



Here for young people
Here for communities
Here for you

What works?

Delivering new affordable homes for young people

An analysis of YMCA's current delivery of affordable homes and what is needed to enable the next generation of housebuilding for young people.

YMCA BELIEVES IN FAIRNESS AND OPPORTUNITY.

There are essential building blocks for leading a full and rewarding life: a safe home; acceptance; guidance; friendship; physical and mental health; academic support; employment skills; and access to real opportunities.

Many young people have never known these things, while others have lost one or more as they grew up, but we all need them. All of us.

At YMCA, we provide these critical foundations for a fresh, strong start for young people and a better quality of life in the community.

YMCA is the largest charitable provider of supported housing for young people in England and Wales. We provide a safe and supportive home to more than 20,000 people each year, equipping them with the skills and space they need to live independently. As well as supported housing, many YMCAs throughout England and Wales provide affordable move-on accommodation for people on lower incomes transitioning into independent living.

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OUR VISION

CREATING 10,000 NEW HOMES FOR YOUNG PEOPLE

YMCA is the largest charitable provider of supported housing for young people in England and Wales. Through our work with young people, we have identified the challenge in helping residents transition out of supported housing and into independent accommodation, due to the severe shortage in affordable and social housing. Demand far outstrips supply across the country, leaving thousands of young people stuck with nowhere to move on to.

YMCA's #BuildingFutures ambition sets a bold vision to create 10,000 new homes for young people and confront the housing crisis that is holding an entire generation back.

In 2026, YMCA polling revealed the scale of the challenge facing young people across England and Wales, identifying that:

- ▶ 29% struggle to raise the five-week upfront deposit needed to secure a home
- ▶ 63% have had to borrow money simply to pay their rent
- ▶ 17% were forced to move in the last three years because their rent became unaffordable
- ▶ 60% say housing costs have stopped them taking the next step in life – including work, education or independence
- ▶ 44% of those planning to move say affordability is the single biggest barrier.

To support our goal of creating 10,000 new homes for young people, YMCA has been calling on the Government to:

- ▶ Unlock land through upfront acquisition funding for genuinely affordable housing
- ▶ Strengthen planning capacity to fast-track affordable schemes
- ▶ Explicitly recognise young people in housing needs assessments
- ▶ Simplify and increase flexibility in Homes England and Affordable Homes Programme funding

The youth housing crisis can no longer be ignored. The Government has now set an ambitious target to build 1.5 million homes and YMCA is primed to play our part. This report explores how decision makers can enable organisations like YMCA to build at the scale and pace required to meet the challenges our young people face.

METHODOLOGY

This research was conducted to identify what works for YMCAs developing affordable and move-on housing schemes for young people, from funding to planning and operations. We interviewed staff from 16 different YMCAs to gather insight into the successful factors, as well as challenges, that their organisations experience delivering these schemes. Interviews were conducted online and informed the case studies included in this report. These factors led to six recommendations we are making to the Government that would help to overcome these challenges and enable YMCAs to deliver homes at scale and pace.

WHAT IS AFFORDABLE HOUSING AND MOVE-ON HOUSING?

Affordable housing refers to that which is let at social and intermediate rent (less than 80% of market rates). Depending on the financial and support structure, some move-on schemes can operate flexible rent models whereby residents can move between paying higher supported accommodation rents through Housing Benefit and lower affordable rents once transitioning into employment and support is reduced. YMCA affordable housing models vary by location, but rent is typically less than 80% of market rates.

Move-on housing is designed to bridge the gap between intensive supported accommodation and the private rented sector or long-term social housing, helping disadvantaged young people transition into independent living. Keeping rents low allows residents in move-on housing to take their first steps into training, education or employment while still being able to manage their bills. This means they can settle, find stability and benefit from the value of working. Tenure varies across YMCA schemes, but this stepping-stone like housing is typically intended to accommodate a young person for a few years on their route to independence beyond YMCA.



DELIVERING YMCA AFFORDABLE AND MOVE-ON HOUSING:

WHAT WORKS WELL

Across multiple interviews and case studies of YMCA affordable and move-on housing schemes, several consistent factors emerge that underpin the successful development, operation, and sustainability of affordable and move-on housing for young people.



STRONG LOCAL AUTHORITY RELATIONSHIPS

A supportive local authority is often crucial to the successful delivery of YMCA affordable housing. Where relationships are strong, local authorities can:

- ▶ Smooth or expedite the planning application process and provide pre-application advice, as well as help identify potential development opportunities
- ▶ Make land available at an undervalue, through recognition of the community need a scheme will address
- ▶ Advocate on behalf of a project to national government and grant funders
- ▶ Provide support funding or discretionary housing payments for moving costs or rent arrears

TRUSTED DELIVERY PARTNERS AND PROFESSIONAL EXPERTISE

Building long-term partnerships with trusted experts like architects, contractors and consultants, who understand the YMCA housing model, the importance of affordability and the purpose of move-on accommodation within a wider pathway, helps to:

- ▶ Ensure schemes are designed suitably (e.g. unit size, layout, tenure model)
- ▶ Ensure schemes are financially viable and development costs are kept low so that rent can remain at affordable levels
- ▶ Reduce delivery risk by receiving guidance through planning and procurement processes
- ▶ Unlock access to funding or development routes otherwise unavailable to smaller YMCAs

BLENDED FUNDING MODELS

Successful schemes are rarely delivered through a single source of funding and instead typically rely on a combination of grant funding, loan finance, donations and internal reserves. Blended funded models can provide the benefit of:

- ▶ Improving the viability of a scheme by bridging funding gaps that no single source could cover, especially for smaller YMCAs
- ▶ Spreading financial risk and therefore reducing exposure to shifts like interest rate rises or grant changes, creating a more resilient financial model
- ▶ Reducing financial constraints to enable greater scale of delivery
- ▶ Limiting reliance on borrowing and therefore repayment pressure, thereby improving long-term financial sustainability

HIGH GRANT FUNDING RATES

Receiving a significant rate of capital grant funding from Homes England, Greater London Authority (GLA) or the Welsh Government:

- ▶ Makes schemes financially viable, particularly in high-cost areas where land and construction costs are prohibitive
- ▶ Enables genuinely affordable rents by lowering development costs
- ▶ Reduces reliance on loan finance and by extension exposure to interest rates, improving long-term financial stability
- ▶ De-risks development as upfront capital support reduces financial exposure during delivery, making it easier for YMCAs to commit to projects.

