

# Access denied: *Reducing the barriers for Disabled people when accessing council housing and homelessness services*

June 2025



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# Ombudsman's Foreword

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Everyone accepts England has a housing crisis.

Rocketing numbers of people are affected by it, and increasingly people who would not have expected to be impacted, until very recently. For example, dual income families in full time work are now facing problems accessing housing which they may not have done 20 years ago.

But housing for Disabled people is an often-overlooked part of the wider housing problem.

Disabled people have always experienced additional barriers to finding a safe, secure and suitable place to call home. However, our casework shows those barriers are sometimes more difficult to overcome than they should be.

In the complaints we investigate about council housing support services, we have seen Disabled people suffering additional injustice simply because of their disability. They are being dealt a bad hand when the cards are already stacked against them.

We are highlighting these injustices through the stories of three fictional people: Adam, Jane and Karim.



They each follow a journey through the main areas of councils' duties in relation to housing:

- > Helping people who are at risk of becoming – or have become – homeless
- > Managing applications for and allocating council housing
- > Helping to adapt properties for Disabled people

These three stories are formed from multiple investigations. But by stitching them into three narratives, it helps to highlight the numerous touch points where things can go wrong. Individuals complaining to us are unlikely to have experienced problems spanning the whole housing system. But over a longer period, it is sadly possible that a Disabled person could suffer injustice at every part of the journey.

I want to stress this report aims to be constructive. We know the housing crisis is a national issue requiring national solutions. Councils are failing in their duties to homeless people across the country, and in increasing numbers, because they cannot secure enough housing. The evidence from councils is that finding affordable properties that are adapted, or adaptable, for the needs of Disabled people is harder still. One council told us finding accommodation to meet the needs of a Disabled child was “[an impossible task](#)”.

However, while our stories highlight the local impact of national problems, some of the injustice is avoidable. The good practice we offer for councils is practical and achievable. Often this comes down to councils upholding good administrative practice – in other words, getting the basics right. By doing this they can minimise the injustice Disabled people already experience accessing housing.

By launching this report, we hope to influence the way councils think about housing support for Disabled people by encouraging senior officers and politicians to give it the prominence and scrutiny it deserves. To help them, this report concludes with a selection of questions they can consider when reflecting on the performance of their services.

This report will be accompanied by a series of guides for housing officers doing the work on cases. These will provide more detailed learning, helping to ensure the day-to-day decisions they make have the best possible impact for Disabled people..

This report alone cannot even the odds for Disabled people in accessing housing. But by throwing the spotlight on the injustices we uncover, I hope we can add weight to the call to make things much fairer.

*“We have seen Disabled people suffering additional injustice simply because of their disability. They are being dealt a bad hand when the cards are already stacked against them”*

**Amerdeep Somal**  
**Local Government and**  
**Social Care Ombudsman**

**June 2025**

# What others are saying

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The Levelling up, Housing and Communities committee held an [enquiry into housing for Disabled people](#), which reported in May 2024. It found that: “...*too often too many disabled people are failed by the Government’s current housing policy. It is intolerable that many disabled people are living in unsuitable accommodation for years without hope*”.

The scale of the problem has been highlighted in numerous studies. Almost a quarter of all Disabled people in the UK live in social housing, compared to [7.9% of non-disabled people](#). And [1 in 5 Disabled people in social housing live in unsuitable accommodation](#).

The committee’s report makes several recommendations to Government to improve Disabled people’s access to housing, which we welcome. These include requiring local authorities to consider the needs of Disabled people and assess local need when planning for housing in local plans and increasing the upper limit of £30,000 for Disabled Facilities Grants (DFGs). But it said: “*ultimately, the key to tackling England’s housing crisis is to build more homes – including 90,000 social rent homes per year, and more accessible homes*”.

## Complaints to us

We do not record which of our complaints are from Disabled people. But in the three main housing areas covered in this report, we have seen significant increases in the last three years.

