁴

By providing housing options, the PRS plays a crucial role in alleviating housing pressure and lowering the risk of homelessness. But, as rents rise and the gap between real rents and LHA grows, these vital homelessness

prevention services become more costly and challenging to deliver. Many local authorities and homelessness charities are struggling increasingly to find affordable PRS options. In a survey of local authorities, as part of Crisis’ Homelessness Monitor 2023, 82% identified frozen LHA rates as very challenging to their efforts to prevent or alleviate homelessness in their local area.⁸⁵ With another period of frozen LHA planned, and analysis of Zoopla listings showing a marked reduction in affordable private rented homes, local authorities will be put under even more pressure. This lack of affordable private housing is contributing to rising homelessness and the rising use of temporary accommodation. Fundamentally, social housing would be a more appropriate and cost-effective option for local authorities and many low income PRS tenants, if there was a sufficient supply of social homes.

Social housing supply needs to meet demand

1.33 million households in England are currently stuck on council waiting lists for a social home

78. Shelter (2023) [The case for rent control in England.](#)

79. Affordable Rent Commission (2020) [Making Housing Affordable Again: Rebalancing the nation’s housing system.](#)

80. Whitehead, C. and Williams, P. (2018) [Assessing the evidence on rent control from an international perspective. London School of Economics and Political Science \(LSE\).](#)

81. Crisis (2016) Home No Less Will Do.

82. Bernardo’s (2023) The case for a national rent guarantor and deposit scheme for care leavers aged 18-24 in England.

83. See Crisis’ Help to Rent Database listing schemes that help people overcome barriers to accessing private rented accommodation in the UK: <https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/prs-database/?County=&LocalAuthority=&Region=f484c9a5-b2a0-449f-a994-85d69b5b5728&Town=&page=1&prsCategory=region>

84. See Crisis’ Help to Rent programmes database: <https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/crisis-help-to-rent-programmes/>

85. Crisis (2023) Homelessness Monitor 2023.

The housing crisis and many of the issues facing the PRS today can be traced back to government decisions that have constricted the supply of social housing. Social housing is the most affordable option for low income people, including those at risk of homelessness. But, in the past ten years, there has been a net loss of 180,067 social homes in England.^{86, 87} Last year, 17,589 social homes were either sold or demolished in England, yet just 9,866 social homes were built – a net loss of 7,723 homes.⁸⁸ While social housing supply has shrunk, demand has remained high. 1.33 million households in England are currently stuck on council waiting lists for a social home, an 3% increase on last year.^{89, 90} And, there are many households not on the waiting lists that would benefit from social housing – an estimated 1.6 million.⁹¹ As a result, many people who would have traditionally accessed social housing are now forced to navigate the private rental market.

The lack of available social homes has also driven a rise in expensive temporary accommodation use, often for prolonged periods of time because there are no available social homes and no affordable PRS homes.^{92, 93}

It has been estimated that moving a family in temporary accommodation out of an expensive private letting into social rented accommodation saves about £7,760 per year, but despite this social housing supply continues to fall behind the need and temporary accommodation is on the rise.⁹⁴

This shift has exacerbated existing systemic health inequalities by placing specific demographic groups under increased financial strain and reducing their housing security.

Social housing is the ultimate solution to the housing crisis, offering affordable, secure homes for those in need. Investing in social rented homes is the most effective way to relieve pressure on low income renters, and to address homelessness and its associated social, economic, and health challenges, including the reliance on costly and inadequate temporary accommodation. Research commissioned by Crisis and the National Housing Federation found it will take adding 90,000 social rented homes per year for the next 15 years to end homelessness.⁹⁵ The planning and allocations processes for these social homes need to be carefully approached at a local level, to ensure the needs of often excluded groups – such as single people experiencing homelessness – are met.⁹⁶ Achieving this requires a long-term commitment from the government, with sustained investment and a housing strategy that prioritises social housing. Building these homes will not only provide stability and security for those in need, but will also deliver significant long term economic returns, reduce inequality, and create healthier, more resilient communities for future generations.