FLEXIBLE UNIT DESIGN

While ensuring that move-on units are suitable for the needs of a young person transitioning out of supported housing, flexibility around space standards can increase viability through:

- ▶ Reducing the cost of construction, thereby enabling affordable rent levels
- ▶ Maximising the number of units for residents and optimising space on smaller land sites
- ▶ Making units convenient and manageable for residents transitioning from high-support accommodation

PROXIMITY TO EXISTING SERVICES

Schemes developed nearby existing YMCA services and supported housing benefit from:

- ▶ Residents having easy access to support should they need it, e.g. tenant management or employment and mental health support etc.
- ▶ Reduced operational costs as a smaller staff team is needed to manage multiple schemes
- ▶ A stronger community feel, improving residents' confidence, sense of security and progress

CONTINUING LIGHT-TOUCH SUPPORT PROVISION

Most YMCA affordable and move-on housing schemes offer light-touch support, for example in the form of tenancy management assistance and employment or benefits support. This arrangement:

- ▶ Empowers residents from high-support accommodation to manage their new tenancy, maintain or find employment and simultaneously feel a sense of security and independence
- ▶ Supports residents to move on, e.g. through help budgeting to save for a deposit or identifying suitable accommodation options
- ▶ Gives residents reassurance that they can access support, even if they rarely do, while ensuring that the offer does not require significant additional funding

EXTERNAL INFLUENCING

By promoting the development plans of an affordable scheme, YMCAs can attract additional funders to increase financial viability, offset loan finance and help keep rents affordable, as well as identify productive feedback. This can be achieved through:

- ▶ Telling the story of a project in the local media and through youth voice, how it fits into a wider housing pathway and the benefit to the community
- ▶ Producing a prototype unit to allow journalists or local decisionmakers to physically visit a proposed scheme and approve of designs
- ▶ Investing in external or internal expertise around income generation to help identify and build relationships with potential funders

AFFORDABILITY AND WORK INCENTIVISATION

Designing a scheme so that access and rent levels are genuinely affordable and structured to support residents into employment is a key success factor and ensures residents can progress and build independence. This can be achieved through:

- ▶ Where possible, keeping rents consistent across a scheme regardless of employment status. This increases flexibility and means unemployed residents can move into work without incurring any financial disadvantage
- ▶ Removing upfront costs such as deposits or guarantor requirements that act as barriers to access
- ▶ Providing employment support to residents who fall out of work
- ▶ Mechanisms such as employment support funds to help overcome barriers to employment like disability, training needs, or clothing and travel costs, as well as to compensate for financial loss in Housing Benefit

CLEAR MOVE-ON PATHWAY

Typically, successful schemes are embedded within a wider, clearly defined housing pathway, whereby residents progress from high-support accommodation into more independent accommodation. A structured pathway helps to maximise outcomes by:

- ▶ Providing a visible and aspirational next step for residents in supported housing
- ▶ Freeing up supported accommodation spaces by enabling onward movement
- ▶ Aligning stages of the pathway with increasing independence, employment readiness and personal development to create a coherent and integrated system

COST-EFFECTIVE DELIVERY MODELS (CONVERSIONS AND ACQUISITIONS)

Many YMCAs have successfully delivered move-on housing through acquiring or converting existing buildings, rather than relying solely on new purpose-built developments. These approaches can improve delivery by:

- ▶ Lowering upfront costs by avoiding raw land acquisition or construction costs
- ▶ Reducing development timelines compared to new build schemes
- ▶ In some cases, avoiding lengthy and costly planning application processes
- ▶ Allowing for flexibility and pragmatism in response to local need and availability

MODULAR CONSTRUCTION

Off-site high quality modular construction has proven to be an effective delivery method for some YMCA schemes. This approach can improve delivery by:

- ▶ Reducing construction timelines through running parallel processes on and off site and minimising the impact of factors like weather
- ▶ Delivering high levels of energy efficiency and overall quality through precision manufacturing
- ▶ Improving cost certainty and reducing the risk of delays associated with traditional construction methods by allowing for replication of proven designs, improving scalability and efficiency



DELIVERING YMCA AFFORDABLE AND MOVE-ON HOUSING:

DEVELOPMENT CHALLENGES



HIGH COST AND LIMITED AVAILABILITY OF LAND

Most YMCAs have already built on or are utilising all their existing land. Consequently:

- Acquiring new sites, particularly in high-demand urban areas, can be prohibitively expensive
- YMCAs are often competing with large commercial developers or housing associations, with plenty of capital to outbid smaller social housing providers

LOCAL AUTHORITY FINANCIAL PRESSURES LIMITING AFFORDABILITY OF LAND

Local Government has endured consistent funding cuts since 2010. Therefore, many local authorities prioritise maximising value and capital receipts from land disposals to meet existing budget pressures, meaning:

- Land is less likely to be disposed to social housing providers like YMCAs at an undervalue
- Commercial developers and housing associations can significantly outbid YMCAs for available sites
- Local authorities may hold on to land as an asset rather than disposing at an undervalue

COMPLEX, LENGTHY AND COSTLY PLANNING PROCESSES

The planning application process can often last over a year, especially for large-scale developments, and includes significant pre-development fees which are sunk costs with no guarantee of approval. A long, unpredictable and costly planning process can:

- Deter funders or investors who become concerned about financial risk
- See YMCAs with limited reserves waste vital money, as pre-development fees come with no guarantee of planning consent
- Risk clashing with grant funding timelines, rendering a YMCA ineligible to receive a specific grant

RIISING CONSTRUCTION COSTS

Events like Brexit, the Covid-19 pandemic and the war in Ukraine, as well as other factors, have seen supply chains constrained, the price of energy and materials soar, and have caused severe labour shortages in the construction industry. This means:

- Schemes that are deemed viable at feasibility stage can then become unaffordable as costs rise
- Fixed grant rates may not keep pace with rising costs, increasing the funding gap YMCAs must fill, primarily through borrowing
- Contractors may go into liquidation before completing a build, resulting in the loss of any upfront construction costs up until that point

TENSION BETWEEN GRANT REQUIREMENTS AND SPACE STANDARDS

To be eligible for a grant from Homes England or the GLA, a new home must typically meet the nationally described space standard (NDSS), currently 37 square metres. This one-size-fits-all approach limits adaptability for YMCAs intent on tailoring a scheme to the needs of residents:

- The cost of materials and construction become too high for the scheme to remain affordable and financially viable
- YMCAs are forced to build units at a size unnecessary for the purpose of providing move-on accommodation to single young adults

HIGH RISK UPFRONT CAPITAL INVESTMENT

Housing developments typically incur several upfront costs, from land acquisition to design and feasibility studies, before any construction is underway and long before any rental income is generated. This is restrictive for most YMCAs that:

- Have limited financial reserves, meaning they cannot easily absorb upfront fees or take on the risk of significant sunk costs
- Have greater exposure to financial risk than developers that can spread risk across large commercial portfolios and multiple schemes

IDENTIFYING SUITABLE SITES

Even in instances when land or buildings are made available, several factors determine whether a location is suitable for the YMCA model, including:

- ▶ Access to public transport and employment and education opportunities
- ▶ The site's proximity to YMCA services and supported housing, as typically the more inter-connected a scheme is, the more affordable the provision of light-touch support becomes

BARRIERS TO RESIDENTS MOVING ON

The most common challenge for YMCAs regarding the operation of an affordable move-on scheme is how difficult it is to move residents on after the typical intended tenancy length of two years. This creates a block in the pathway, as residents ready to transition out of high-supported housing have nowhere to go. The main barriers to moving on are:

- ▶ The severe shortage of affordable tenancies in the private rented sector
- ▶ A lack of social and council housing available for local authorities to place YMCA residents on a long-term basis
- ▶ The inferior conditions and overall quality and suitability of private rented options, compared to YMCA affordable housing schemes



EXAMPLES

OF EXISTING YMCA AFFORDABLE AND MOVE-ON HOUSING

Y:CUBE YMCA ST PAUL'S GROUP [DB4.1][AR4.2]

LOCATION:
MITCHAM, SOUTH LONDON

SCHEME:
36 PURPOSE-BUILT, 26SQM
SELF-CONTAINED FLATS

SPECIFICS:
OFF-SITE MODULAR
CONSTRUCTION, £55,000 PER UNIT
(AT THE TIME OF BUILD)

RENT LEVELS:
SET AT LOCAL HOUSING
ALLOWANCE (LHA) LEVEL



Historically, residents from YMCA St Paul's Group supported accommodation either moved on into the private rented sector, or homes the organisation owns or leases from private landlords. As the cost of properties in London has continuously risen, it has become harder to expand this route while keeping rents genuinely affordable. Determined to protect a viable pathway from supported accommodation into independent living, YMCA St Paul's Group delivered Y:Cube, designed to offer transitional housing that is affordable and empowers residents to live independently.