In 2022/23, we received 1,376 complaints about homelessness, housing allocations, and Disabled Facilities Grants. By 2024/25, we received 2,475 complaints. This is a growth of 80%.

In 2022/23, we investigated 418 cases and upheld 331 (79%) of them. By 2024/25, we investigated 533 cases and upheld 460 (86%) of them.

## A note on language

We recognise that Disabled people are not a uniform group. They are individuals whose housing needs and experiences vary depending on the nature of their disability, their background, and wider circumstances.

In this report we have tried to use language underpinning the Social Model of Disability, which is used by most organisations working with Disabled people. The model emphasises that people are disabled because of barriers put up by society, as opposed to any impairments or differences they may have. Usually a capital ‘D’ is used for Disabled in this context.

# Adam's story – getting help when homeless

## Meet Adam

Adam has severe and enduring mental health conditions, and has spent time in hospital because of his mental health. He has been diagnosed with Post-Traumatic Stress Disorder, anxiety disorder and has psychotic symptoms. He also has a condition which can cause some mobility issues.

Adam had been living at a hostel, when he was admitted to hospital. Upon discharge, he was given a two-day NHS funded placement at a Bed and Breakfast, and he applied to the council as homeless. After the short stay in Bed and Breakfast, Adam went to live with his mother. But this was intended only as a temporary solution because his mother had a heart condition and could not provide the level of support he needed.

## The barriers Adam faced

### Inadequate assessment of his needs (Case reference: 23 003 461)

The council provided Adam with interim accommodation in a hostel with shared facilities. It assessed his housing needs, and said he needed a room in a shared house or a one-bedroom property.

But the council's assessment of Adam's needs did not consider properly his mental health conditions. Had it done so, it would have decided that Adam needed self-contained accommodation, not the shared accommodation he found himself in.

### Delay reviewing how suitable his temporary accommodation was (Case reference: 23 010 082)

Adam's mother had to raise concerns about the safety of his shared hostel with the council. She said Adam was nearly attacked by another resident, and this led to a psychotic breakdown.

The council carried out a review of whether Adam's temporary accommodation was suitable, and decided it was not. But sadly for Adam, the council took nearly seven months to do this. It should have taken up to eight weeks, if the council had followed the timescales set out in law.

The council said it had a backlog of requests. But the impact on Adam was that he had to live in unsafe accommodation longer than he should have because the council took longer to start looking for alternative accommodation that was suitable for him.



## Not having his temporary accommodation adapted

(Case reference: 21 015 013)

Eventually Adam was re-housed in alternative temporary accommodation that was suitable. However, over time his needs changed and his physical condition meant he became a full-time wheelchair user.

The accommodation had a step up to the front door, and he sometimes fell trying to get in. The council accepted the accommodation was now unsuitable but did not offer an alternative.

Councils sometimes refrain from adapting temporary accommodation, simply because it is not permanent. But given the scarcity of suitable accommodation for Disabled people, it could be someone's home for years. Providing a temporary ramp would have made a huge difference to Adam's quality of life.

## Not being told what was happening

(Case reference: 23 003 461)

All through Adam's journey, the communication he received from the council was poor. This heaped further stress onto what was already a stressful time in his life.

For example, a few months before he moved from the hostel to his temporary accommodation, Adam's mother had declined an offer of a commercial hotel for him. The council should have got in touch with Adam to better understand his needs and wishes.

The fact it didn't, left Adam with the uncertainty that he may have moved sooner from the hostel, which was impacting his mental health, if the council had been more proactive.

## Advice for councils – getting the basics right

Being homeless is stressful and challenging. However, the Public Sector Equality Duty requires that this should not be any more difficult for Disabled people than it is for anyone else.

