# Croydon resident’s plea for reform highlights flaws in social housing system amid long waiting times



Harlie Swann’s story is a poignant illustration of the deep-rooted challenges facing social housing allocation in Croydon. At 30, Swann has spent her entire adult life in temporary accommodation, enduring an ongoing 15-year battle for a permanent home. Her frustration reached a peak earlier this year when a sudden message from Croydon Council indicated she had been shortlisted for a property, only for that hope to be swiftly dashed. The housing officer later informed her she was no longer on the shortlist, leaving Swann feeling the system was more a matter of chance than fairness.

Swann’s experience is a stark reminder of the human impact behind the borough’s persistent housing crisis. She has moved repeatedly across Croydon, Sutton, and Lambeth, with her children—aged nine and three—never having a stable home. Her older son, who is receiving therapy for ADHD, has expressed the distress of not being able to settle or make their temporary accommodations feel like home. Swann highlights the mental health toll that this instability has exacted on her family, describing ongoing issues with mould and faulty boilers in her present temporary residence.

Croydon Council operates a housing allocation system called Croydon Choice, launched in 2017 as a choice-based lettings scheme intended to offer residents greater control over their housing options through bidding on available properties online. Applicants are placed into one of three priority bands, with Band 1 reserved for those with the most urgent needs, based on factors such as overcrowding, medical conditions, and homelessness risk. However, extended time in temporary accommodation does not inherently increase one’s priority band, leaving some, like Swann, trapped in a revolving door of temporary housing despite pressing needs.

The council’s official figures reveal a sobering context: over 3,600 households currently reside in temporary accommodation, while more than 8,600 are on the waiting list for social housing. The average waiting time is around eight to nine years depending on property size. Croydon Council itself recognises the severe shortage of affordable homes, with around 400 new homelessness applications monthly but only a limited turnover of council homes. Thus, the reality is that supply falls dramatically short of demand, accounting for the prolonged waits and uncertainty faced by residents.

In response to Swann’s calls for reform, the council emphasises its commitment to preventing homelessness and supporting applicants but acknowledges the constraints imposed by the housing shortage. It continues to assist residents by exploring alternative housing options, including private rentals and affordable homeownership schemes, acknowledging these as necessary in the current climate.

Swann’s petition for a complete overhaul of the bidding system advocates for a process that prioritises applicants based on comprehensive criteria including length of wait, family size, economic need, and health conditions, rather than relying on a system she perceives as random. The petition demands transparency and regular communication from the council to build trust and reduce the anxiety that arises from the current opaque and prolonged process.

Her case underscores a broader debate on the efficacy and fairness of choice-based lettings systems in contexts of extreme housing scarcity. While designed to be transparent and community-focused, these systems can inadvertently perpetuate inequality when supply is insufficient. Experts and housing advocates often argue that without an increase in stock and tailored prioritisation mechanisms to address complex social vulnerabilities, bidding systems alone cannot resolve issues faced by long-term temporary accommodation residents.

Croydon’s housing allocation scheme mirrors similar frameworks used in many boroughs, with the intent to balance fairness and need through structured bands and bidding. Yet, the lived experiences of people like Swann highlight how administrative structures and scarce resources collide to create persistent hardship. The council’s public statements and schemes show an awareness of the challenge but also the limits imposed by broader systemic issues such as funding, property availability, and the demand for social housing across London.