Y:Cube was developed in partnership with architects Rogers Stirk Harbour + Partners (RSHP), AECOM, and SIG plc, and constructed using an off-site modular system, whereby units were manufactured and furnished in a factory in Derbyshire, before being transported to London. This volumetric approach ensures increased precision (within 2mm), enables energy savings of up to 80%, and delivers homes quickly, as while units are being manufactured, groundwork can simultaneously take place on-site. Energy efficiency is improved through 25cm thick walls and air gaps between units for insulation, as well as solar panels on the roof. Units come fully furnished and comprise a living area, galley kitchen, separate bedroom and ensuite shower room.

Construction of Y:Cube began in March 2015, by August the final unit was installed, and the scheme opened the following month. Y:Cube has since been shortlisted for the Stirling Prize and has won multiple innovation awards. Ahead of construction, a prototype unit was displayed outside YMCA Wimbledon for three months, allowing for refinements to be made around storage, layout, and door sizing. It also ensured smoother planning approval and generated public support through visits from politicians, local journalists, and community leaders.

A key enabler was the partnership with Merton Council, which sold the land for an undervalue of £400,000 in recognition of the scheme's value in addressing local temporary accommodation needs. This allowed rents to be set at Local Housing Allowance (LHA) levels. In contrast, a proposed scheme in another London borough became financially unviable after the council valued the land at £1.2 million, which would have increased weekly rents by £50–£60. YMCA St Paul's Group also received Greater London Authority (GLA) capital funding, though at a relatively low grant rate of £10,000 due to the units being

marginally smaller than updated size standards. The planning process was straightforward, given the local authority's commitment to the project.

While the original expectation was that Y:Cube tenants would move on within two to five years, no resident has yet been able to secure alternative affordable housing, despite the provision of informal support with budgeting, deposits and employment etc. Half of the residents come directly from YMCA St Paul's Group supported housing, typically work ready, and the remainder come via the local authority's homelessness waiting list and are classed as being in Temporary Accommodation.

Looking forward, YMCA St Paul's Group is keen to expand its affordable move-on housing offer. However, the rising cost of land remains the primary barrier to doing so, emphasising how significant strong partnerships with local authorities can be, as in the case of Y:Cube it enabled the acquisition of land that would have been otherwise unaffordable. Despite the cost of land, the organisation continues to hold fast to its principle that any new homes must be let at LHA or social rent levels to remain genuinely affordable for local people in need.



FOUNDRY POINT YMCA DERBYSHIRE

LOCATION:
DERBY

SCHEME:
60 SELF-CONTAINED FLATS

SPECIFICS:
NEW-BUILD DEVELOPMENT

RENT LEVELS:
80% OF LOCAL MARKET RATES



Residents will have access to a dedicated housing officer, with increased levels available via youth workers if necessary to help them sustain their tenancy and independence.

Two flats are moderately adapted for disabled tenants and to the rear of the property, residents can share a large communal green space, along with adequate provision for car and cycle parking and electric vehicle charging points. The intended maximum stay is two to three years and around 200 young people are expected to benefit over a 10-year period.

The scheme is designed to be affordable for young people on or around the minimum wage and provides them stability to help sustain employment, training or education and who would otherwise be priced out of the private rented sector. Not only will the scheme support young people to transition into independence but also reduce pressure on homelessness and temporary accommodation services, underscoring the effectiveness of affordable move-on housing.

Initiated by the recognition that affordable and social housing is in short supply, and that private sector requirements like references, deposits, and rent in advance make independent housing beyond the reach of the young people YMCAs support, YMCA Derbyshire decided to develop Foundry Point. The scheme is a major capital new build being delivered in partnership with Nottingham Community Housing Association as part of the Blue Skies consortium, on land which formed part of the Rolls Royce estate on Cotton Lane.

Having acquired the land through a partnership with Rolls Royce, YMCA Derbyshire has had to finance the construction of the scheme, totalling over £7 million. They have done so through a grant of £5 million from Homes England, £2 million of private finance and £800,000 in charitable donations and grants. This blended funding model allows the development to prioritise long-term affordability over short-term returns.

Each flat includes its own bathroom and kitchen area and has been designed to be energy efficient to keep costs low. Flats come fully furnished, with enhanced services such as broadband connectivity, and have been intentionally designed to be economical to rent and run. The scheme targets young people aged 18 to 30 who are entering their first independent tenancy.



YOUR NEXT MOVE YMCA MILTON KEYNES

LOCATION:
MILTON KEYNES

SCHEME:
SIX BLOCKS COMPRISING 38 SELF-CONTAINED, UNFURNISHED FLATS

SPECIFICS:
BULK PURCHASE FROM PRIVATE DEVELOPER

RENT LEVELS:
APPROXIMATELY £900 PER MONTH, BELOW LOCAL MARKET RATES



Located in one of the fastest-growing cities in the country, YMCA Milton Keynes operates within a housing market where new development is plentiful but affordable options for young people are extremely limited. In response, the organisation developed a staged campus pathway model in 2020, designed to enable residents from supported accommodation to move into increasingly independent and affordable housing. A core principle of this model is that as residents progress, housing should become better and more affordable, helping to remove the financial disincentive to work often associated with supported accommodation.

In 2024, YMCA Milton Keynes delivered Your Next Move. The scheme sits outside the main campus but forms part of the same pathway, with priority given to campus residents, helping to maintain progression routes and free up supported housing spaces.

Rather than developing the scheme itself, YMCA Milton Keynes acquired the homes through a bulk purchase from Bellway Homes, which was already delivering a private residential development. This approach avoided the need to acquire land or navigate the planning process, enabling the organisation to deliver a relatively large number of homes more quickly and cost-effectively. The key challenge instead was structuring a financially viable deal and securing sufficient funding.

The scheme was funded through a combination of £4-5 million in grant funding from Homes England via the Single Homelessness Accommodation Programme, a £500,000 grant from the Ministry of Housing, Communities and Local Government, and social investment. External advisers, including legal and development specialists, played a crucial role in structuring the transaction.

Units come intentionally unfurnished as residents have enjoyed personalising their homes, and no deposit or guarantor is required to move in, removing a key barrier to access and reducing void periods.

While the scheme does not provide formal support or have dedicated on-site staff, it sits within a wider

ecosystem of support linked to the YMCA campus, with a strong focus on employment, training and independence. Since opening, residents have sustained employment and managed their tenancies well, demonstrating that young people can thrive in independent housing when it is genuinely affordable and of good quality.

A key ongoing challenge is the lack of affordable housing in the community for Your Next Move residents to move on to. Nevertheless, YMCA Milton Keynes is planning further expansion of its move-on housing, including proposals to deliver 90 additional self-contained units across two sites, with an emphasis on smaller, more affordable homes to support long-term independence.



Y:PAD YMCA BOLTON

(IN PARTNERSHIP
WITH YMCA BLACKBURN)

LOCATION:
BOLTON, GREATER MANCHESTER

SCHEME:
40 SELF-CONTAINED
1-BED FLATS + GROUND
FLOOR YOUTH SPACE

SPECIFICS:
NEW-BUILD REDEVELOPMENT
OF YMCA SITE

RENT LEVELS:
80% OF LOCAL MARKET RATES



Y:Pad is YMCA Bolton's move-on scheme for people aged 18-25, giving local young people in supported accommodation the chance to begin transitioning into independent living.