Councils can improve Disabled people's experiences, and avoid adding to the injustice caused by the shortage of suitable housing, by:

- making thorough and accurate assessments of people's housing needs so offers of accommodation are suitable
- accepting duties promptly and telling people about their statutory review rights as they arise
- completing reviews on time to prevent further injustice and giving applicants access to their statutory rights
- considering whether temporary aids and adaptations, when a Disabled applicant is in unsuitable temporary accommodation, can limit the extent of the injustice caused and improve the day-to-day life of the applicant
- communicating effectively with applicants to help manage expectations and prevent avoidable frustration
- working together with other services, and other councils, to share information and ensure the needs of the Disabled person are addressed collaboratively

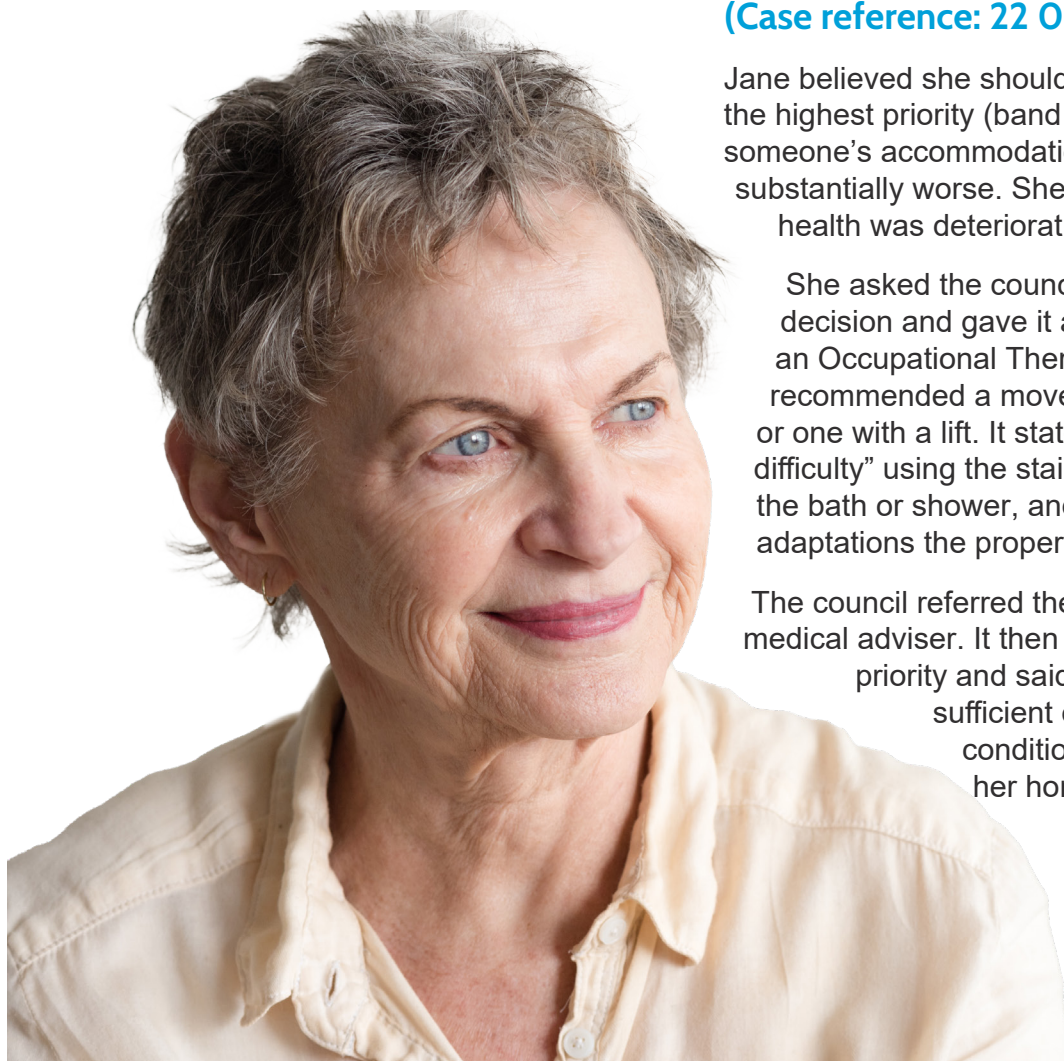
# Jane's story – applying to the housing register

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## Meet Jane

Jane has a medical condition which affects her mobility. She uses a walking stick and sometimes a wheelchair. She lives in a third floor flat with no lift.

