Milton Keynes City Council

Annual Lettings Report 2025-2026.

Milton Keynes City Council Annual Lettings Performance Report 2025/2026

Introduction

This annual letting report sets out how council homes in Milton Keynes have been allocated during the reporting period, in line with the Council's Housing Allocations Scheme. It provides an overview of permanent lettings made through the Housing Register, alongside Mutual Exchange activity, and highlights how available homes have been used to meet identified housing need across the city.

The Housing Allocations Scheme sets out how the Council prioritises and allocates social housing, ensuring that homes are allocated fairly and transparently to households with the greatest need. With demand for council housing continuing to exceed supply, it is essential that every letting supports the effective use of housing stock and contributes to meeting local housing pressures, including homelessness, overcrowding, and medical or welfare needs.

Most council homes are let through the Housing Register, where applicants are assessed in accordance with the Allocations Scheme and placed into priority groups based on their circumstances. Properties are allocated to eligible applicants who meet the criteria for the home and have the highest priority, ensuring a consistent and needs based approach to allocation while supporting customer choice wherever possible.

The report also includes Mutual Exchange activity, which forms an important part of the Council's approach to making best use of existing homes. Mutual Exchange enables tenants to move to accommodation more suited to their household size or needs and can help address under occupation and overcrowding, in line with the objectives of the Allocations Scheme.

The information presented in this report is drawn from the Council's housing and allocations systems and provides oversight of how lettings activity during the year has aligned with the Housing Allocations Scheme, supported tenant mobility, and contributed to the Council's wider housing objectives.

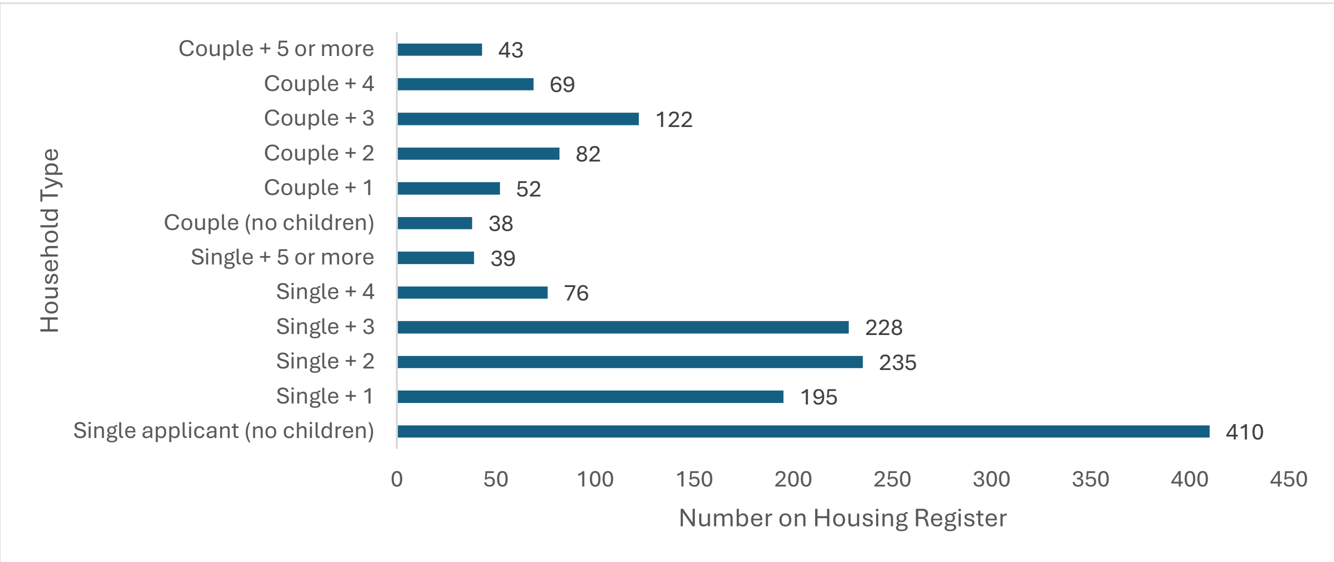
1. Housing Register Demand

Breakdown by bedroom size and Banding priority

	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	6 Bed	Total
Emergency Band	6	0	4	0	1	1	**12**
Band A	17	14	15	8	2	0	**56**
Band B	90	35	189	114	23	1	**452**
Band C	295	302	408	56	3	0	**1064**
Decants	3	1	0	1	0	0	**5**
Total	**411**	**352**	**616**	**180**	**29**	**2**	**1589**

The table above highlights current demand on the Housing Register by assessed bedroom requirement and priority band. Demand remains highest for three-bedroom accommodation and the chart illustrate both the scale of demand and how it is prioritised under the Housing Allocations Scheme.