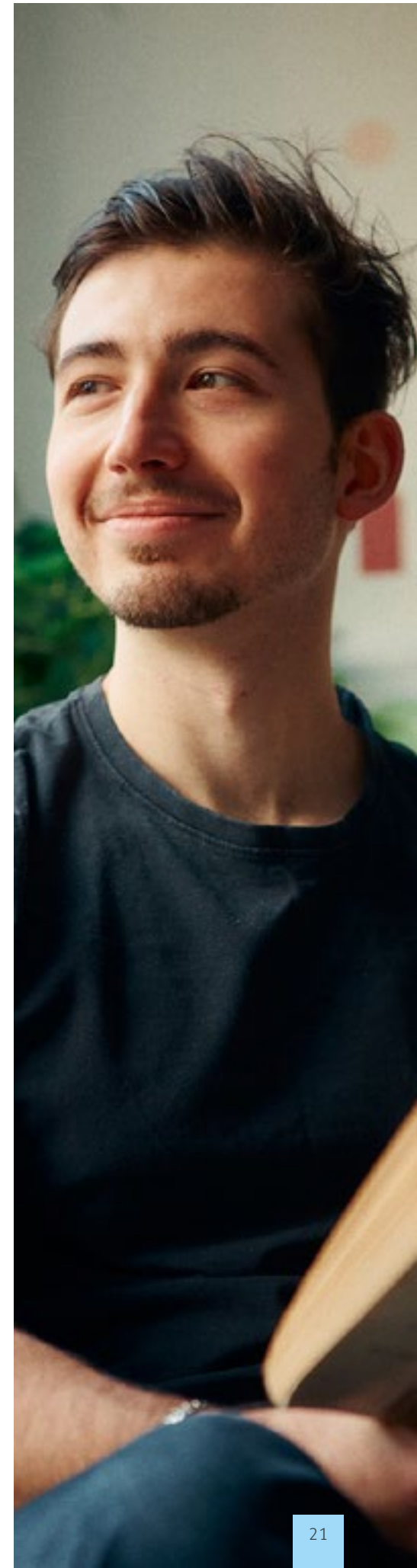
The development replaced a deteriorated YMCA building, originally gifted to the organisation during the Second World War. As YMCA Bolton were not a registered provider and therefore could not access funding directly, they worked with another YMCA holding registered provider status (YMCA Blackburn) to facilitate the redevelopment. Construction was carried out by Walter Carefoot & Sons, beginning in January 2021 and completed in early 2022.

Delivered at a cost of approximately £6.4 million, funding included £2.89 million from Homes England, around £2.3 million in loan finance from Charity Bank, and some additional fundraising. Rising interest rates post-completion increased borrowing costs, creating financial pressure despite

strong occupancy. The scheme comprises a five-storey building of flats, alongside a ground floor youth facility called Y:Zone. Designed with input from young people, the flats are modern, light and spacious, meeting national space standards.

Residents must be in employment and pay one month's rent in advance but are not evicted should they fall out of work. Instead, they are supported to access benefits where needed and to return to work. While tenancies are not time-limited, the scheme creates a natural pathway, with most residents moving on by age 25 as their financial and personal circumstances improve and they build confidence and independence. Y:Pad operates without formal support services, but residents do receive light-touch housing management, helping to develop practical skills like budgeting. The scheme plays a key role in addressing hidden homelessness, supporting young people who may not qualify for supported housing but are unable to access stable accommodation.

Y:Pad demonstrates how partnerships with registered providers can unlock development opportunities for smaller YMCAs.



MARY COURT YMCA HEART OF ENGLAND

LOCATION:
NORTHFIELD, BIRMINGHAM

SCHEME:
27 28SQM SELF-CONTAINED FLATS

SPECIFICS:
NEW-BUILD CONSTRUCTION

RENT LEVELS:
AFFORDABLE RENTS



The rents for the scheme are set below Local Housing Allowance levels, ensuring genuine affordability for young adults earning low incomes or relying on benefits. Residents pay their own utilities, supporting the development of practical budgeting skills. No deposit or upfront rent is required, although tenants are encouraged to make small advance payments to build positive financial habits.

YMCA Heart of England is committed to significantly expanding its move on housing offer to meet growing demand and reduce the persistent bottlenecks faced by young people leaving supported accommodation. Building on the success of Mary

Court, the organisation has set out an ambition to deliver an additional 375 units of accommodation over the next five years (by 2030), strengthening local housing pathways and widening access to genuinely affordable homes.

As part of this growth, YMCA Heart of England is actively exploring the development of a second block of accommodation adjacent to Mary Court, expected to provide a further 23–29 additional self contained units. Alongside this, a broader pipeline of opportunities including new developments, acquisitions, and lease based schemes is under review to ensure a diverse, sustainable supply of young person focused housing across Birmingham and Coventry.

YMCA Heart of England provides 350 units of accommodation across 10 residential schemes in Birmingham and Coventry. This includes 85 dedicated move on units, with the remaining homes operating as supported accommodation for young people who need more stability and guidance before progressing toward independence. The move on portfolio was developed to relieve long standing bottlenecks within supported housing and to offer young people a realistic, affordable next step in their journey, while contributing to improving local housing pathways.

Mary Court is YMCA Heart of England's flagship move on housing development, delivered in 2023 to provide a high quality next step for young adults moving on from supported housing. It was developed by MORRO Partnerships through the demolition and complete new-build of the former site. The flats met relevant space standards at the time of bidding and environmental performance and long-term sustainability were embedded into the design. The building includes PV solar panels to support energy efficiency and water attenuation features, contributing to reduced running costs and environmental impact. The ground-floor accommodation is also built to Building Regulations accessibility standards, ensuring step-free access and improved suitability for residents with mobility needs.



NORMAN SALISBURY COURT YMCA ST HELENS

LOCATION:
ST HELENS, MERSEYSIDE

SCHEME:
40 36SQM 1-BED FLATS
(PRIMARILY SINGLE OCCUPANCY,
WITH SOME LARGER UNITS FOR
COUPLES)

