YMCA

Here for young people
Here for communities
Here for you

Nowhere to go

Young residents' experience of trying to move on from supported housing

November 2026

YMCA ENGLAND & WALES

utility aid



Everyone should have a fair chance to discover who they are and what they can become.

About YMCA

YMCA believes in fairness and opportunity. There are essential building blocks for 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; other people 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.

About Utility Aid

Utility Aid exists to protect charities and not-for-profit organisations from wasting money on energy. We check every bill, challenge every error, and recover what's owed — with over £10 million returned to the sector so far.

Since 2002, we've helped charities, housing associations, schools, churches, and community organisations reduce costs, recover overcharges, and manage supplier relationships. Everything we do is focused on helping organisations spend less on energy and more on the people and communities they support.

Contents

Summary 3
Introduction 6
Living in supported housing 7
Reasons for moving in 8
Length of time at YMCA 9
Feeling ready 10
Preparedness to move on 11
Priority focus 12
Looking to move on 14
Options for moving on 14
What do residents want? 15
Available options 18
Social housing 19
Private rental sector 20
Areas 21
Barriers to moving on 22
Saving for a deposit 23
Lack of suitable and affordable accommodation 24
Lack of secure accommodation 25
Securing a tenancy 27
Making independence last 27
Returning to supported housing 28
Role of councils 29
Causes of tenancy failure 29
Continued support 30
Rrecommendations 32

Summary

Living in supported housing

Young people move into supported housing often at a difficult point in their life. Among the 272 residents aged 16-24 we spoke to, more than a third (38%) left where they lived because of family breakdown; one in eight (13%) because of domestic abuse.

Supported housing provides its residents the opportunity to focus on themselves, learn the skills to live independently with the care of housing teams to ready them to live on their own.

A third (35%) of the residents we spoke to felt ready to move on from supported housing and into independent living. A further third think they will be ready within the next year.

Options for moving on and the difficulties within them

Around a fifth (19%) of young residents we spoke to want to move somewhere for a few years so they can set themselves up before moving on. Comparatively, half (51%) of residents want to live somewhere they can settle for the long-term.

Social housing

- Despite the elongated waiting lists and diminished choice in available properties, social housing is the most desired move-on destination for residents: 47% hope to live there when they move on, and 50% expect to.
- While 12% and 13% respectively of those who are looking to move on and those who are not thought getting a property through the council would be easy, significantly more of those currently looking thought this was difficult (63%) than those who are not looking (51%).

Private rental

- There is a gap between wanting to live in a private rental after supported housing and where residents think they are most likely to end up. Twice the proportion of residents hope to move into a private rental home (24%) than expect to move into one (12%).
- Residents moving into private rental accommodation can face higher rents and upfront deposits than in social housing, and can be asked to provide a suitable rent guarantor to make any missed payments on their behalf.

- More than half of residents either had found or anticipate that it would be hard to get the money together for a deposit (54%) and to pay a lump sum of rent in advance before moving in (56%).
- More than half of residents (56%) who are currently trying to move on have found it difficult to find a private landlord who accepts tenants that receive Universal Credit.

Making independence last

While the majority of residents move out of supported housing equipped with the skills for home management and ready for the responsibilities of doing so, this is not always the case. Some residents move out of supported housing before they are properly ready; some have no network to call on when housing issues arise; others may have an unexpected life event derail their efforts.

- Amongst the residents we spoke to, one in seven (15%) had previously moved on from supported housing and subsequently re-entered.
- More than a quarter (28%) of this group lived independently for six months or less before moving back into YMCA accommodation, and around a third (31%) lived independently between one and three years.
- The biggest driver of residents moving to YMCA after living independently was falling out with the people they were living with (including family and partners), with almost half (44%) citing this. One in six moved back to YMCA as their mental health deteriorated, and another sixth because the property was unsuitable (both 16%).
- Different YMCAs are trying to find the sweet-spot of support to help previous residents maintain independence once they've moved out, alongside financing this additional work and personnel delivering it.

Recommendations

To ensure residents of supported housing can find, secure and maintain a home of their own and break the cycle of homelessness, YMCA suggests five interventions directed across housing supply, the rental market, the role of local authorities and continued support.

The problem	What it looks like	What would help?
SUPPLY OF HOMES	▶ Marked decline in social housing stock ▶ Long waiting lists ▶ Lower priority	Building more social homes designed for young residents becoming independent Support for YMCA and other providers to build the houses young people need
THE RENTAL MARKET	▶ Landlords not accepting tenants from supported housing backgrounds ▶ Homes not to high enough standards ▶ Rents increasingly unaffordable	Making the rental market an achievable and sustainable option for those leaving homelessness, including monitoring the impact of the Renters' Rights Act and ensuring it is having the desired effect
HURDLES TO INDEPENDENCE	▶ Inability to save for a deposit ▶ Not able to provide a suitable rent guarantor	Greater support from local authorities for residents leaving supported housing to move on
MAINTAINING A TENANCY	▶ Moved on before they're ready ▶ Limited support network to call upon	Access to continued support from supported housing providers for residents whilst they adjust to living independently

Introduction

YMCA is the largest charitable provider of housing for young people in England and Wales. We provide much more than a home: our work is to help our residents build, or rebuild, themselves in a safe environment. We support them to feel ready to live independently, and in turn move in to a home of their own where they can settle and lay foundations.

We have long been helping young people along their path to independence, but in recent years, this road has become increasingly arduous and laden with blockages. Difficulties moving on are rarely the fault of young people, who have spent months learning how to budget, cook for themselves or manage trauma, all to help increase the chance of getting a home of their own. In years previous, many young people leaving homelessness accommodation would de facto be offered housing by their local authority. Now, with growing need for homes across the country, they are lower down prioritisation allocation. Despite better rights and protection for renters as enacted by the Renters' Rights Act, the upfront hit of deposits and advanced rent can be too cumbersome for a group of people on low income with little or nothing to put aside each month.

This isn't fair. YMCA wants to be part of the solution for young people ready to step out on their own. We have a bold ambition to double the number of homes YMCA provides by creating 10,000 new homes for young people facing homelessness, and those who are ready to move beyond supported housing and into a home of their own.