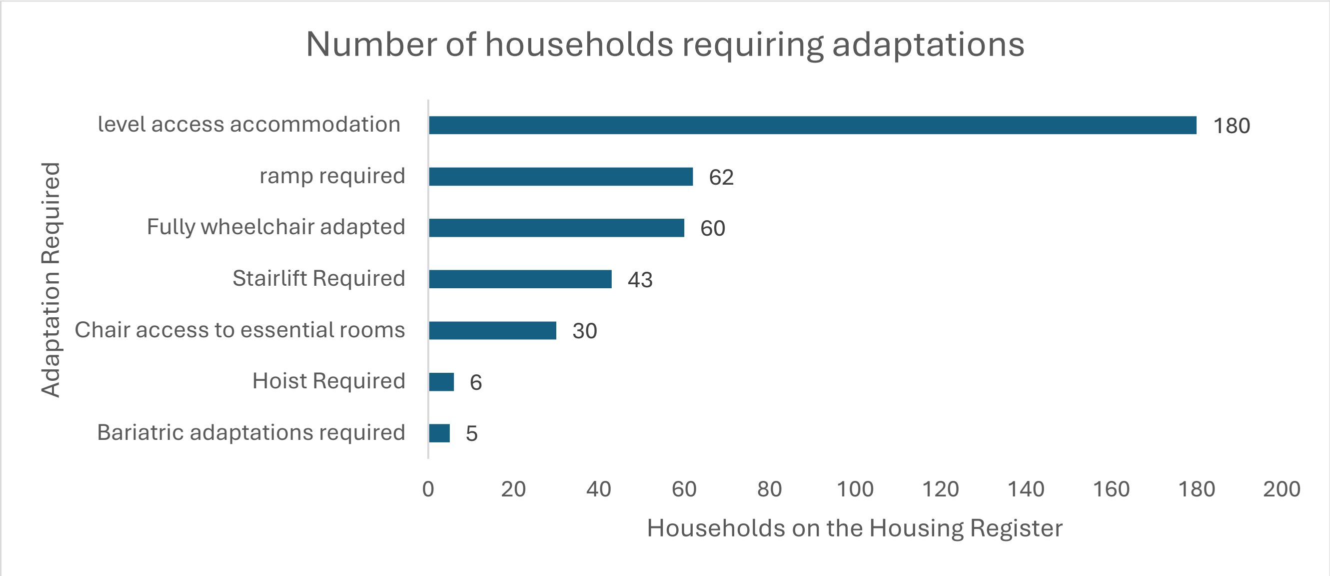
Breakdown by Household Composition



The chart illustrates the composition of households currently on the Housing Register, based on the Applicant/s and the number of additional household members. It shows that the largest group of applicants are single applicant households, particularly those without children.

Demand from couple households is lower overall but increases as household size grows, particularly for larger families with three or more additional household members. This reflects ongoing pressure for larger homes, where supply is more limited and turnover tends to be lower.