Jane applied to join her council's housing register. Her current home was affecting her mental health because she started to struggle to get up the stairs – causing her to sometimes spend long periods indoors or even stay with friends away from the home.



## The barriers Jane faced

### Delay registering her initial housing application

(Case reference: 22 007 825)

The council took around four months to assess Jane's application. We expect councils to carry out assessments within eight weeks. It accepted Jane onto its housing register, awarding her the second highest level of priority on its banding scheme, on the grounds of her medical condition.

### Incorrect medical assessment

(Case reference: 22 014 655)

Jane believed she should have been awarded the highest priority (band A), given when someone's accommodation makes their condition substantially worse. She believed her mental health was deteriorating living in the property.

She asked the council to review its banding decision and gave it an assessment from an Occupational Therapist (OT). This report recommended a move to a ground floor flat or one with a lift. It stated she had "extreme difficulty" using the stairs, could not access the bath or shower, and even with major adaptations the property could not be suitable.

The council referred the information to its medical adviser. It then upheld its decision on priority and said Jane did not provide sufficient evidence that her condition was made worse by her home.



However, the council had not explained why it preferred its medical adviser's opinion over the OT's. It should not have simply adopted the opinion of a third-party medical adviser. There was also another significant delay.

### **Years in unsuitable accommodation** **(Case reference: 22 004 110 )**

The council eventually awarded Jane priority band A while it looked for a suitable property. Band A applicants have an urgent need to move and should not be left on that band indefinitely.

However, Jane spent four years in the same home. Over that time, she made bids on properties and the council offered her seven. But five of those were unsuitable because they were not wheelchair accessible, and she did not get to view the other two.

The council said it had very few wheelchair accessible properties available during the period. The council should have reviewed Jane's case every six months. It accepted it did not do this.

The impact of remaining in unsuitable accommodation for so long limited Jane's independence and had a significant impact on her physical health and emotional wellbeing.

### **Advice for councils – getting the basics right**

In the absence of sufficient housing stock to meet needs, councils must make sure the limited stock they do have is allocated fairly. A Disabled person, probably already facing a longer wait for suitable housing than a non-disabled applicant, should not be further disadvantaged because of their disability.

Good administration of housing allocations means:

- making prompt and accurate assessments of applications for social housing and associated medical assessments
- carrying out reviews promptly, and giving reasoned decisions which reference the relevant parts of the allocations scheme
- making accountable decisions about medical priority which do not simply adopt the opinion of a third party adviser, but reflect all the evidence and the allocations scheme
- applying the allocations scheme to individual cases fairly and accurately and avoiding blanket assertions of what the policy says without direct reference to those policies
- ensuring housing and social services can work together to identify housing needs and share information

# Karim's story – trying to adapt a home

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## Meet Karim

Karim is a council tenant and uses a wheelchair. He lives with his wife, who helps provide support to him, and his two daughters who cannot walk unaided.

Karim wanted more independence to prepare meals for his family and asked for a Disabled Facilities Grant to adapt their kitchen to make it wheelchair accessible.

## The barriers Karim faced

### Beset by avoidable delays

**(Case reference: 22 014 959)**

When asked, however, the county council took six months too long to get an occupational therapist (OT) to assess the family's situation. The surveyor chosen for the project also took a long time to draw up a schedule of works and get quotes from contractors. And Karim's district council, who was responsible for the project, added another six months to the works by letting the case drift.