But for each of those homes is a young person with a story, with an experience of feeling ready, or feeling worried, or feeling unprepared for the uphill battle of looking and securing their own home. This report seeks to amplify the experiences of these young people, where they are on their journey to independence, and the challenges they face. We have combined these experiences with the expertise of YMCA housing teams, who speak to how the outlook for young residents moving on has shifted in recent years, and what changes would make the most impactful differences.

Methodology

Focus groups were conducted with 31 YMCA housing and employment managers and key workers in March 2026 on their views on young people's readiness to move on from supported housing, and the personal and systemic barriers they face to move on.

The key themes from these sessions were used to design a survey for residents in YMCA housing, which also incorporated questions about what attributes young people wanted in their next home.

The survey was completed in June and July 2026 by 272 residents aged 16-24 living at 23 local YMCAs in England and Wales.



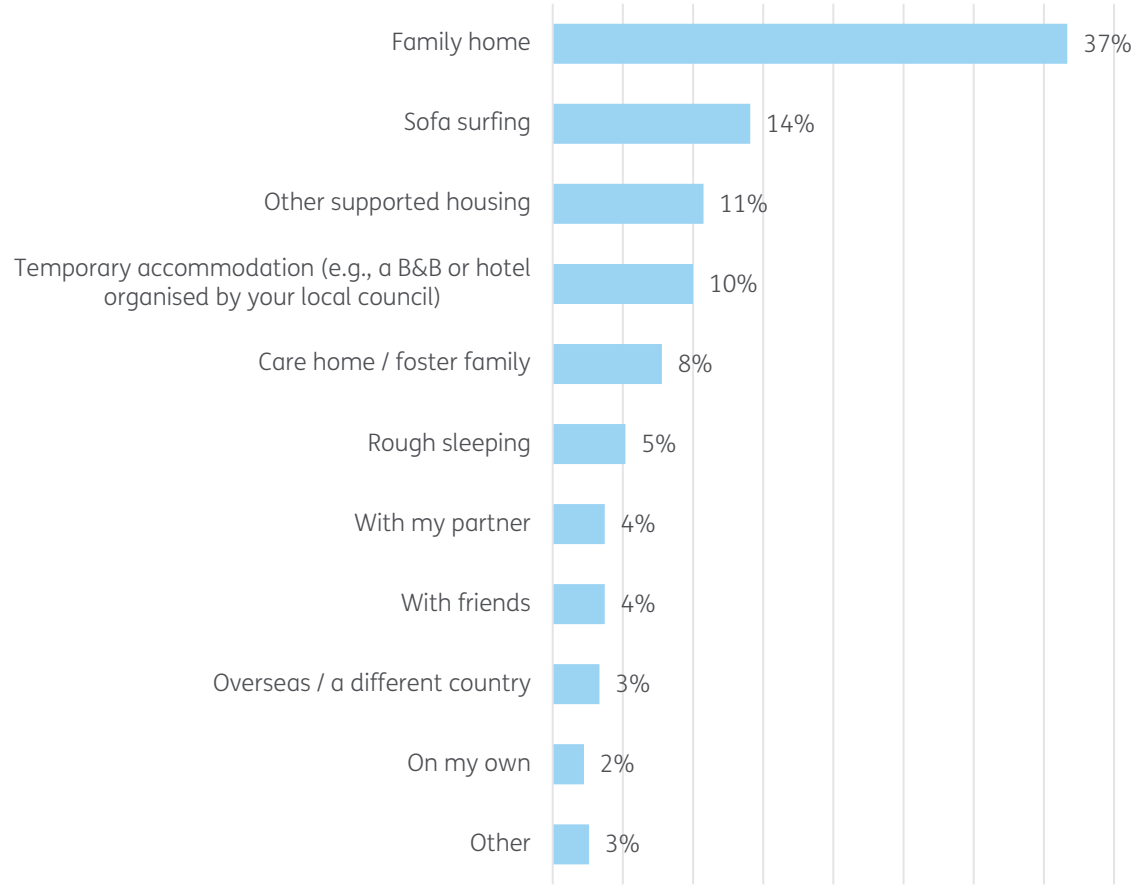
Living in supported housing

Reasons for moving in

Each person living at YMCA has their own story of how they came to move into our housing, and each of these stories will be taken into account when tailoring the support a resident needs. Young people can often arrive with us after a crisis moment, or as the culmination of long-lasting difficult circumstances. For some residents, we provide a place to live independently. For some residents, we're a settled place to stay after leaving the care system or a fractured family home. For others, we can provide a home when they've lost theirs.