SPECIFICS:
BUILT ON YMCA OWNED LAND

RENT LEVELS:
AFFORDABLE RENTS, LARGELY
COVERED THROUGH HOUSING
BENEFIT WITH NO STRICT
EMPLOYMENT REQUIREMENT



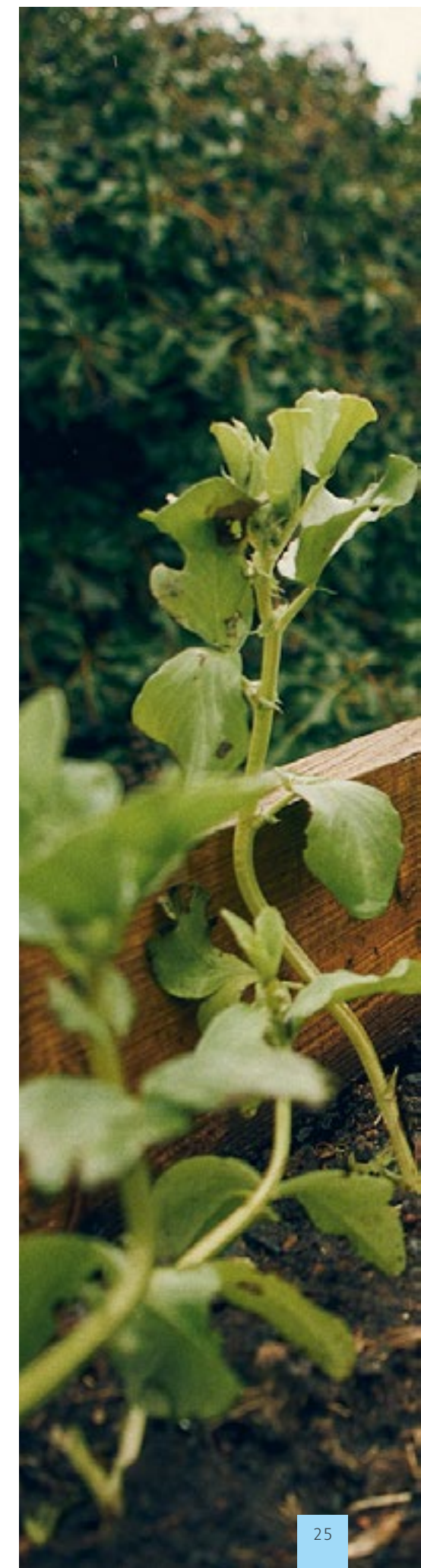
YMCA St Helens has developed a structured three-stage housing pathway to support individuals from homelessness into independent living, with its Norman Salisbury Court scheme representing the final and most independent stage. Residents typically progress from a 43-bed supported hostel with 24/7 intensive support, into semi-independent shared move-on accommodation, before transitioning into purpose-built self-contained flats at Norman Salisbury Court.

The scheme was developed on YMCA-owned land, historical loans for which have been repaid. This asset ownership has enabled the organisation to maintain genuinely affordable rents and operate a financially self-sustaining model, where rental income covers operational costs. Units reflect older design standards, with limited energy efficiency, and while retrofit improvements have been explored, high costs remain a challenge. YMCA St Helens recognises the importance of future-proofing new developments through improved sustainability and energy performance, despite higher upfront costs.

Residents include a mix of those in work and those supported through Housing Benefit, with no strict employment requirement. Light-touch support is available through initiatives such as the Positive Pathways programme, helping residents access training, employment and life skills while maintaining independence.

Although originally intended as transitional housing, a severe shortage of affordable and social housing locally has meant residents rarely move on. Instead, tenancies have lasted for decades, creating a “clog” in the pathway and limiting the availability of spaces for new residents transitioning out of supported accommodation.

Despite this, the scheme delivers strong outcomes, with residents benefiting from long-term stability, trusted relationships with staff and a flexible, person-centred approach to tenancy management. Looking ahead, YMCA St Helens is exploring expansion through both new development and property acquisition, supported by its strong asset base and access to loan finance. While land availability is less constrained locally and several potential sites have been identified through the Strategic Housing Land Availability Assessment (SHLA), challenges remain around funding, rising construction costs and balancing investment in new supply with maintaining existing ageing stock.



HOPE COURT YMCA NORTH STAFFORDSHIRE

LOCATION:
HANLEY, STOKE-ON-TRENT

SCHEME:
46 31SQM SELF-CONTAINED FLATS (MIX OF 40 LIGHT-TOUCH SUPPORTED AND 6 AFFORDABLE FLATS), CONTAINING A BEDROOM, ENSUITE BATHROOM AND COMBINED KITCHEN/LIVING SPACE

SPECIFICS:
NEW BUILD ON YMCA-OWNED LAND

RENT LEVELS:
£120 PER WEEK



YMCA North Staffordshire operates a campus-based model of accommodation and support, with Hope Court forming part of the final step of a structured pathway from high-support accommodation into independent living. Residents typically progress from intensive supported housing in YMCA's Edinburgh House tower into move-on schemes such as Grace Crescent or Hope Court as their independence increases.

Hope Court is located on the same campus as YMCA North Staffordshire's supported accommodation, training facilities and staff offices. This reinforces a clear and visible progression pathway while enabling efficient management across multiple services at no significant extra cost. Although units are smaller than in previous schemes, they are well suited to single young people and are popular due to their manageable and homely design. The building incorporates an all-electric system and a 30kVA solar installation to help reduce energy costs.

The scheme accommodates young people aged 19–25 and includes a mix of light touch supported and fully independent affordable units for those in work. Residents in the affordable units retain access to support if needed, which staff report provides reassurance and helps sustain tenancies.

The development was delivered at a cost of approximately £4 million through Homes England grant funding and borrowing from Charity Bank. Delivery was significantly impacted by the Covid-19 pandemic, with two consecutive contractors going into liquidation, defective piling works requiring redesign, and delays increasing costs. As a result, the grant rate fell from around 41–42% to approximately 28%, leaving YMCA to finance around 72% of the scheme through borrowing and absorb losses of up to £1 million.

Due to delays, completion was ultimately achieved five years after construction began.

Ownership of the land strengthened viability, while Homes England demonstrated flexibility by allowing a shift from a fully affordable housing model to a mixed supported housing model once costs increased. The organisation benefited from strong local authority relationships and trusted external partners, including long-term cost consultants who supported procurement, contract management and financial oversight.

Following the challenges of the Hope Court development, YMCA North Staffordshire is focusing on stabilising operations and ensuring financial sustainability before pursuing further development. While there is no remaining land on the campus, any future schemes would ideally be located nearby to maintain the efficiency and effectiveness of the campus-based pathway model.