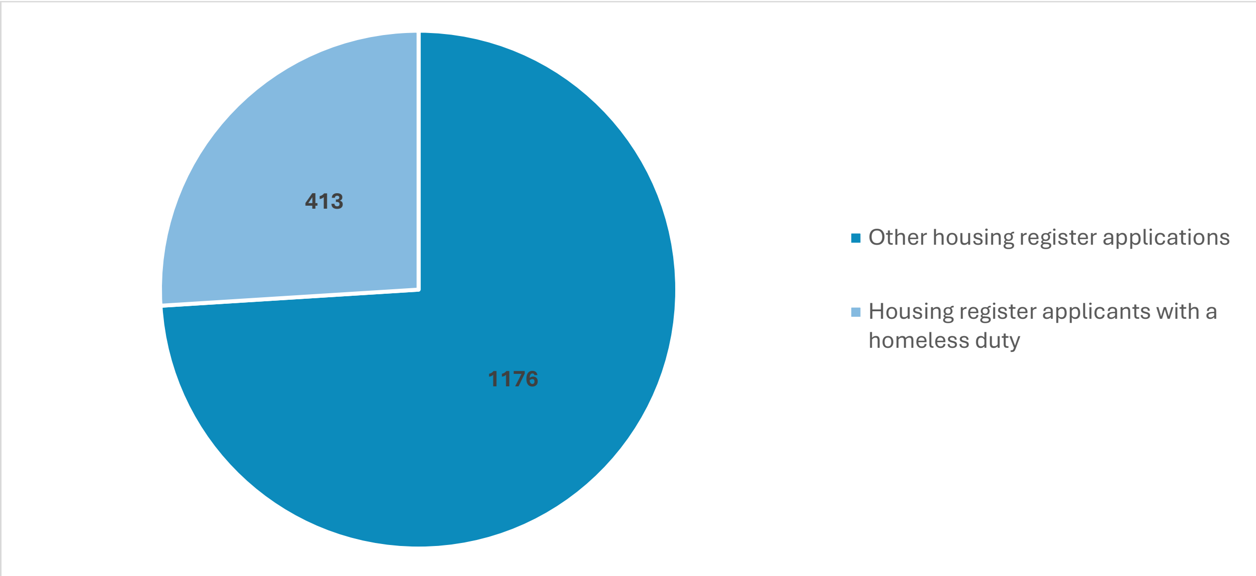
Breakdown by Adaptation Requirements



This chart shows the number of households on the Housing Register with identified adaptation requirements. It highlights demand for a range of adaptations, the figures shown reflect demand pressures for different types of adapted and accessible housing. There is sustained demand for accessible and adapted homes, particularly level access and wheelchair adapted accommodation, highlighting ongoing pressure on specialist housing stock.

Households may have more than one identified medical or adaptation requirement and may therefore appear in more than one category.

Households with a Homeless Duty



As of 31 March 2026, 413 households on the Housing Register were owed a statutory homelessness duty, representing around one quarter of all applicants. This reflects the ongoing pressure on social housing from households experiencing homelessness and helps to contextualise lettings activity during the year. Households owed a homelessness duty are prioritised in line with legislation and the Housing Allocations Scheme

Equality and Monitoring:

To support transparency and equality monitoring, information has been reviewed across key characteristics recorded for applicants on the Housing Register. All data presented in this section is based on the main applicant for each household.

The Housing Register information has been compared with data from the most recent Census for Milton Keynes to provide wider context. This comparison helps show how the profile of households on the Housing Register differs from the overall population of the city.

The Census reflects the general population at a point in time, while the Housing Register represents households actively seeking social housing, so differences are expected. All comparisons are based on information recorded for the main applicant and are used for monitoring and transparency purposes only. Allocation decisions continue to be based on assessed housing need and priority in line with the Housing Allocations Scheme.

Breakdown by Ethnicity Profile

Ethnicity	Total Housing Register - 1589	% of Total (Housing Register)	Total MK Census Data - 287,060	% of Total (MK Census)
Asian, Asian British or Asian Welsh	142	8.93%	35,645	12.41%
Black, Black British, Black Welsh, Caribbean or African	340	21.39%	27,851	9.70%
Mixed or Multiple Ethnic Groups	76	4.78%	11,725	4.08%
White	979	61.61%	206,114	71.80%
Other Ethnic Group	34	2.14%	5,725	1.99%
Prefer not to say	18	1.13%	Not recorded	0%

Overall, the Housing Register shows some differences when compared with the Milton Keynes population. White applicants make up the largest group on the register, but at a lower proportion than in the wider population. Black applicants are proportionally more represented on the Housing Register than in Milton Keynes overall, while Asian applicants are slightly under-represented. Applicants from Mixed and Other ethnic groups are represented at similar levels to census data.

These differences are likely to reflect varying levels of housing need and affordability pressures across communities. Ethnicity data will continue to be monitored to support fair and transparent lettings.

Breakdown by Age Profile

Age	Total Housing Register	% of Total (Housing Register)	Total MK Census Data	% of Total (MK Census)
16-19	24	1.51%	12,736	5.66%
20-24	127	7.99%	14,990	6.67%
25-34	462	29.07%	41,044	18.26%
35-49	679	42.73%	65,600	29.18%
50-64	229	14.42%	50,876	22.63%
65-74	37	2.33%	23,402	10.41%
75-84	21	1.32%	11895	5.29%
85+	10	0.63%	4289	1.90%

Comparing the age of main applicants on the Housing Register with the age profile of the Milton Keynes population highlights how housing need varies across different age groups.

Applicants aged 25 to 49 make up the largest proportion of the Housing Register. In particular, the 35–49 age group is the single largest cohort on the Register, reflecting significant demand from working age households. While this age group also represents a substantial part of the wider Milton Keynes population, its representation on the Housing Register is notably higher.

Younger adults aged 16 to 24 account for a relatively small proportion of Housing Register applicants when compared with their representation in the Census population. This suggests lower levels of recorded housing need among this age group or a greater likelihood of living in shared, family, or non-social housing arrangements.

Applicants aged 50 to 64 continue to represent a meaningful proportion of the Housing Register, broadly reflecting their presence within the wider population. In contrast, those aged 65 and over are under-represented on the Housing Register compared with Census data, potentially indicating lower demand for social housing among older residents or greater access to alternative housing options.