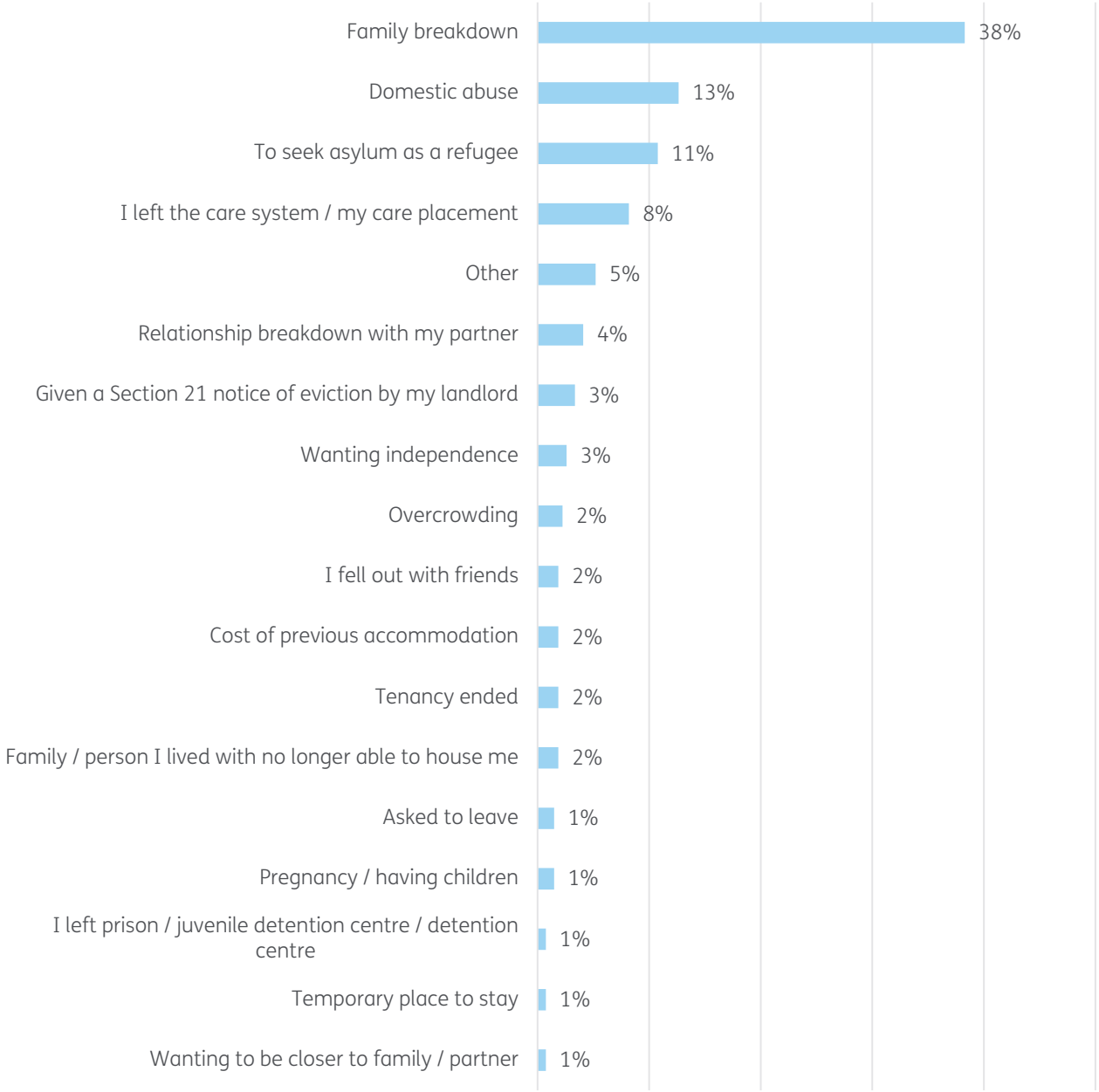
More than a third (37%) of residents responding to the survey lived in their family home before moving into YMCA, by far the most common place. One in seven (14%) moved into YMCA after sofa surfing (e.g., having no permanent address and staying temporarily with different friends and family members). Around one in ten (11%) moved from another supported housing site, and a similar amount (10%) moved from temporary accommodation provided by their local council. One in 12 (8%) moved into YMCA after leaving the care system.

Where did you live before moving to this YMCA?



The most common reason why residents left where they lived previously was family breakdown (38%), followed by domestic abuse (13%). The next two most-cited options were more dependent on a young person's relationship with the state and support mechanisms: 11% left where they lived previously to seek asylum as a refugee, and 8% left the care system or their care placement.

Why did you leave where you lived previously?





Length of time at YMCA

Two-thirds of respondents (65%) had been living at a YMCA for less than a year. A quarter (25%) had lived at YMCA for between one and three years, and 9% had lived at a YMCA for three or more years. YMCA's supported homes typically operate with fixed-term contracts of two years for residents, to allow the time for them to reset and then focus on developing the skills they need to live independently. These contracts are often adequate time for residents to gain the tools and skills to enable stable independent living.

Some local authorities give YMCAs move-on targets for residents, ranging from eight months to two years, with readiness measured and reported as part of the Supported Housing Oversight Act. Councils require evidence of the supported housing intervention for Housing Benefit payments made and can set timelines for a resident to have received adequate support and move into general needs accommodation or the private rental sector. The housing team at one YMCA found the 12-month timeline a council set was too short, with many young people not ready to move on within this time.

Housing workers expressed that the length of time a resident takes to be ready to move on is dependent on the place in which they start from, rather than an arbitrary figure. A two-year contract may not give enough time for residents with more complex needs for example, and in these cases, contracts are typically extended to give them the best chance of sustaining living independently once they are ready. On the other hand, some residents may be ready to move on in a matter of months. Actually doing so, however, is a different matter. There are structural barriers to getting a home of their own that can mean waiting in supported housing for longer than needed. These barriers will be discussed later in the report.

Feeling ready

A third (35%) of residents said that they were currently ready to move on from supported housing. Amongst those that are ready to move on, a fifth (19%) are currently in work and a quarter (27%) are in education or training. Amongst the remaining group of those ready to move on but not in employment, education or training (54% of respondents), around half are looking for work. For those that are ready to move on that are not looking for work, the majority are in receipt of some kind of health-related benefit. Between future income and welfare support, this should at least mean those ready to move on are able to financially sustain the cost of their own home, should the rent rates fall within their means.

A further third (35%) of respondents do not currently feel ready to move on think they will be within the next year, split fairly evenly between those thinking they will be ready in the next six months, and in the next year.

One in ten residents (11%) did not think they would be ready to move on in the next few years. Some residents can enter supported housing with high level of support needs: they may have complex mental health difficulties, were previously living in traumatic environments, have alcohol or substance addictions or had not been taught the basics of household and personal management.

Staff use both quantitative and qualitative outcomes measurement systems to gauge how residents are progressing, with scores reviewed regularly to assess the distance travelled from moving in. These tools are also used as part of a support plan to capture achievement of specific milestones a resident achieves in their readiness to move on, such as skills learned and readiness for work.