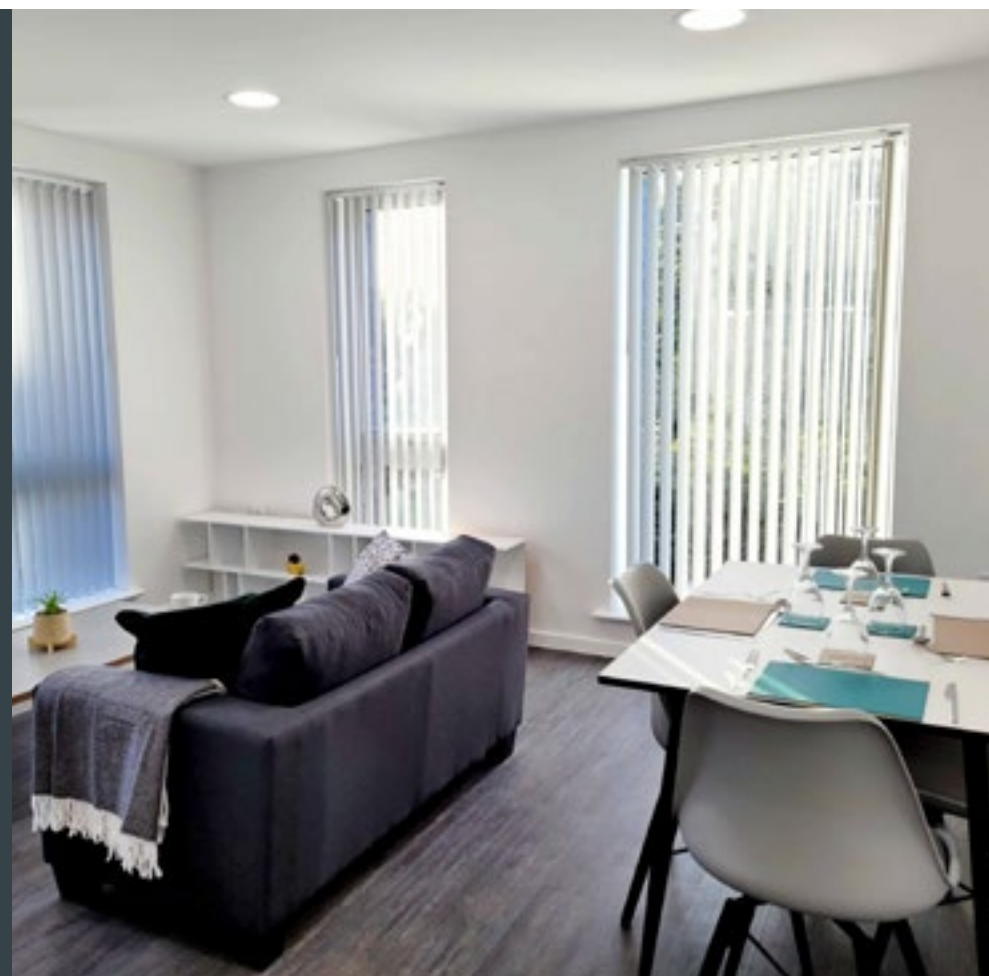
Y-LIVING YMCA BLACK COUNTRY GROUP

LOCATION:
WEST MIDLANDS

SCHEME:
147-UNIT PORTFOLIO
OF SELF-CONTAINED
26-50SQM MOVE-ON FLATS

SPECIFICS:
MIXED DELIVERY
MODEL (DEVELOPMENT
AND CONVERSION)

RENT LEVELS:
£145 PER WEEK
(ALL-INCLUSIVE)



Funding is secured through a blended model including Homes England and West Midlands Combined Authority grants, private loans and YMCA reserves. As YMCA Black Country Group is not a Homes England development partner, schemes are delivered through a trusted partnership with an external contractor who leads development, secures funding and transfers ownership upon completion. For example, a current refurbishment project delivering 30 units has received approximately £3.25 million in Homes England grant funding, as well as £900,000 from the West Midlands Combined Authority. This long-term partnership has been critical to the model's success.

Local authorities have been supportive through the planning process, advocating for schemes and enabling delivery, although requirements such as parking provision have required negotiation to reflect the needs of residents. The model achieves high occupancy levels of above 95% and spaces are in strong demand, with many residents accessing the scheme directly, rather than through supported housing pathways. Tenancies typically last around two years, during which time residents are supported to save, build financial stability and progress into longer-term private renting or home ownership.

While wider housing market constraints limit move-on options, YMCA Black Country Group continues to expand the Y-Living model, applying lessons from previous developments to improve design, delivery and resident experience.

YMCA Black Country Group developed its Y-Living programme to address a growing gap between supported accommodation and the private rented sector, particularly for young people ready to work. The Y-Living model provides independent accommodation, through 150 units across multiple schemes. While no formal support services are provided, residents benefit from light-touch housing management delivered by a small central team.

Properties are typically fully furnished and let on an all-inclusive basis, covering utilities, council tax and service charges, reducing upfront costs and simplifying budgeting. Residents are generally required to have been in employment for at least three months prior to moving in.

The programme has been delivered through a combination of new-build developments and the refurbishment of existing buildings, with unit sizes increasing over time in response to evolving standards and resident feedback. Development costs vary significantly depending on the scheme, ranging from approximately £74,000 per unit for new-builds to over £5 million for complex heritage refurbishment projects.



GEORGE WILLIAMS HOUSE YMCA CARDIFF

LOCATION:
CARDIFF, WALES

SCHEME:
18 SELF-CONTAINED,
42-45SQM 1-BED FLATS

SPECIFICS:
ACQUISITION AND CONVERSION
PROJECT

RENT LEVELS:
£186 PER WEEK (ALL-INCLUSIVE),
40% BELOW LOCAL MARKET RATES



A major provider of supported accommodation in South West Wales, YMCA Cardiff has in recent years grown its affordable housing offer to create clearer routes for those transitioning into independent living. The first scheme it developed was George Williams House, through the conversion of a former theatre and gymnasium.

The development was delivered through a combination of government grant funding, loan finance, and trust donations. A 70% grant rate was secured from the Welsh Government through the Transitional Accommodation Capital Programme (TACP). YMCA Cardiff also took out a relatively small private loan and received trust funding, including from the Hodge Foundation and 1910 Trust, a local trust which owns the land George Williams House is located on and with whom YMCA Cardiff agreed a long-term lease arrangement.

TACP funding conditions shaped the scheme's design, requiring larger unit sizes, accessibility standards and high energy efficiency. As a result, the scheme achieves an A-rated EPC using heat pumps, solar panels and fully electric systems.

While there is no formal employment requirement at George Williams House, priority is given to hostel residents preparing to move into employment who would otherwise face high rents in supported accommodation once becoming ineligible for Housing Benefit. It is classified as a private rented scheme, but residents benefit from light touch support due to the scheme's location within the wider YMCA site, maintaining access to housing staff and support with budgeting, employment and tenancy management.

Pre-planning fees totalled approximately £50,000 and the planning process lasted roughly a year. This created pressure, due to the risk of missing government grant deadlines and subsequently losing critical funding. The scheme was delivered with support from external consultants including an architect, planning consultant and quantity surveyor, with construction taking around 14 months.

George Williams House is financially self-sufficient, with rental income covering operational costs and loan repayments. Residents typically stay for up to two years, though move-on is constrained by limited availability of affordable housing throughout the city. Looking ahead, YMCA Cardiff plans to expand its housing offer, supported by strong relationships with its local authority and funders. Investment in a dedicated Director of Income Generation role has further strengthened its ability to identify opportunities and secure funding.



SHREWSBURY ROAD YMCA EAST SURREY

LOCATION:
REDHILL, SURREY

SCHEME:
6-BED SHARED HOUSE

SPECIFICS:
ACQUISITION
AND REFURBISHMENT
OF COUNCIL PROPERTY

RENT LEVELS:
£98.72 CORE RENT
+ £58.15 ELIGIBLE SERVICE CHARGE
+ £8.77 PERSONAL CONTRIBUTION
PER WEEK



YMCA East Surrey operates a portfolio of move-on accommodation designed to support young people transitioning from its higher-support accommodation into independent living. Its Shrewsbury Road scheme opened in 2024 and represents the organisation's most recent addition, playing a key role within its pathway.

The scheme comprises a six-bed shared property with ensuite bathrooms and shared kitchen, dining and living spaces, offering a balance between independence and communal living. It was previously being leased by the Royal National Institute of Blind People (RNIB) and once available was offered to YMCA East Surrey, due to a desire for the land to remain in the charitable sector. This was an attractive proposition, especially as most of the planning agreements were already in place.

YMCA East Surrey acquired the property from Surrey County Council for £750,000, with total project costs totalling approximately £1.106 million. This included refurbishments, like a new roof and full internal fit-out, as well as legal and professional fees. Delivery was completed in around one year. The scheme was funded through a combination of Homes England grant funding, a bank loan and YMCA reserves. In addition, Surrey County Council provides revenue funding to support operations.

Residents typically progress into Shrewsbury Road after a couple of years in the 24-hour supported accommodation, once they are embedded into education, training or employment. While no formal nomination rights exist, the local authority can refer residents when spaces become available due to its support funding contract. There is no strict employment requirement, but residents are expected to engage in education, training or YMCA's Y-Focus programme to build skills and work-readiness.

The rent model is designed to avoid work disincentives, which is supported by an Employment Support Fund, co-funded by the local authority, helping residents transition into work without becoming financially worse-off. Residents receive around five hours of support per week from a small team overseeing multiple properties.