Breakdown by Sex Profile

Sex	Total Housing Register - 1589	% of Total (Housing Register)	Total MK Census Data - 287,060	% of Total (MK Census)
Female	1165	73.32%	145,486	50.68%
Male	417	26.24%	141,574	49.32%
Gender neutral	3	0.19%	Not recorded	0%
Transgender	4	0.25%	Not recorded	0%

The gender profile of applicants on the housing register is based on the main applicant for each application, Information about joint applicants and other household members is not included in this analysis.

Most main applicants are female compared with male main applicants. A small number of applicants identify as gender neutral or transgender. In comparison, Milton Keynes census data shows a broadly even gender split within the general population.

2. Lettings

Breakdown of lets by bedroom size

Bedroom Size	Milton Keynes City Council Stock - 619	Registered Provider Stock - 439	Total Lets - 1058
1 Bed	318	136	454
2 Bed	171	233	404
3 Bed	111	46	157
4 Bed	17	24	41
5 Bed	2	0	2
6 Bed	0	0	0

The pattern of lettings during the year continues to reflect a stronger supply of smaller homes relative to demand, with one- and two-bedroom properties making up over 80% of all lettings, compared to 48% of households on the housing register. In contrast, demand for family sized accommodation significantly exceeds supply. Three-bedroom homes account for almost 39%

of all households on the register but only 15% of lets. This imbalance is even more pronounced for four- and five-bedroom homes, highlighting ongoing challenges in meeting the needs of larger households.

Breakdown of Lets by Banding Priority

Banding Priority	Milton Keynes City Council Stock	Registered Provider Stock	Total Lets - 1058	% of Total Lets
Emergency Band	25	28	53	5.00%
Band A	140	99	239	22.59%
Band B	250	254	504	47.64%
Band C	121	31	152	14.38%
Decants	83	27	110	10.39%

Lettings during the year strongly reflect the council's allocation priorities. Emergency Band and Band A households, who make up just over 4.27% of the housing register, accounted for more than a quarter of all lettings, demonstrating effective prioritisation of urgent and high need cases. Band B demand and supply were broadly balanced. In contrast, Band C households represent 67% of the register but received only 14.58% of lettings, resulting in significantly longer waiting times and highlighting ongoing pressure at the lower priority end of the register.

Lettings by Property Type

Property Type	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	6 Bed
Bungalow	82	30	6	0	0	0
Adapted Bungalow	19	13	2	0	0	0
Flat	244	250	6	0	0	0
Adapted Flat	2	3	0	0	0	0
House	8	94	142	41	2	0
Maisonette	3	10	1	0	0	0
Sheltered Accommodation	96	4	0	0	0	0

Equality and Monitoring:

To support equality monitoring, this section compares the profile of households on the Housing Register with those who received an offer of accommodation during the reporting period. This helps to understand how outcomes differ from overall demand.

The analysis is based on the main applicant for each household and considers key characteristics recorded at the point of application and allocation.

Differences between the Housing Register and lettings outcomes are expected, as allocations are made in line with the Housing Allocations Scheme, considering assessed housing need, banding priority, and the availability of suitable properties.

This comparison is intended to provide transparency and assurance that lettings are being made appropriately, while identifying whether groups are proportionately represented in housing outcomes.

Breakdown of Lettings – Ethnicity Profile

Ethnicity	Total – Lettings (1058)	% of Total by Ethnicity	Total – Housing Register (1589)	% of Total by Ethnicity
Asian, Asian British or Asian Welsh	90	8.50%	142	8.93%
Black, Black British, Black Welsh, Caribbean or African	199	18.81%	340	21.40%
Mixed or Multiple Ethnic Groups	51	4.82%	76	4.79%
White	666	62.95%	979	61.61%
Other Ethnic Group	22	2.08%	34	2.14%
Prefer not to say	30	2.84%	18	1.13%

The monitoring of lettings by ethnicity indicates that outcomes broadly reflect the ethnic profile of the housing register, with no evidence of systematic disadvantage for any ethnic group.

White households represent 61.61% of households on the housing register and accounted for 62.95% of lettings, showing a broadly proportionate outcome in line with overall demand.

Households from Black, Black British, Black Welsh, Caribbean or African backgrounds make up 21.4% of the register and 18.81% of lettings. While slightly underrepresented in lettings, this reflects wider system pressures within the housing register and the operation of the allocations scheme, rather than allocation practice

Similarly, Asian, Asian British or Asian Welsh households account for 8.93% of the register and 8.40% of lettings, demonstrating close alignment between demand and outcomes.

Households identifying as Mixed or Multiple Ethnic Groups represent 4.82% of the register and 4.54% of lettings, indicating proportionate access to housing.

Applicants recorded as Other Ethnic Group make up 2.14% of the register and 2.08% of lettings. Given the small numbers involved, this variation is not considered significant.

Households recorded as "Prefer not to say" account for 1.13% of the register and 2.84% of lettings. This is likely to reflect data completeness rather than any differential treatment within the allocations process.