Preparedness to move on

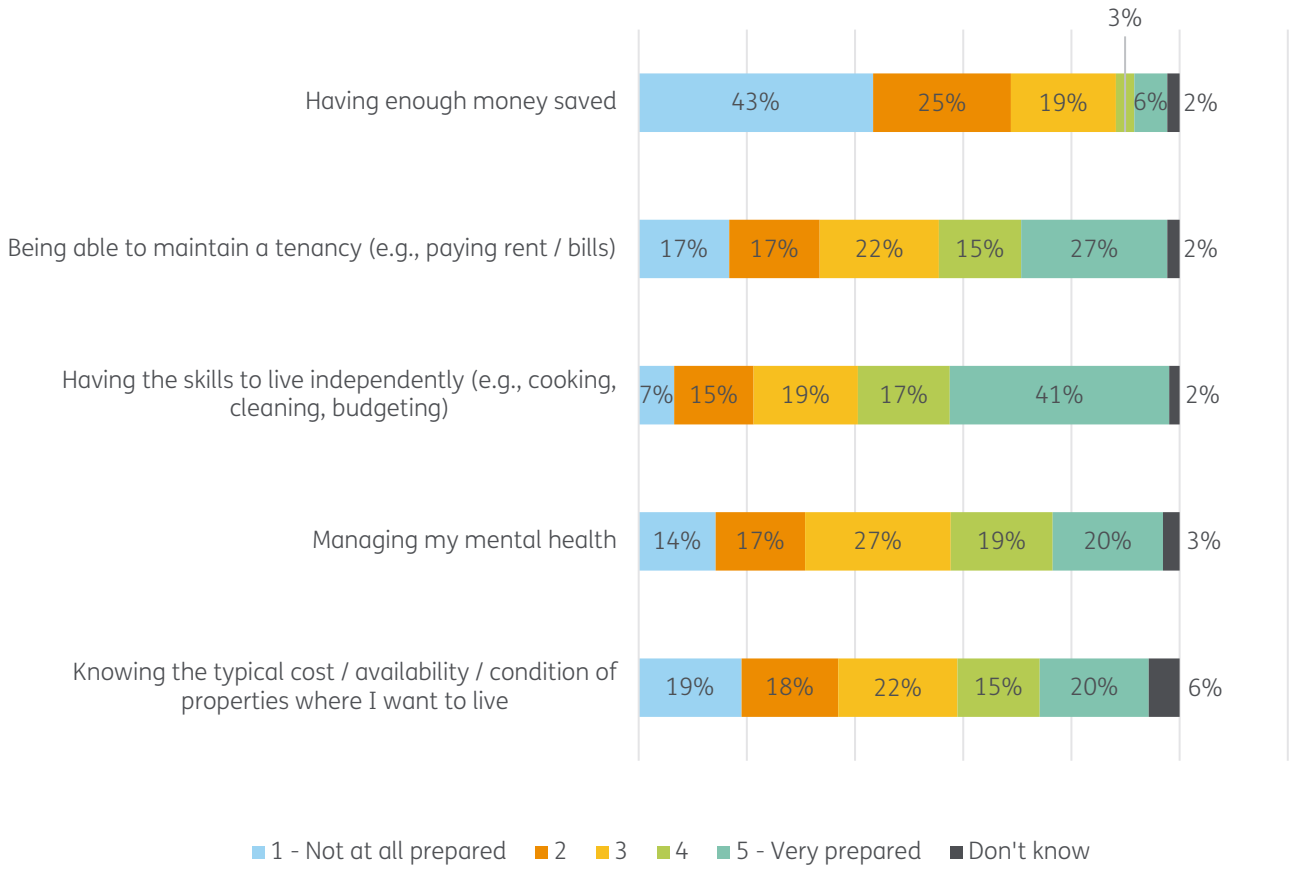
Moving on to independent living is a substantial change for residents in terms of responsibilities and way of life, which supported housing aims to prepare them for. While skills for supporting a tenancy can be accrued, other elements are somewhat harder to achieve based on the circumstances of living in supported housing.

Residents feel most prepared in terms of having the skills to live independently (58%), such as cooking, cleaning and budgeting. A fifth (22%) did not feel prepared: some residents can enter supported housing without knowing the basics of food preparation or money management, and benefit from sessions with key workers and support staff to equip them with knowledge and techniques.

Two in five (42%) residents feel prepared in terms of feeling able to maintain a tenancy, i.e., feeling like they could make rent and utilities payments every month.

Two-thirds of residents do not feel prepared in terms of having enough money saved to move on from their YMCA, with only 9% feeling prepared. Accruing the finances for a five-week deposit and a month's upfront rent can be a substantial challenge for supported housing residents. Some may not be able or ready to work, for example if they are struggling with their mental or physical health, are in the asylum system or are young parents. The amount received in Universal Credit will just about cover the essentials, with little to nothing to put into savings. And even when ready to start work, it can be financially disadvantageous to work more than 12 to 15 hours per week as Housing Benefit payments are tapered at this point. The more hours worked, the less received in Housing Benefits, meaning extra income can quickly be swallowed by the rent payments they are now liable for.

How prepared do you feel to move on from YMCA accommodation across the following areas?