In the end, it took a year and nine months to complete the adaptations to the kitchen, including six months where Karim could not use the kitchen safely at all. To cap it all off, the local council kept Karim in the dark on progress for nearly a year of that time, despite Karim, and even the county council on his behalf, chasing it for updates.

### Dispute over costs

**(Case reference: 23 000 219)**

Part of the delay in getting the adaptation complete was also because the council did not properly record the extent of the works required before obtaining quotes from contractors. This led to a dispute over certain parts of the work – particularly whether the oven would be moved to eye level to allow Karim to use it.

In complex cases, the £30,000 statutory limit on DFGs often isn't enough to meet the costs of the adaptations required, and this pressure does not help councils in meeting their duties to deliver adaptations to meet the needs of Disabled people.



## Adaptations for children (Case reference: 22 014 883)

Later, Karim asked for the adaptations to his home to be extended by a DFG to support how his daughters moved around the home. He asked for it to fund underfloor heating because they crawled to get around. He also asked for lift access to a cellar so the children could use the extra space with their walking frames, as space was limited on the ground floor.

The council decided there was no need to use the cellar and that a DFG could not be used for underfloor heating. However, it had used old occupational therapy (OT) assessments when doing so. It also had not properly taken into account the developmental needs of the children and their progress towards maximum independence or sought the views of the rest of the family, as the guidance says it should.

### Advice for councils – getting the basics right

DFGs are complicated, requiring multiple council services to be involved (from different councils in two-tier areas), third party contractors, and sometimes landlords. And with factors outside councils' control already causing injustice, getting the basics right is all the more important.

On DFGs, this means:

- ensuring robust procedures set out expectations for all services involved in delivering DFGs, including timescales, to avoid delay
- communicating clearly and effectively with applicants
- keeping accurate and detailed records, particularly of the agreed works
- ensuring the completed works meet the assessed needs
- having regard to the additional guidance on DFGs for children

# Key learning

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We want senior officers and politicians in councils to give housing for Disabled people the prominence and scrutiny it deserves.

The top five learning points for councils from our investigations about Disabled people accessing housing are:

1

**Plan strategically** to meet the needs of Disabled people when planning for housing in local plans

2

In **policy and practice** – be prompt, be accurate and keep good records, particularly on assessments and reviews

3

Allocate housing fairly by **properly considering individual circumstances** – don't just make blanket policy decisions

4

**Consider aids and adaptations to unsuitable temporary accommodation**, which could make a huge difference to someone's quality of life

5

**Collaborate** well with other services – such as your welfare, benefits and social care departments, as well as other councils when someone is placed out of area

# Questions for councillors and leading officers

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These questions can help both elected members and leading council officers, to ensure their services receive proper and effective scrutiny and are accountable to local people:

1. How does your council identify the unmet housing needs of Disabled people in its area when planning for housing development in the Local Plan?
2. Does your council require a proportion of new-build homes meet an accessible standard? If not, why not?
3. What training or guidance does your council provide its officers on carrying out housing needs assessments and identifying what will be necessary for any accommodation to be suitable?
4. How many homeless applicants are in unsuitable temporary accommodation?
5. How long do applicants in unsuitable temporary accommodation wait to move, on average? Is this longer for applicants with disabilities?
6. Does your council have a register of the accessible housing in its own stock (where relevant) and/or keep track of adaptations to properties owned by Registered Providers of Social Housing?
7. What is the average time taken to process and assess an application for social housing? Is this longer for applicants indicating they need to move because of a Disability or medical need?
8. How does your council ensure oversight of any third party medical advisers?
9. Does your council tell its own tenants that they can apply for a DFG?
10. Does your council provide information to applicants about the DFG process, including a single point of contact?
11. How does your council help applicants for DFGs understand the means-test?
12. How long, from initial request to completion of works, have DFG cases taken in the last six months? How does this compare to the timescales in government guidance?

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