Overall, the data shows that lettings broadly mirror the ethnic composition of the housing register. Variations between groups are small and are primarily driven by differences in household size, property availability and banding priority, rather than barriers within the allocations system.

Breakdown of Lettings – Age Profile

Age	Total – Lettings (1058)	% of Total by Age	Total – Housing Register (1589)	% of Total by Age
16-19	46	4.34%	24	1.51%
20-24	125	11.81%	127	7.99%
25-34	256	24.20%	462	29.07%
35-49	300	28.36%	679	42.73%
50-64	189	17.87%	229	14.42%
65-74	78	7.37%	37	2.33%
75-84	47	4.45%	21	1.32%
85+	17	1.60%	10	0.63%

Analysis of lettings by age group compared to the housing register shows that outcomes broadly reflect the age profile of applicants, with some variation driven by policy priorities and the availability of specific types of accommodation.
Younger applicants aged 16–19 account for a higher proportion of lettings compared to their representation on the housing register. This reflects the fact that care leavers are awarded Band A priority in line with the allocations scheme, resulting in faster access to housing for this group.
Applicants aged 20–24 are broadly proportionate between the register and lettings, while those aged 25–49 make up a larger share of the housing register than lettings. This reflects wider supply pressures and longer waiting times within the main working age cohorts, rather than differential access to housing.
Households aged 50–64 show a broadly balanced position between the register and lettings.
Applicants aged 65 and over are more highly represented in lettings than on the housing register. This reflects the availability of dedicated sheltered and age restricted accommodation, as well as higher turnover within this part of the housing stock, enabling older applicants to be rehoused more quickly once registered.
Overall, the variations between age groups reflect the operation of the allocations policy, banding priorities, and the availability of specific types of housing, rather than age-related disadvantage within the lettings process.

Breakdown of Lettings – Sex Profile

Sex	Total – Lettings (1058)	% of Total by Sex Profile	Total – Housing Register (1589)	% of Total by Sex Profile
Female	707	66.82%	1165	73.32%
Male	348	32.89%	417	26.24%
Gender neutral	2	0.19%	3	0.19%
Transgender	1	0.10%	4	0.25%

Analysis of the sex profile of main applicants shows that lettings broadly reflect the composition of the housing register, with some variation between groups.
Females as the main applicants make up most of the housing register (73.32%) and account for the majority of lettings (68.82%). While slightly under-represented in lettings relative to their presence on the register, this difference is not considered significant and reflects wider

patterns of demand and turnover within the housing system rather than differential treatment.

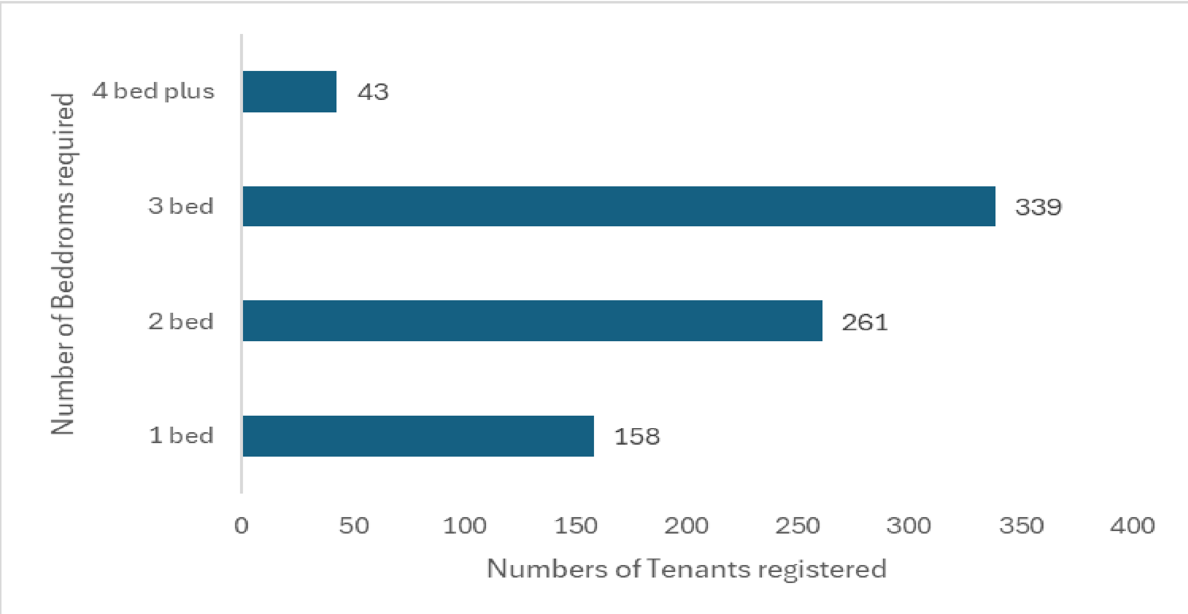
Male applicants represent 26.24% of the housing register and 32.89% of lettings, indicating a slightly higher proportion of lettings relative to their share of the register.