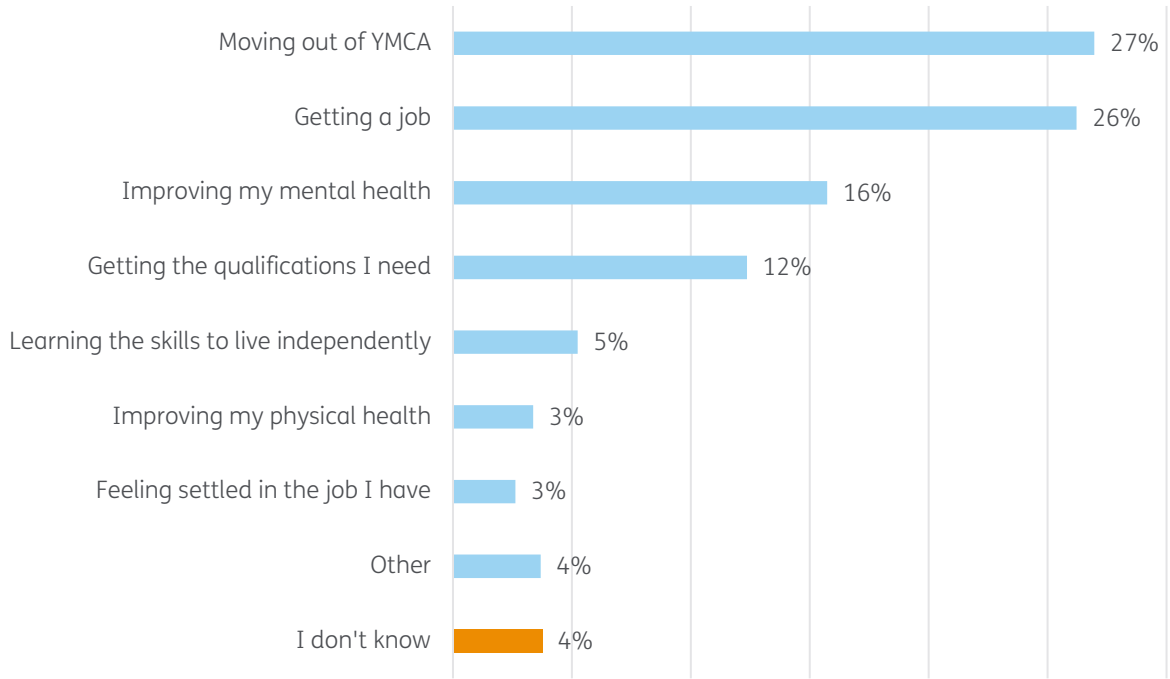
Priority focus

Residents in supported housing are often working towards what comes next as they take the time to focus on what will best set them up to live independently. The most common top priority for residents' next steps is moving out of their YMCA (27%), closely followed by getting a job (26%). These two steps can often be mutually dependent: working can allow a resident to develop their independence and save money to move on, but while in supported housing can cause a loss of income as their Housing Benefit is tapered. On the other hand, they may not want to get a job until they have moved on, to negate the risk of losing earnings through Housing Benefit tapering while in supported housing.

Others are using the time to ground themselves and build resilience, with 18% prioritising improving their mental health, while one in eight (12%) are getting the qualifications they need to be able to apply for jobs or the next stage of education they would like to do.

Only 5% cite learning the skills to live independently as their top priority. It is more likely that these are things they are working on in the background, or do not feel as much of a next-step goal as getting a job or moving out.

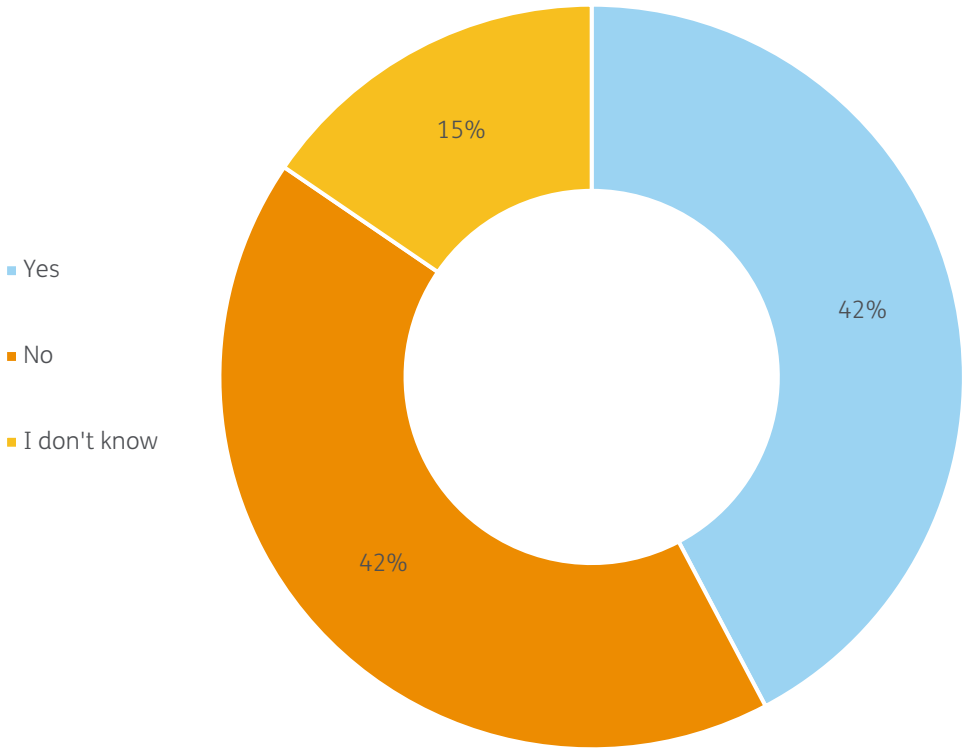
In terms of your next steps, which is your top priority?



Looking to move on

Two in five residents we spoke to were trying to move on from supported housing (42%), with the same amount not looking (42%). These proportions change dependent on the amount of time residents have been in supported housing. Only a quarter (25%) of those who have lived at a YMCA for less than six months are trying to move on, compared to half (51%) of those who have been there for one year.

Are you currently trying to move on from supported housing?



For those who are trying to move on, three in five (62%) have been doing so for less than six months: a third (34%) have been doing so for less than three months, and a further quarter doing so for three to six months (28%). One in ten (10%) of those trying to move on have been doing so for one year but less than two, and a further 10% have been doing so for between two to four years.

Options for moving on

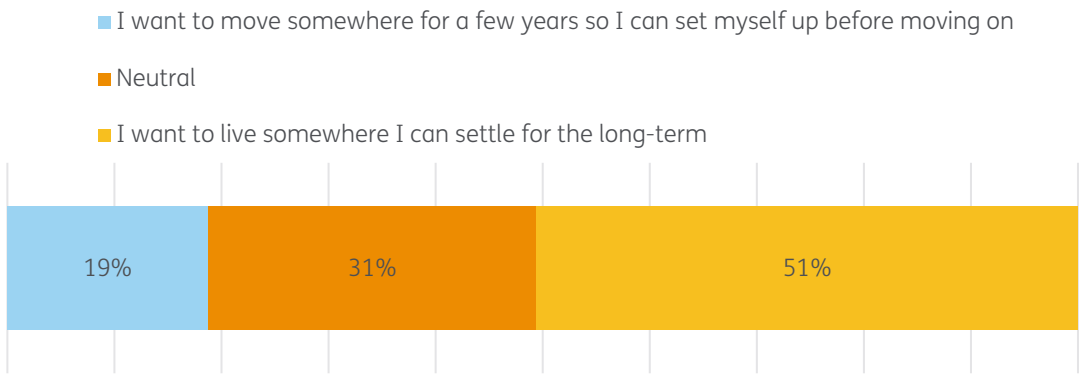
What do residents want?