86. Ministry of Housing, Communities and Local Government (Accessed 23 November 2024) [Live tables on social housing sales.](#)

87. MHCLG (2025) *Social housing sales and demolitions 2023-24.*

88. Ibid.

89. Crisis (2025) [Over 7,700 social homes lost last year as the homelessness crisis deepens across England.](#)

90. Data on social housing waiting lists in England is available: <https://www.crisis.org.uk/about-us/crisis-media-centre/over-7-700-social-homes-lost-last-year-as-the-homelessness-crisis-deepens-across-england-1/>

91. National Housing Federation (2021) *People in Housing Need The Scale and Shape of Housing Need in England.*

92. Crisis (2018) *Everybody In: How to End Homelessness in Great Britain.*

93. National Audit Office (2017) *Homelessness.*

94. Centre for Homelessness Impact & Chartered Institute of Housing (2021) *Housing for people on low incomes – how do we make the best use of government subsidies in England?*

95. Bramley, G. (2018) [Housing supply requirements across Great Britain: for low-income households and homeless people.](#)

96. Crisis (2017) *Moving On.*



Recommendations

A home is the foundation of good health and wellbeing. No one should be living in a home that causes anxiety or stress, or that can be harmful to physical health. The housing system needs to be redesigned so that everyone can access a decent, stable, affordable home. Making the private rented sector more affordable is key to preventing homelessness, reducing poverty and temporary tackling health inequalities.

Building more social homes needs to be at the core of the government's housing strategy, to tackle inequality and support the ambitious goals of the cross-government strategies to end homelessness and child poverty. Alongside a significant increase in social housing supply, to improve PRS affordability, LHA must cover the cost of rent and keep up with rent inflation, upfront financial barriers to the PRS need to be removed, and in-tenancy rent increases must be limited to prevent economic evictions. To make the private rented sector a healthier place to live, the PRS needs greater oversight, and enforcement of new and existing tools and standards, including those introduced by the Renters' Rights Bill, need to be adequately resourced to enable these standards to be monitored and maintained.

The private rented sector is ill equipped to accommodate low income households – the government needs a transition plan to

help more people access social housing and to make the PRS an affordable option for those who need it.

The way successive governments have allowed social rented home supply to fall short of demand has pushed people into the expensive private rented sector, which has entrenched inequality and made finding and staying in a home precarious for people on the lowest incomes. It has also driven people into temporary accommodation, often for long periods and involving frequent and disruptive moves. This has serious and harmful knock-on effects on renters' health and wellbeing, for example by exacerbating common issues like overcrowding.

Ensuring that benefits cover the cost of rent for tenants on low incomes would provide help in the short-term for everyone for whom renting is unaffordable, as well as protecting private renters in the future as the demographics of renters shift. Given that housing benefit is not devolved, uprating LHA would also see positive impacts for those who are struggling to access affordable PRS homes in Wales and Scotland. Another key solution is building many more social homes, which will provide safe, stable and secure homes to people on lower incomes.

We welcome the government's ambition on social and affordable home building. To meet these goals, it is crucial that the Spending Review includes long-term investment to deliver the 90,000 social rent homes needed annually over the next 15 years to end homelessness, and that the planned long-term housing strategy for ending homelessness prioritises social housing and is linked to the cross-government homelessness strategy to ensure those homes are accessible to the people in most housing need. Investing in social rented homes is the most effective way to reduce homelessness and its related social, economic and health costs including the current reliance on expensive and inadequate temporary accommodation. Analysis by CEBR for Shelter and the NHF shows that this will kickstart growth and reduce the burden of low quality and insecure housing for the NHS and other public services, resulting in economic net benefits worth £51.2 billion over 30 years.⁹⁷

- **Recommendation 1: Increase social housing supply** and ensure that the long-term housing strategy delivers the social housing needed to meet current and future housing need and is backed by sufficient investment to deliver this. Research commissioned by Crisis and

the National Housing Federation shows that we need an additional 90,000 social rented homes per year for the next 15 years to end homelessness.⁹⁸

- **Recommendation 2: Ensure Local Housing Allowance (LHA) covers the cost of rent** by uprating LHA, to ensure that it continues to cover at least the bottom 30% of rents in a local area. Alongside this, the Shared Accommodation Rate needs to be scrapped, or at a minimum lowered back to the 25s and under, to enable people under 35 to access the private rented sector. To improve the accuracy and avoid the time lag of setting LHA, the Government should investigate using the new Private Rented Sector Database in England to collect rent data and use this data in housing benefit calculations. The UK Government should also work with the devolved governments to collate accurate rent data across Great Britain.
- **Recommendation 3: Scrap the benefit cap** so that rises in LHA reach all households. Or, at a minimum review the level of the cap so that it does not cause anyone to be at risk of homelessness or prevent anyone from moving on from homelessness.