The scheme not only responds to a clear gap between supported accommodation and the private rented sector for those not yet ready for full independence, but also contributes to YMCA East Surrey's financial resilience, as housing income provides stability during periods when other services are disrupted. Expansion of the pathway is constrained by land availability, viability challenges and the higher cost of delivering self-contained accommodation, particularly in a built-up area where suitable sites are limited. Nevertheless, plans include a 14-unit scheme currently under development.



BOURNEMOUTH ROAD YMCA BOURNEMOUTH

LOCATION:

BOURNEMOUTH, DORSET

SCHEME:

5-BED SHARED PROPERTY

SPECIFICS:

ACQUISITION AND REFURBISHMENT OF AN EXISTING HOUSE IN MULTIPLE OCCUPATION (HMO) PROPERTY

RENT LEVELS:

£345 PER WEEK GROSS RENT, INCLUDING £20.90 WEEKLY PERSONAL CONTRIBUTION



In an increasingly challenging local housing market, where affordable options are scarce or poor quality, YMCA Bournemouth has developed move-on housing to play the critical role of enabling residents to progress into independence without being forced into unsafe or unaffordable housing. One such example is Bournemouth Road, a small-scale move-on scheme providing five bed spaces within a traditional house setting.

The property was purchased using YMCA Bournemouth reserves for £270,000, with an additional £30,000 – £40,000 invested in refurbishment works, including fire safety upgrades and compliance improvements. As an existing HMO, the scheme required no new construction and was delivered rapidly, within a few months, highlighting the speed and flexibility of acquisition-led delivery models.

The scheme forms part of a wider move-on pathway, alongside other provision including self-contained flats and community-based properties. Residents are typically referred through a mix of internal progression from supported accommodation and external agencies such as probation services. A key strength of

Bournemouth Road is its home-like environment. Unlike more institutional accommodation, the property includes features such as a garden and shared living spaces, which staff report improves resident engagement, sense of ownership and readiness for work and independent living.

The scheme operates as Housing Benefit exempt accommodation, allowing rents to reflect the cost of provision while remaining accessible. Despite relatively high gross rents, operational costs are modest, at around £37,000 annually, due to the small scale of the scheme. Residents are accommodated under excluded licence agreements, providing flexibility in tenancy management. The intended length of stay is around two years, though this is applied flexibly depending on individual circumstances. Support is focused on resettlement and independence, including help with property searches, viewings and tenancy preparation, alongside up to six weeks of post-move support.

Moving residents on and into the private rented sector or social housing is challenging due to the lack of suitable options locally, with residents reluctant to leave stable, good-quality housing for somewhere expensive and insecure. Looking ahead, YMCA Bournemouth is exploring further expansion through acquiring and adapting existing properties, including houses and potentially hotels. The Bournemouth Road model demonstrates that small-scale, home-like accommodation delivered through acquisition can provide an effective, lower-cost and quickly deployable alternative to new-build development.



MOVE-ON HOUSING MODEL YMCA RIPON

LOCATION:
RIPON, NORTH YORKSHIRE

SCHEME:
22 UNITS (19 BEDSITS
WITH SHARED FACILITIES
+ A 3-BED SHARED HOUSE)

SPECIFICS:
HISTORIC CONVERSIONS
ON YMCA-OWNED LAND

RENT LEVELS:
£125 PER WEEK FOR RESIDENTS
ON GENERAL NEEDS RENT



The buildings have deep historical roots, having been donated to YMCA over 100 years ago and later converted into housing in the 1980s and 1990s. While this historic ownership model ensures financial viability – allowing rental income to be reinvested into services – it also presents challenges, including poor energy efficiency, lack of accessibility and restrictions associated with the site’s Grade II listed conservation status.

Support provision is low to medium intensity, focused on employability and life skills, with staff available during weekdays. Although the intended length of stay is around two years, this is applied flexibly due to significant barriers to move-on. Over 500 people are on the waiting list for one-bedroom social housing locally, and private

rented options are limited and typically unaffordable. As a result, the average stay is two years and can be longer, which can contribute to blockages within the pathway.

Despite these constraints, the model delivers strong outcomes in terms of stability and progression, supported by long-term asset ownership and a flexible, resident-centred rent model. YMCA Ripon continues to explore opportunities to expand its affordable move-on provision and has looked at the potential development of small self-contained units on unused land, though planning restrictions and heritage constraints present significant barriers.

YMCA Ripon operates a small-scale housing model combining supported accommodation with a flexible move-on offer, responding to acute local housing shortages in a rural city context. YMCA Ripon’s move-on scheme provides 22 units across several historic buildings on its main site, supporting young people aged 18–30 transitioning toward independence.

A key feature of the model is its “general needs rent” model, which allows up to three residents at a time to remain in accommodation at a reduced rent once they enter employment. This facilitates flexibility and enables residents to move into work seamlessly, supporting them through what staff describe as the “messy middle” of transitioning into employment in regard to Housing Benefit.



SHERIDAN HOUSE YMCA LINCOLNSHIRE

LOCATION:
ST. GILES, LINCOLN

SCHEME:
16 SELF-CONTAINED
1-BED FLATS

SPECIFICS:
CONVERSION OF YMCA-OWNED
1930s PROPERTY

RENT LEVELS:
HOUSING BENEFIT FUNDED
WITH £8 WEEKLY RESIDENT
CONTRIBUTION



YMCA Lincolnshire operates a staged housing pathway supporting individuals from emergency accommodation through to independent living. Sheridan House represents the final stage of this pathway, developed in response to resident feedback that shared housing felt like a step backwards from more independent hostel provision.

Completed in 2025, Sheridan House transformed an existing eight-bed shared property into 16 single occupancy units, reflecting a strategic shift toward self-contained accommodation as the most effective model for supporting long-term housing stability. Though the most independent stage of housing, residents still retain structured support around budgeting, tenancy management and life skills development. Residents are encouraged to build financial independence through the requirement of a small personal contribution and responsibility for utility bills.

The scheme was delivered at a cost of approximately £4.4 million through a blended funding model, including around 40% Homes England grant funding via the Blue Skies Consortium,

alongside borrowing and cash reserves. Ownership of the land significantly improved financial viability. YMCA Lincolnshire employed an external project management company to oversee the project, including the planning process and funding applications, which proved critical to its success.

Residents typically progress into Sheridan House from YMCA Lincolnshire's hostel or outreach accommodation, though vacancies may also be filled through local authority or partner referrals. While the intended length of stay is around one year, move-on is constrained by a severe shortage of affordable housing locally, with fewer than 20 residents per year accessing social housing from across all of YMCA Lincolnshire's accommodation.. Many instead move into an increasingly unstable private rented sector or alternative supported accommodation. YMCA Lincolnshire works closely with the local authority, issuing 56-day positive notices early on to help residents access higher priority housing bands under the Homelessness Reduction Act.

Looking ahead, YMCA Lincolnshire is planning to increase its move-on housing offer with more purpose-built, self-contained units. Its next planned project is to redevelop land owned by the organisation opposite the hostel, known as The Annex. The site currently contains an 11-bed shared house, a four-bed shared house and a maintenance yard. YMCA Lincolnshire intends to replace these buildings with between 25 to 30 self-contained units, expanding its move-on housing offer and strengthening the pathway.