Looking for long-term

Residents may want different things from their first home after moving on from supported housing. Around a fifth (19%) want to move somewhere for a few years so they can set themselves up before moving on. This could serve as a transitory stop-gap, using the confidence they've gained in supported housing to earn money, manage a tenancy and look after themselves.

Comparatively, half (51%) of residents want to live somewhere they can settle for the long-term. Supported housing residents are typically not looking for another short-term place to live, but instead want to find somewhere they can have as a home of their own for some time.

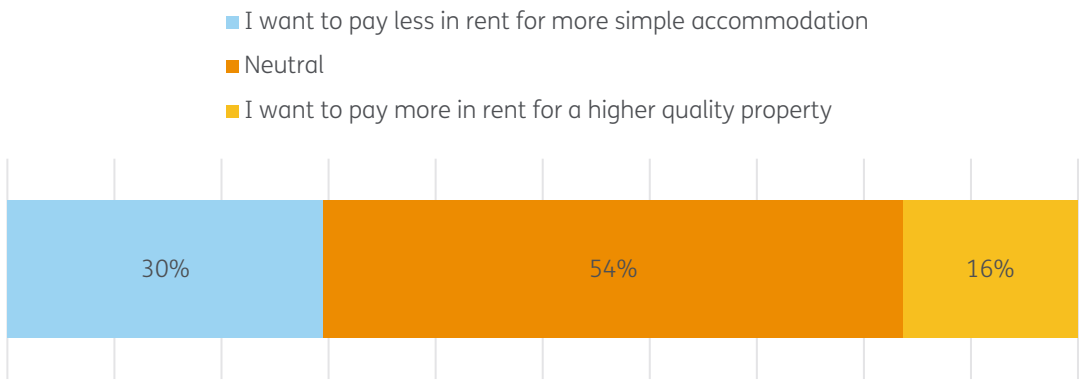
Which of the following best matches your view?



Price versus quality

Choosing somewhere to live comes with trade-offs, the most significant often being the value found in return for higher prices. Residents in supported housing are more likely to be cost-conscious and would rather pay less in rent for more simple accommodation (30%) than pay more in rent for a higher quality property (16%). Residents may find reconciling this balance difficult however, with more than half (54%) expressing neutral views between the two ends of the spectrum.

Which of the following best matches your view?

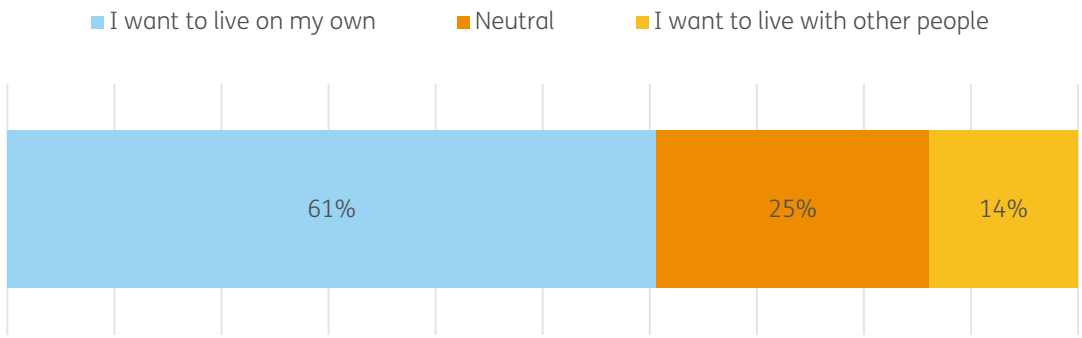


Living alone

Living alone may seem like a nice-to-have for a young person, but given the personal circumstances for residents leaving supported housing, can come with far fewer additional hurdles or challenges than living in shared accommodation. The people they share with may be engaging in behaviours they are trying to avoid, or may have traumas from their upbringing that make sharing living spaces with strangers difficult. Others may be trying to manage mental health conditions which may have fewer triggers within an environment they are fully able to control.

Three-fifths of residents stated that they want to live on their own, compared to 14% that want to live with other people. A successful move-on should be into a home young people have the best chance to remain within, and living alone may be a much-needed step to break a cycle of homelessness.

Which of the following best matches your view?





Property features

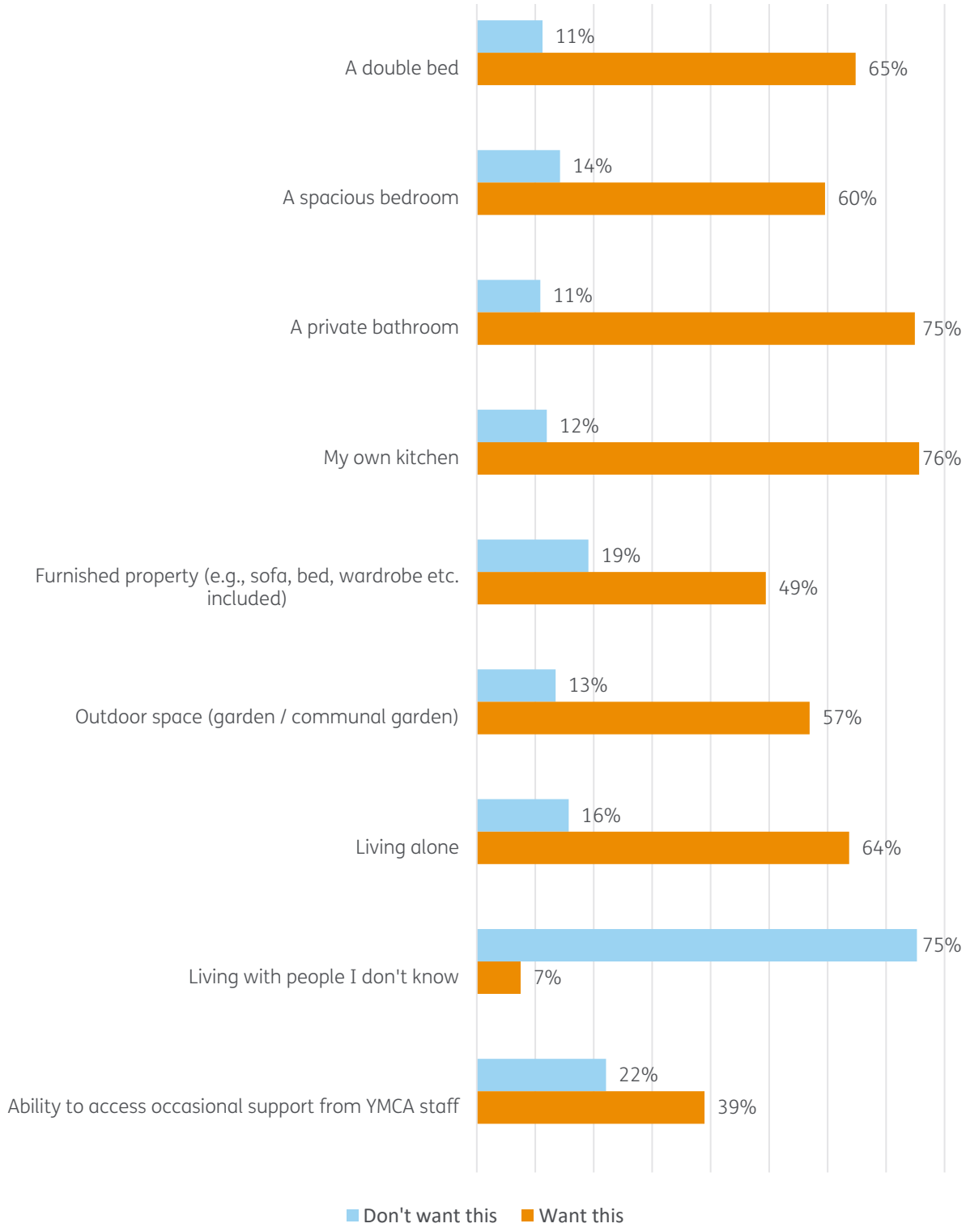
What comes across strongly from residents is a desire for their own space and facilities. Three-quarters of residents (75%) do not want to live with people they don't know when they leave YMCA, compared to just 7% that do. The proportion who state wanting to live alone however is slightly smaller at two-thirds (64%), with one in six (16%) not wanting to live alone.