Reform is needed to remove upfront financial barriers to accessing the PRS and to stop private tenants being exposed to financial shocks every time they move.

97. CEBR (2024) *The economic impact of building social housing: A CEBR report for Shelter and the National Housing Federation.*

98. Bramley, G. (2018) [Housing supply requirements across Great Britain: for low-income households and homeless people.](#)

Moving into or between properties in the PRS is hard, especially for low-income households or people experiencing homelessness. High upfront costs, rent shortfalls, limited LHA, and competition for affordable properties create barriers, leaving many families unable to secure stable, suitable housing within their means. Through the Renters' Rights Bill, the government intends to mitigate these challenges in England – by improving security of tenure, limiting rent in advance to 1 month's rent, and ending rental bidding wars. These are positive steps, though more can be done through the Renters' Rights Bill and welfare support to help low income renters and those experiencing homelessness to access the PRS, including bolstering support for help to rent schemes, and limiting the circumstances in which a guarantor is required.

Short term, targeted financial support through Discretionary Housing Payments are also key to removing upfront financial barriers to the PRS. DHPs are additional financial support provided by local councils in England and Wales to help individuals cover housing costs when their regular LHA or Universal Credit housing allowance is insufficient. It is a vital tool, particularly for people experiencing homelessness, to help access the PRS by bridging the gap between LHA and higher PRS rents, covering deposits or initial costs, and stabilising household budgets during transitions.

The Government's maintenance of DHP funding at the budget in November 2024 was welcome, and a much needed intervention given that LHA was frozen. This tailored support mitigates barriers like upfront fees, rent shortfalls, and eviction risks, ensuring sustainable housing options near employment, healthcare, and support networks, which supports the long-term stability of that tenancy. However, the current funding level is not sufficient to meet the level of need.

- **Recommendation 4: Remove upfront financial barriers to accessing the PRS** by limiting the circumstances in which a landlord can ask for a guarantor, through reforms in the Renters' Rights Bill. The government should also remove the financial barrier of deposits for people experiencing or at risk of homelessness, by expanding Help to Rent schemes. The government should underwrite a national rent deposit guarantee for organisations supporting homeless people to use in place of a cash deposit.
- **Recommendation 5: Increase Discretionary Housing Payment (DHP) funding** to help low-income renters bridge the gap between LHA and rising rental costs, remove upfront financial barriers to accessing the PRS, and prevent homelessness by supporting the financial sustainability of tenancies.

More regulation and better oversight of the PRS is needed to curb rent costs for tenants and the government in the long-term.

An effective PRS should provide decent, affordable housing, but it is failing to do so for low income tenants. The government should stabilise rents in England by limiting in-tenancy rent increases to an inflationary measure to ease the stress on tenants and their families. It would also help reduce the number of people facing homelessness after unaffordable rent increases who are unable

to find a new affordable homes, which is highly distressing for tenants and a significant strain on local council resources. For longer-term planning, the government needs robust tools to monitor the private rented sector (e.g. through mandatory rent data collection through a Property Portal) and to investigate/trial evidence-based rent regulations.

- **Recommendation 6: Prevent rent hikes and economic evictions** by limiting annual rent by limiting rent increases within tenancies to the lowest of either inflation (CPI), or median income growth, averaged over the last 3 years, through the Renters' Rights Bill.
- **Recommendation 7: Better monitor rent rates through the planned Private Rented Sector Database** by making it a requirement for landlords to submit up to date rent data, to give the government a stronger evidence base to set LHA rates accurately and investigate affordability interventions, and landlords and tenants more information about rents in their local area.