Applicants recorded as gender neutral or transgender represent very small numbers on both the housing register and in lettings. As a result, minor numerical changes can result in noticeable percentage variation, and no conclusions can be drawn from these figures alone.

Overall, there is no evidence to suggest that sex profile influences access to housing. Variations in outcomes reflect the operation of the allocations scheme and wider housing supply and turnover factors, rather than the sex of the main applicant.

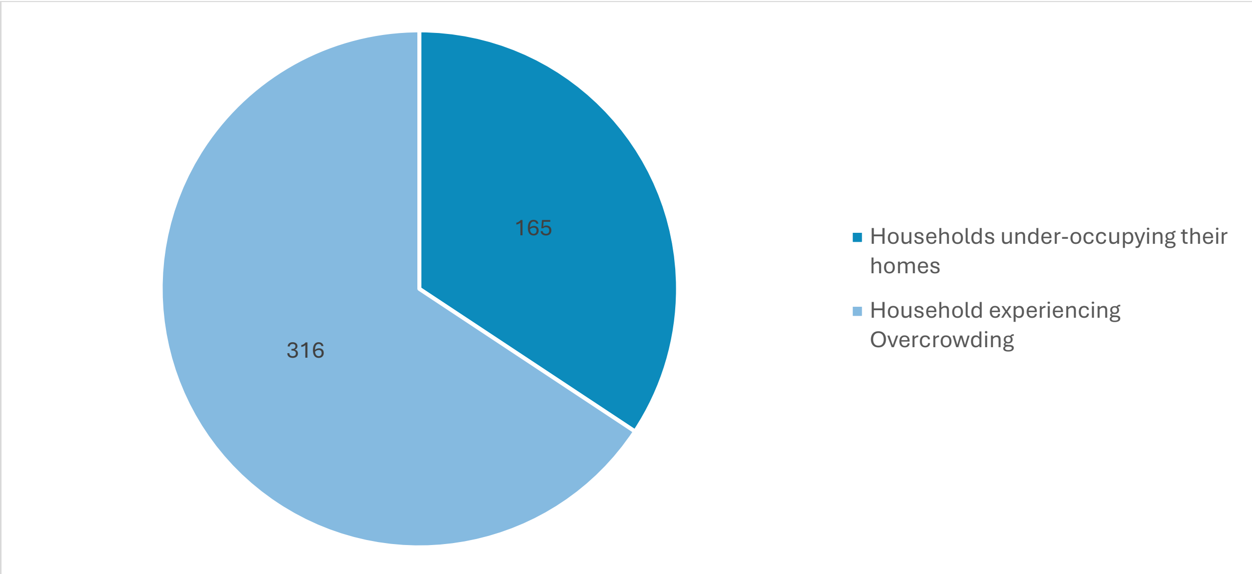
3. Mutual Exchange

During the 2025–26 reporting period (1 April 2025 – 31 March 2026), mutual exchange activity continued to support tenant mobility and more effective use of housing stock. There were 807 Milton Keynes City Council tenants registered on HomeSwapper, with demand by property size as follows:

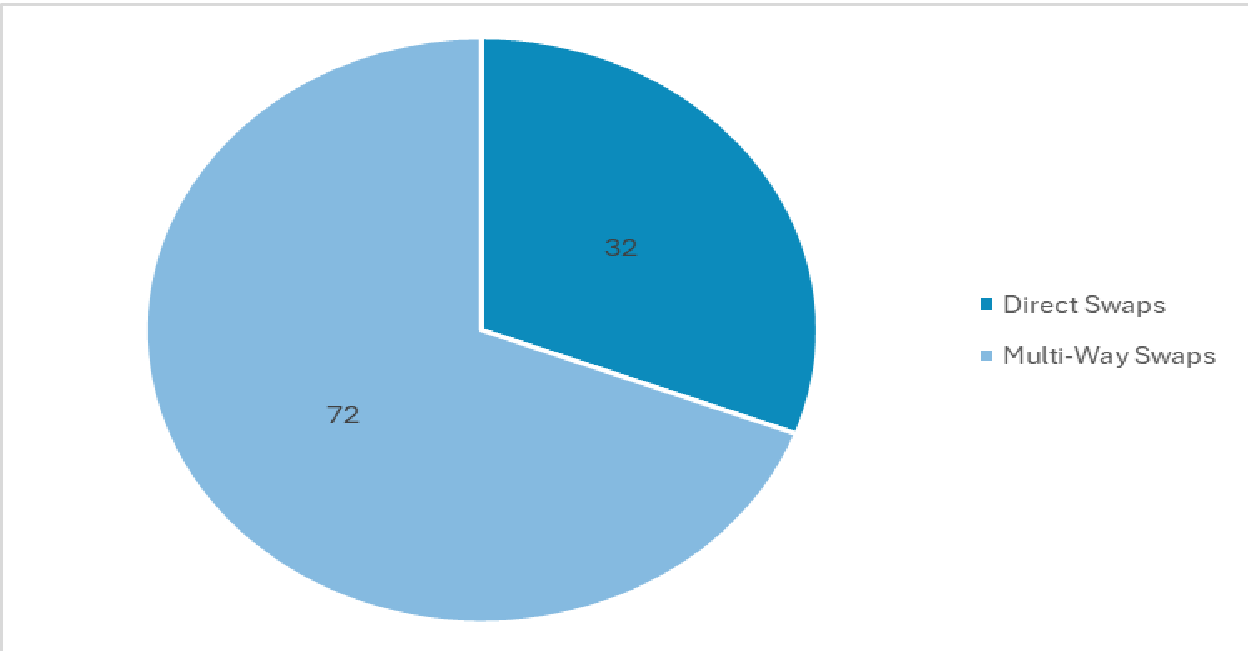


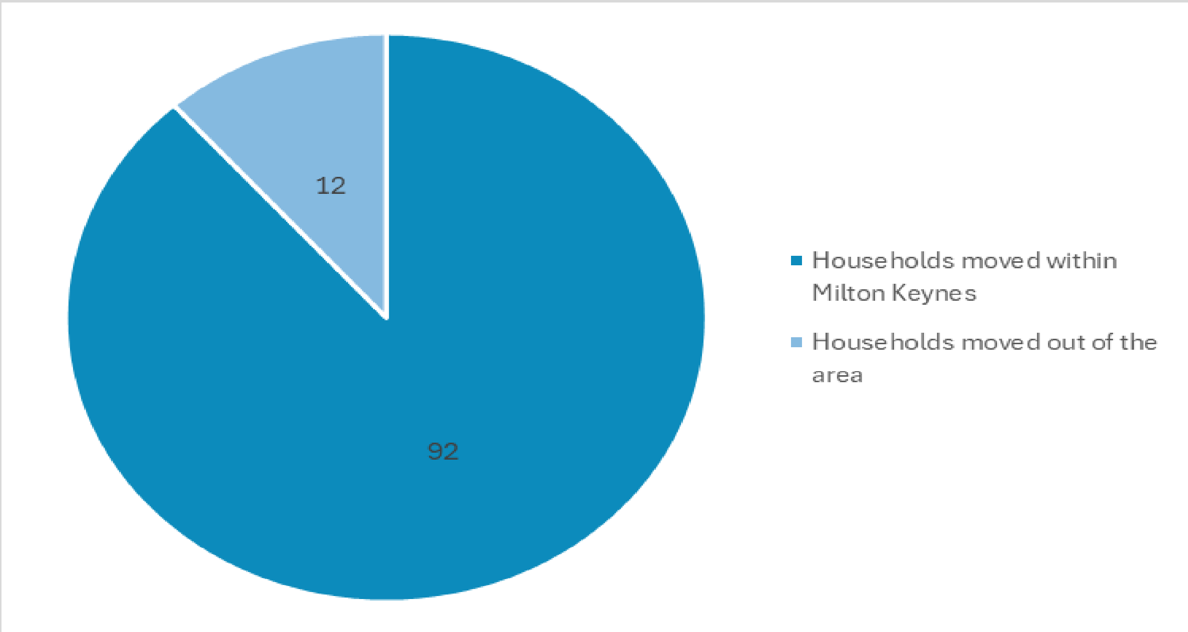
Demand remains highest for family-sized (3-bedroom) accommodation, reflecting the wider demand observed among households on the Housing Register.