The most desired features were a private bathroom and their own kitchen, favoured by three-quarters (75% and 76% respectively). This was wanted by more residents than the amount hoping for a double bed (65%), a spacious bedroom (60%) or outdoor space (57%). As residents are more likely to want to find somewhere to live for the long term, it may be the case that they are looking for the features of their forever home where they plan to settle for some time, and would like it to be to the most comfortable standards for them.

Half of residents (49%) want a furnished property, meaning they would not have to purchase white goods and home furnishings with these instead provided by the landlord. One-in-five do not want a furnished property, instead wanting to have items of their taste and choosing. YMCA teams do try to help residents with furnishings where possible, working with charities to provide grants to finance these items, or providing move-on kits to set up their home.

After leaving YMCA, two-fifths (39%) would like the ability to access occasional support from YMCA staff, who may be able to help support residents with tenancy management, or a trusted adult who they would turn to in the way many would ask their family for guidance on an issue in their property. However, a fifth (22%) would not want this. Despite this sentiment from residents in supported housing, YMCA staff providing continued support to residents moving on have found it integral to young people managing to live independently, and reduces the risk of falling back into homelessness.

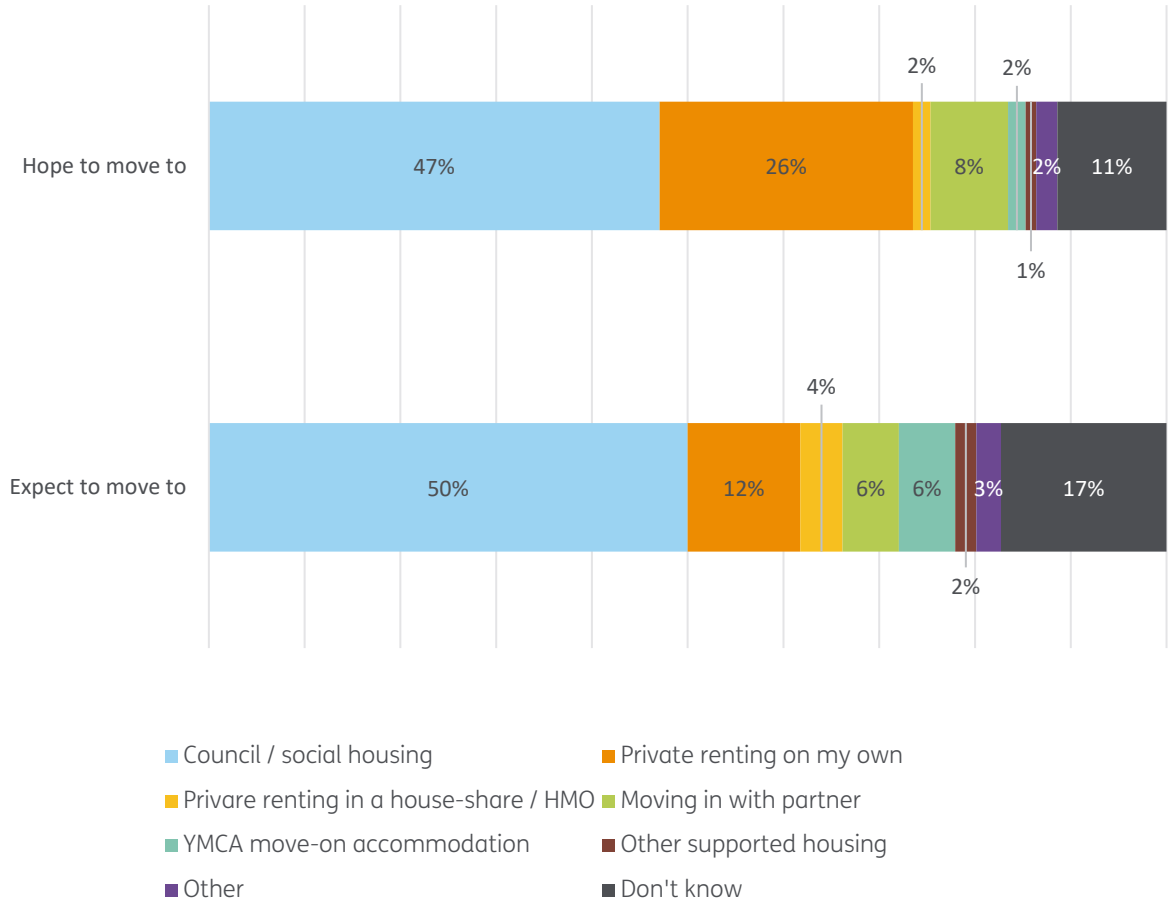
Would you want the following features in a property you'd move into after leaving YMCA?