Swann’s story draws urgent attention to the human cost of housing scarcity and calls for innovation in how boroughs prioritise social housing applicants. Ensuring stable housing for families with complex needs is not only a matter of fairness but essential for child development, mental health, and community well-being. Swann's campaign seeks to place these considerations at the heart of Croydon's approach to social housing, demanding that housing allocation be more than just a lottery.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[4]](https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme)
* Paragraph 2 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[2]](https://www.croydon.gov.uk/housing/find-home/finding-your-own-rented-property)
* Paragraph 3 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[3]](https://news.croydon.gov.uk/5778-2/), [[4]](https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme)
* Paragraph 4 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[2]](https://www.croydon.gov.uk/housing/find-home/finding-your-own-rented-property)
* Paragraph 5 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[2]](https://www.croydon.gov.uk/housing/find-home/finding-your-own-rented-property)
* Paragraph 6 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[3]](https://news.croydon.gov.uk/5778-2/), [[4]](https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme)
* Paragraph 7 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[2]](https://www.croydon.gov.uk/housing/find-home/finding-your-own-rented-property)
* Paragraph 8 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[3]](https://news.croydon.gov.uk/5778-2/), [[6]](https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme)
* Paragraph 9 – [[1]](https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567), [[4]](https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme)

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## Bibliography

1. <https://www.mylondon.news/news/south-london-news/croydon-council-housing-bidding-system-32590567> - Please view link - unable to able to access data
2. <https://www.croydon.gov.uk/housing/find-home/finding-your-own-rented-property> - Croydon Council acknowledges a significant shortage of council and housing association homes in the borough, leading to a waiting list exceeding 8,600 households. The average waiting times are 8 years for a 2-bedroom property, 9 years for a 3-bedroom property, and 8 years for a 4+ bedroom property. Due to this scarcity, residents are encouraged to consider private renting as an alternative, with guidance provided for those on benefits or low income. The council also offers information on affordable home ownership options and resources to assist in finding suitable private rented properties.
3. <https://news.croydon.gov.uk/5778-2/> - In May 2017, Croydon Council introduced the 'Croydon Choice' system, a choice-based lettings scheme designed to provide eligible residents with greater autonomy over their housing choices. This system allows applicants to view available properties online and place bids on those they are interested in, with properties advertised for a minimum of three days. Priority is given based on the applicant's housing need, as assessed by the council. The initiative aims to make the allocation process more transparent and responsive to the needs of the community.
4. <https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme> - Croydon Council's Housing Allocations Scheme outlines the criteria and processes for allocating social housing within the borough. The scheme categorises applicants into three priority bands: Band 1 for those with the most urgent housing needs, Band 2 for those with increased priority due to specific circumstances, and Band 3 for lower priority applications. The council's approach aims to ensure that housing resources are distributed fairly and based on the severity of applicants' needs, with the 'Croydon Choice' system facilitating a more transparent allocation process.
5. <https://www.croydon.gov.uk/housing/find-home/apply-council-or-housing-association-home/join-housing-register> - To apply for a council or housing association home in Croydon, residents must join the housing register, which is the waiting list for social housing. Eligibility criteria include being aged 18 or over, having a low income that prevents private renting or buying, and being a resident of Croydon for over six years. Applicants are assessed and placed into one of three priority bands, with Band 1 reserved for those in the most urgent housing need. The application process involves creating an account, completing eligibility questions, and submitting supporting evidence.
6. <https://www.croydon.gov.uk/housing/find-home/croydon-housing-allocations-scheme> - Croydon Council's Housing Allocations Scheme provides a detailed explanation of how social housing is allocated within the borough. The scheme outlines the criteria for eligibility, the prioritisation of applicants based on housing need, and the processes involved in the allocation of properties. It aims to ensure a fair and transparent system for distributing social housing resources, with applicants placed into priority bands according to their circumstances. The scheme also includes information on the 'Croydon Choice' system, a choice-based lettings scheme that allows applicants to bid for available properties.
7. <https://www.croydon.gov.uk/housing/find-home/apply-council-or-housing-association-home/check-if-youre-eligible> - Croydon Council outlines the eligibility criteria for joining the housing register, which is essential for applying for a council or housing association home. To be eligible, applicants must be aged 18 or over, have a low income that prevents private renting or buying, and have been a resident of Croydon for over six years. The council specifies that applicants must not be listed on another council’s housing register, must not be behind on rent or council tax payments, and must not be under immigration controls. The eligibility assessment also considers whether applicants can afford to rent or buy an entry-level home privately.