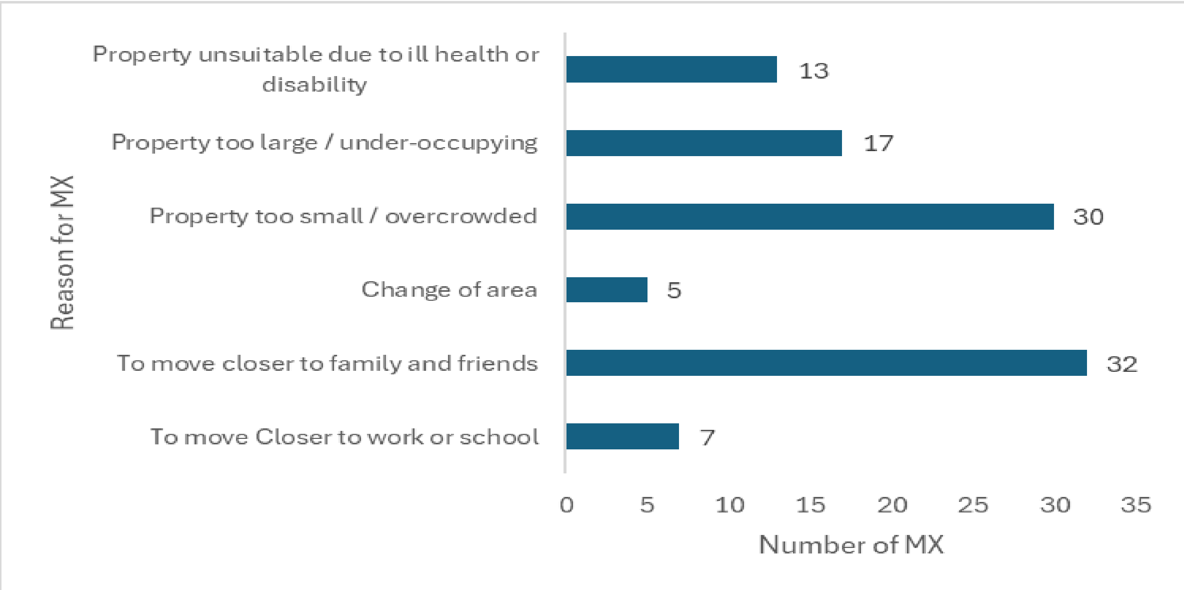
59.60% of tenants registered on have listed under occupation or overcrowding as their reason they are looking to move. This reinforces the role of mutual exchange in addressing both under occupation and overcrowding across the housing stock.



70% of users have been active on HomeSwapper within the past month and 104 successful swaps have been completed between 1 April 2025 – 31/03/2026, either as a direct swap or part of a multi-way swap. Mutal exchanges enable more complex multi-party moves that help make better use of the existing housing stock. The data below provides an overview of mutual exchange activity, demand, and outcomes during 2025–26.







These figures highlight that both social factors and property suitability continue to be key drivers of tenant mobility.

4. Summary and Conclusion

This report highlights the continued pressure on Milton Keynes' housing system, with demand significantly exceeding supply, particularly for family-sized homes. While 1,058 lettings were achieved during 2025–26, the majority were 1- and 2-bedroom properties, accounting for over 80% of all lets. In contrast, demand for 3-bedroom homes remains high, representing almost 40% of the Housing Register but only 15% of lettings.

This imbalance contributes to longer waiting times for larger households and reflects the limited availability of family-sized accommodation. At the same time, the data shows a strong supply of smaller homes, including flats, bungalows and sheltered accommodation, which are not always aligned to identified demand.

The Allocations Scheme continues to operate effectively, with households in the highest bands receiving priority access to housing in line with policy and statutory requirements. Equality monitoring indicates that lettings outcomes broadly reflect the profile of the Housing Register, with no evidence of systemic disadvantage.

Mutual exchange remains an important tool in supporting tenant mobility and making better use of existing housing stock. However, current participation levels suggest there is further opportunity to increase awareness and uptake.

Key Findings and Opportunities

The analysis identifies several opportunities to improve outcomes and make best use of available housing:

- **Sheltered Housing:**
  Demand from older households on the Housing Register is relatively low compared with the wider population. Increased promotion of sheltered housing may help improve take-up, support independent living, and release general needs housing.
- **Downsizing and appropriate utilisation of homes:**
  The mismatch between supply and demand for larger homes highlights the importance of supporting downsizing. There is an opportunity to further promote the downsizing incentive scheme and review its effectiveness in enabling moves from under-occupied homes.
- **Future Development:**
  The data continues to support the need for increased delivery of family-sized homes, alongside appropriate provision of accessible and adapted housing, to better align supply with identified demand. This information will continue to be shared with the Council's development teams and Registered Provider partners to help inform and influence future housing delivery, ensuring that new developments reflect the needs identified through the Housing Register and lettings activity.
- **Mutual Exchange:**
  Less than 10% of Milton Keynes City Council tenants are currently registered on HomeSwapper, indicating scope to increase awareness and encourage wider use of mutual exchange to support mobility and improve utilisation of existing social housing. Improving the quality of listings, including encouraging the use of property

photographs, may further enhance engagement and increase the likelihood of successful matches.

Overall, the findings demonstrate that while homes continue to be allocated in line with policy and need, the availability of larger homes remains a key constraint within the system. Strengthening tenant mobility options, promoting effective use of existing stock, and aligning future provision with demand will be important in supporting improved housing outcomes over time.

Milton Keynes
City Council