EAST SUSSEX SCHEME YMCA DOWNSLINK GROUP

LOCATION:
EASTBOURNE AND HASTINGS,
EAST SUSSEX

SCHEME:
13 UNITS (MIX OF
SELF-CONTAINED FLATS AND
SHARED ACCOMMODATION)

SPECIFICS:
LONG-TERM LEASE ACQUISITION
FROM PRIVATE LANDLORD

RENT LEVELS:
AFFORDABLE RENTS



YMCA Downslink Group delivers accommodation for young people across Sussex and Guildford, as part of a housing pathway supporting them from homelessness to independence. Its East Sussex scheme forms part of its move-on provision, offering transitional housing for young people aged 18–25.

The scheme was being developed for the private rented sector and YMCA Downslink Group was approached by the landlord during development, reflecting an existing trusted relationship, who agreed to lease the property for use as affordable move-on accommodation.

Rather than owning the asset, the scheme operates through a long-term lease arrangement, allowing YMCA Downslink Group to deliver affordable housing without the upfront capital costs and risks associated with land acquisition or construction. Of course, this model also requires careful financial modelling and negotiation to ensure genuine affordability.

Residents are primarily drawn from YMCA supported accommodation, though some are nominated by the local authority following an interview and suitability assessment. No deposit or guarantor is required, reducing barriers to access. Residents are not required to be in employment but must be able to access public funds where necessary.

While the scheme does not currently provide commissioned support services, residents receive housing management support funded through service charges, including assistance with tenancy management, rent and housing and employment signposting. Additional support needs are met through referrals to external services.

The scheme is designed to provide a stable, independent living environment, with an intended length of stay of around two years,

though this is flexible due to the limited availability of affordable housing locally. YMCA Downslink Group works closely with local authorities to support residents' progression or extend tenancies where needed.

Financially, the scheme is self-sufficient, with operational costs covered through rents and service charges. As the building was already under development, YMCA did not incur any planning or construction costs, though planning negotiations reduced the total number of units from 14 to 13.

Looking ahead, YMCA Downslink Group is keen to expand its move-on offer. However, future replication of the scheme may be constrained by planning policy changes, including Article 4 directions restricting HMO development in certain parts of Eastbourne and Hastings.



RECOMMENDATIONS

FOR YMCA TO REALISE ITS AMBITION OF CREATING

10,000 NEW HOMES FOR YOUNG PEOPLE



DELIVERING AT THE SCALE AND PACE REQUIRED TO HELP SOLVE THE CURRENT HOUSING CRISIS, THE GOVERNMENT AND ITS AGENCIES MUST:

INCREASE GRANT RATES FOR AFFORDABLE HOUSE BUILDERS AND ALLOW FUNDING TO BE AN ENABLER TO BUILDING, OFFERING FINANCIAL SECURITY TO OTHER FUNDERS

Increase the grant rates given through Homes England, GLA and Welsh Government grant programmes, specifically for transitional move-on housing, to enable more homes to be built. Grant rates over a build should be variable, reflecting rising costs, to maintain scheme viability and affordability. Grants should move to being an enabler for development, having funding in principal so organisations like YMCA can approach and unlock other funders and businesses with this security on offer.

HOMES ENGLAND MILESTONE FUNDING NEEDS TO BE FRONT-LOADED TO ENABLE DEVELOPMENT

Currently most builds receive a portion of funding upon land purchase, then once construction starts and then the final amount upon completion, which can create an issue with cash flow for providers. The amount paid upon completion needs to be provided earlier in the build to enable a project to be finished.

SUPPORT ACCESS TO PUBLIC LAND FOR TRANSITIONAL AFFORDABLE HOUSING

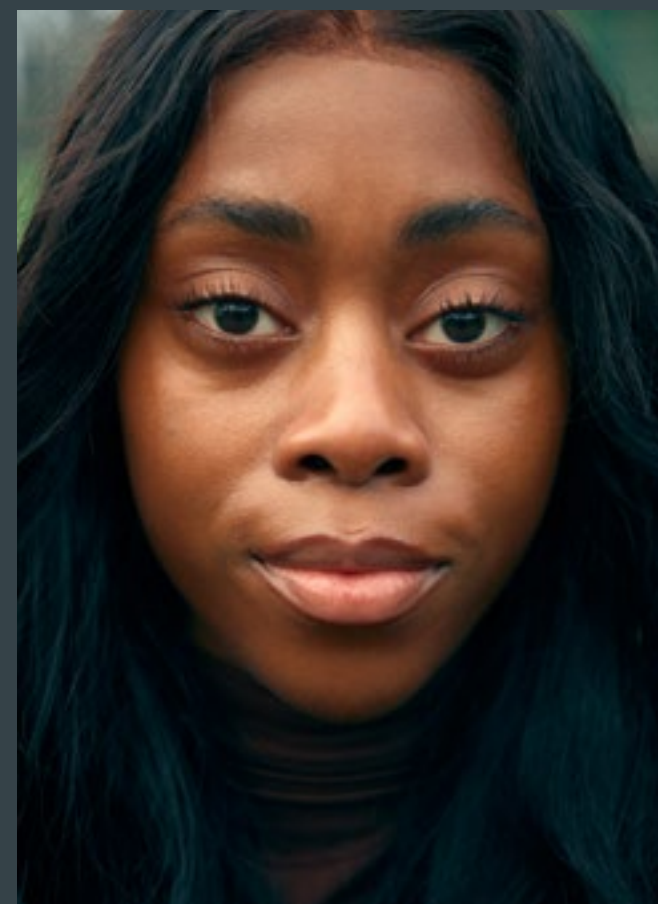
The Government must do more to enable and incentivise local authorities to release land at an undervalue where schemes deliver clear community outcomes. Mechanisms should be introduced to ensure that charities and social landlords are prioritised over private developers for appropriate sites.

STREAMLINE AND SIMPLIFY THE PLANNING PROCESS FOR TRANSITIONAL AFFORDABLE HOUSING SCHEMES

The Government should introduce mandatory fast-track planning application routes for affordable schemes delivered by charities and social housing providers. Pre-development costs and delays can be minimised through clearer guidance, standardised requirements and planning fee support.

PROVIDE FUNDING FOR PRE-DEVELOPMENT COSTS, E.G. FEASIBILITY STUDY COSTS

The Government should establish a fund to help cover early-stage design, feasibility studies and planning costs for charities and smaller organisations developing affordable housing that are especially vulnerable to financial risk.



CREATE MORE ADVANTAGEOUS BORROWING RATES FOR AFFORDABLE HOUSEBUILDERS

The lower the interest rate for development finance loans, the more affordable homes become, as repayments are lower. The expansion of government-backed loan guarantees, non-commercial lending or social investment programmes can help to reduce borrowing costs for charities like YMCA, protecting them from high interest rates and improving long-term financial viability and sustainability.

TACKLE THE WIDER SHORTAGE OF AFFORDABLE HOUSING

The Government must continue to invest in increasing the supply of social and genuinely affordable housing throughout the country. This would enable YMCA residents to transition out of move-on schemes, freeing up space for residents in high-supported accommodation and resulting in a housing pathway model that successfully guides young people from homelessness to flourishing in independent living.

EVERYONE SHOULD HAVE A FAIR CHANCE

TO DISCOVER WHO THEY ARE
AND WHAT THEY CAN BECOME

ymca.org.uk

YMCA ENGLAND & WALES

For more information, please contact: **policy@ymca.org.uk**

YMCA

**Here for young people
Here for communities
Here for you**

YMCA enables people to develop their full potential in mind, body and spirit. Inspired by, and faithful to, our Christian values, we create supportive, inclusive and energising communities, where young people can truly belong, contribute and thrive.

FAMILY & YOUTH WORK

HEALTH & WELLBEING

HOUSING

TRAINING & EDUCATION

SUPPORT & ADVICE