Tackling the affordability challenges within the PRS is essential for reducing health inequalities and improving overall wellbeing for renters. High private rental costs disproportionately affect low income households, forcing many into insecure and poor-quality housing that exacerbates mental and physical health issues. The recommendations outlined—including increasing social housing supply, ensuring LHA reflects real rental costs, removing financial barriers to accessing the PRS, and stabilising rent increases—offer a pathway to more stable, affordable housing. These measures not only benefit renters but also support the government's broader cross-government goals of reducing child poverty, getting back on track to ending homelessness, and shifting to prevention of ill health. By prioritising housing affordability and committing to long-term reforms, the government can create a more equitable housing system, alleviate pressure on public services, and foster a healthier, more secure society.



Methodology

1. Analysis of Zoopla listings and LHA rate affordability

Zoopla listings data was used for one to three bedroom properties in England, Scotland and Wales listed on Zoopla between the 1st April 2024 and 30th September 2024. This is the first 6 months following the uprate of LHA rates on the 1st April 2024. This set includes 398,897 listings. This analysis utilised a lookup of postcodes to Broad Rental Market Areas developed by the Urban Big Data Centre, and DWP published Universal Credit Local Housing Allowance Rates 2024-25.^{99, 100}

a. Heatmap of affordable listings based on the LHA rate

This analysis examines the percentage of one, two and three bedroom properties that were affordable for households receiving LHA over this period. To calculate this, we have determined if each listing is affordable at LHA rates by comparing its listed rent to the LHA rate that would apply to it based on i) the number of bedrooms it contains and ii) its location (i.e. the broad rental market area ("BRMA") it is within). The analysis does not account for the impact of the benefit cap. This means that in areas such as London, where the benefit cap is more often binding, many of the properties we have deemed as "affordable" may be made unaffordable if households do not receive their full LHA entitlement as a result of the cap.

b. Proportion of affordable listings over time

Crisis has been running this analysis since 2021, allowing us to see how affordability has evolved as rents and LHA rates have changed. Data for 21/22 and 22/23 is based on an earlier methodology, which we have since refined to obtain a larger dataset and more reliably exclude listings for rooms and other outliers. Data for 23/24 and 24/25 is based on this new methodology. Both methodologies used the best data available at the time and remain comparable.

As rents tend to increase over time, it is likely that this round of analysis using only the first 6 months of the year will show a higher rate of affordability than if we were to re-run this analysis using the full 2024- 25 financial year.

c. Local Housing Allowance shortfalls

As LHA rates are calculated based on an estimate of the 30th percentile of rents by the Valuation Office Agency (VOA), the 30th percentile in the Zoopla dataset has been calculated and used to calculate what the 'shortfall' would be between LHA rates in a BRMA and this value. That is, the amount a person would need to 'top up' of their own accord if they wanted to rent the 30th percentile property in an area. National estimates of this shortfall are calculated using a weighted average, weighted by the number of listings in each BRMA.

2. Roundtables with sector experts

Crisis convened three roundtables with policy experts to understand the impacts of housing affordability, and its interaction with housing standards, welfare policy, and unequitable impact on the mental and physical health of renters. A range of academics and policy experts from across Great Britain and working in charities, think tanks, healthcare and research, housing organisations, tenants' unions, landlord representatives, and other areas contributed to these discussions to identify the key issues and most impactful policy interventions for each area. The full list of all 43 organisations and experts is in the acknowledgments. The findings and recommendations from these events were collated and informed the focus and recommendations of this report.

3. Workshops with members of Crisis' Experts by Experience Panel

Four workshops were held with a group of 14 people who have experienced homelessness to explore their perspective of the connection between housing and health. Through exercises and discussions, the group explored and shared personal experiences of how housing and conversely homelessness impacts health, and how high rents can create cycles of homelessness. In response to the workshops, the group wrote short statements on why housing is a health issue and what action is needed. Anonymised extracts from these statements were used in this report. The feedback from the workshops and insights shared in the statements informed the research and policy recommendations of this report. Members of the group were reconvened to write the foreword for this report.



99. Urban Big Data Centre (2024) *Postcode to Broad Rental Market Areas (BRMAs) Lookup*. Available: <https://data.ubdc.ac.uk/datasets/postcode-to-broad-rental-market-areas-brmas-lookup>

DWP (2024) *Universal Credit Local Housing Allowance Rates 2024-25*.

100. DWP (2024) *Universal Credit Local Housing Allowance Rates 2024-25*.

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Many organisations and experts generously contributed to this project through roundtables held to understand the connections between health inequalities and housing affordability.

These discussions greatly contributed to the understanding of the relationship between housing affordability problems and housing standards, welfare policy, and unequitable impact on the mental and physical health of renters. Thank you to Acorn, Advice for Renters, The Bevan Foundation, Centre for Aging Better, Centre for Mental Health, Chartered Institute of Housing (CIH), Citizens Advice, Citizens Advice Scotland, Dr Glen Bramley, Dr Jill Stewart, Generation Rent, Health Equals, Institute for Fiscal Studies (IFS), Impact Urban Health, Independent Age, King's Fund, Local Government Association (LGA), Living Rent, London Councils, Mental Health Foundation, Money and Pension Service (MaPS), The No Accommodation Network (NACCOM), National Housing Federation, New Economics Foundation

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Finally, a heartfelt thanks to Crisis members and experts by experience who participated in workshops to develop this project. Thank you for sharing personal experiences and policy insights on homelessness, connections between housing and health, and barriers presented by affordability in the private rented sector.

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Author

Aiden Greenall works in the Policy and Campaigns team at Crisis.

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Appendix

Fig 2: Trends over time of listings by bedroom number below LHA rate in England.

Proportion of listings that are affordable at LHA rates.

FY	1 Bed	2 Bed	3 Bed
21/22	16.8%	11.2%	9.7%
22/23	7.0%	3.9%	3.6%
23/24	1.2%	0.6%	0.8%
H1 24/25	3.5%	1.9%	1.9%

Fig 3: Average Local Housing Allowance (LHA) shortfalls per month by number of bedrooms

Nation	1 Bed	2 Bed	3 Bed
GB	£336.74	£326.14	£485.78

Fig 1: Affordable 1-3 bed listings across Great Britain based on the LHA rate.

Heatmap of Great Britain showing the proportion of PRS properties in a Broad Rental Market Area (BRMA) that are affordable based on April 2024 LHA rates & Zoopla listings between April – Oct 2024.

BRMA	1-3 Bed % below LHA
Aberdeen and Shire	14.20%
Argyll and Bute	17.50%
Ashford	2.10%
Aylesbury	2.20%
Ayrshire	5.50%
Barnsley	1.00%
Barrow-in-Furness	10.10%
Basingstoke	4.40%
Bath	5.00%
Bedford	3.80%
Birmingham	3.40%
Black Country	1.60%
Blackwater Valley	2.80%
Blaenau Gwent	0.00%
Bolton and Bury	0.60%
Bournemouth	1.10%
Bradford & South Dales	4.40%
Brecon & Radnor	0.00%
Bridgend	1.00%
Brighton and Hove	3.30%

BRMA	1-3 Bed % below LHA
Bristol	6.90%
Bury St Edmunds	3.60%
Caerphilly	0.40%
Cambridge	8.10%
Canterbury	3.20%
Cardiff	1.70%
Carmarthenshire	0.80%
Central Greater Manchester	3.10%
Central Lancs	1.10%
Central London	0.10%
Central Norfolk & Norwich	1.50%
Ceredigion	0.50%
Chelmsford	2.40%
Cheltenham	3.50%
Cherwell Valley	4.80%
Chesterfield	1.90%
Chichester	4.30%
Chilterns	3.00%
Colchester	2.20%
Coventry	4.60%
Crawley & Reigate	3.10%
Darlington	1.10%
Derby	1.50%
Doncaster	2.30%
Dover-Shepway	0.50%
Dumfries and Galloway	2.80%
Dundee and Angus	8.70%
Durham	3.70%
East Cheshire	3.30%

BRMA	1-3 Bed % below LHA
East Dunbartonshire	7.50%
East Lancs	4.70%
East Thames Valley	1.80%
Eastbourne	2.10%
Eastern Staffordshire	1.60%
Exeter	8.30%
Fife	10.70%
Flintshire	0.00%
Forth Valley	4.90%
Fylde Coast	4.40%
Gloucester	4.40%
Grantham & Newark	2.40%
Greater Glasgow	10.50%
Greater Liverpool	2.10%
Grimsby	1.70%
Guildford	4.80%
Halifax	0.30%
Harlow & Stortford	3.10%
Harrogate	3.60%
Herefordshire	3.30%
High Weald	5.00%
Highland and Islands	12.50%
Hull & East Riding	1.00%
Huntingdon	3.10%
Inner East London	0.80%
Inner North London	3.80%
Inner South East London	3.00%
Inner South West London	2.00%
Inner West London	1.80%

BRMA	1-3 Bed % below LHA
Ipswich	4.30%
Isle of Wight	0.50%
Kendal	7.50%
Kernow West	2.50%
Kings Lynn	4.50%
Kirklees	2.20%
Lancaster	2.20%
Leeds	5.90%
Leicester	2.30%
Lincoln	10.00%
Lincolnshire Fens	6.90%
Lothian	4.00%
Lowestoft & Great Yarmouth	0.40%
Luton	1.80%
Maidstone	2.10%
Medway & Swale	1.10%
Mendip	7.90%
Merthyr Cynon	1.50%
Mid & East Devon	4.30%
Mid & West Dorset	3.40%
Mid Staffs	2.70%
Milton Keynes	2.40%
Monmouthshire	0.00%
Neath Port Talbot	1.30%
Newbury	2.60%
Newport	0.70%
North Cheshire	1.10%
North Clwyd	0.60%

BRMA	1-3 Bed % below LHA
North Cornwall & Devon Borders	1.80%
North Cumbria	3.00%
North Devon	5.90%
North Lanarkshire	5.70%
North Nottingham	1.60%
North Powys	2.60%
North West Kent	0.90%
North West London	1.00%
North West Wales	2.90%
Northampton	1.60%
Northants Central	1.00%
Northumberland	1.40%
Nottingham	2.30%
Oldham & Rochdale	0.80%
Outer East London	1.10%
Outer North East London	1.00%
Outer North London	1.40%
Outer South East London	2.30%
Outer South London	0.60%
Outer South West London	2.10%
Outer West London	2.50%
Oxford	4.60%
Peaks & Dales	3.00%
Pembrokeshire	0.40%
Perth and Kinross	4.70%
Peterborough	1.90%
Plymouth	3.80%
Portsmouth	2.40%

BRMA	1-3 Bed % below LHA
Reading	1.80%
Renfrewshire/ Inverclyde	2.30%
Richmond & Hambleton	1.10%
Rotherham	2.00%
Rugby & East	5.30%
Salisbury	3.40%
Scarborough	3.50%
Scottish Borders	9.60%
Scunthorpe	6.00%
Sheffield	2.90%
Shropshire	3.00%
Solihull	3.50%
South Cheshire	3.10%
South Devon	2.50%
South East Herts	1.50%
South Gwynedd	0.00%
South Lanarkshire	7.30%
South West Essex	0.50%
South West Herts	3.20%
Southampton	2.40%
Southend	0.60%
Southern Greater Manchester	1.20%
Southport	2.40%
St Helens	1.60%
Staffordshire North	1.20%
Stevenage & North Herts	2.10%
Sunderland	10.00%
Sussex East	0.70%
Swansea	1.10%

BRMA	1-3 Bed % below LHA
Swindon	1.90%
Taff Rhondda	0.70%
Tameside & Glossop	0.80%
Taunton & West Somerset	2.90%
Teesside	8.90%
Thanet	1.80%
Torfaen	2.60%
Tyneside	5.10%
Vale of Glamorgan	0.30%
Wakefield	6.90%
Walton	1.30%
Warwickshire South	7.10%
West Cheshire	5.50%
West Cumbria	9.70%
West Dunbartonshire	7.50%
West Lothian	0.70%
West Pennine	2.20%
West Wiltshire	2.90%
Weston-S-Mare	1.60%
Wigan	0.60%
Winchester	8.50%
Wirral	2.90%
Wolds and Coast	4.90%
Worcester North	2.90%
Worcester South	2.60%
Worthing	3.50%
Wrexham	0.60%
Yeovil	1.80%
York	9.40%

Crisis head office

50-52 Commercial Street

London E1 6LT

Tel: 0300 636 1967

www.crisis.org.uk

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