Available options

Supported housing provides its residents with a safe space to live where they can settle, discover their strengths and develop the skills to build the best possible future once they move on. What was once the typical pathway out of supported housing and into independent living is becoming increasingly inaccessible or a postcode lottery.

Where do you hope to live when you move on, and where do you expect to live?



Social housing

In the past, some residents would apply for council housing once ready to move on, and could be in their own home within a few months. However, demand nationwide for social housing is significantly outstripping supply. While the amount of social housing in England has increased by 2% since 2019-20,[1] social housing waiting lists have grown 16% from 1.15m in 2019-20[2] to 1.34m in 2024-25[3].

Housing managers have increasingly found residents stuck on waiting lists for accommodation from their council for months, or even years longer. In previous internal research, YMCA has found that from a sample of 133 local authorities' social housing policies, single people without children or health conditions leaving supported housing are on average in the second band of council's allocation priority (18% top band; 61% second band), although residents who are care-experienced have elevated priority (40% top band; 56% second band). The increased need for social housing across the country means residents also have fewer options or chances to decline accommodation once they are able to bid on properties. Anecdotally, housing staff mentioned that some social housing is in areas where they would be separated from their support networks, or worse, at risk of exploitation or falling back into addiction or criminality if placed in estates with known social issues.

Despite the elongated waiting lists and diminished choice in available properties, social housing is the most desired move-on destination for residents: 47% hope to live there when they move on, and 50% expect to.

Housing staff are well aware that the majority of residents believe their best option for moving on is local authority housing, and residents will want to wait for their number to come at the top of the list for property-bidding. In many places where waiting lists are long and there is little available housing, key workers will try to manage a resident's expectations for next steps as soon as they move in to a YMCA as part of their move-on pathway planning, but hope for this outcome can be hard to temper.

[1] Ministry of Housing, Communities & Local Government (MHCLG), English Housing Survey 2024 to 2025, Chapter 1: Profile of households and dwellings, 4 December 2025

[2] MHCLG, Social Housing Lettings: April 2019 to March 2020, England, April 2021

[3] MHCLG, Social housing lettings in England, tenants: April 2024 to March 2025, 13 November 2025



Private rental sector

With diminishing opportunities to secure social housing, residents increasingly are exploring entering the private rental sector. While there is more choice, it comes at a higher price – both in terms of monthly rent, but also with deposits of up to five weeks' rent as well as a month's rent paid in advance. Landlords can also require tenants to provide a suitable guarantor, who would pay any rent if a tenant falls behind.

Residents facing hefty rents and upfront deposits have little choice in the private rental accommodation they can take when moving on. Often the only affordable option can be a room in an HMO (Household of Multiple Occupancy), a house-share where they have little to no control over who they live with, and can be of varying quality. Housing staff explained that this can present a risk for young people who have spent the time in supported housing to rebuild themselves to live independently, only to find the condition of their home and behaviour of housemates affecting their mental health and stability.

The unsuitable nature of some properties can cause residents who have moved on to move back into supported housing, as their wellbeing deteriorates in their new homes. In other cases, housing managers said that residents can struggle to make regular rent payments and maintain their tenancies, and return to supported housing as a result.

There is a gap between wanting to live in a private rental after supported housing and where residents think they are most likely to end up. Twice the amount of residents hope to move into a private rental home (24%) than expect to move into one (12%). While it might seem like a feasible option for somewhere to live, the associated higher costs may make it feel like a less viable option in reality.

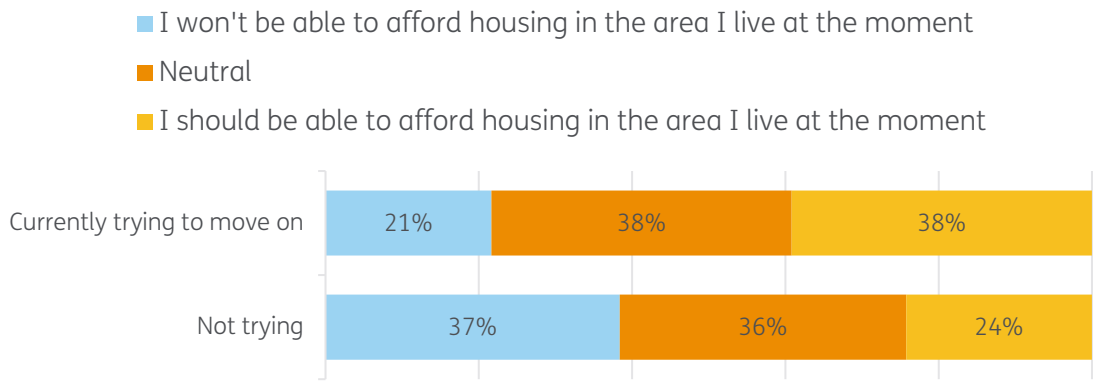
Areas

Residents moving on from YMCA accommodation will have different desires for where they want to live, but two-thirds want to remain in the same city or town to where they live currently. These are areas young people typically have a local connection to, or have built connections around while in supported housing. For some staying at YMCAs based in towns or city centres, remaining in the same area can be near-impossible after moving on, as prices for one-bed accommodation nearby will be unaffordable.

Instead, for residents offered social housing, these can often be in areas some distance from where they live currently, and with limited public transport options to the industries young people typically work in.

One in three residents (30%) think they won't be able to afford housing in the area they live at the moment, although encouragingly, this rose to 38% amongst residents who are currently trying to move on (and as such are likely to be more aware of their local housing market). One in five residents (21%) trying to move on think they won't be able to afford housing in the area they live at the moment, rising to 37% among those not trying to move on. Although this does indicate residents closer to the process of moving on and looking for accommodation are more likely to be confident about being able to afford living in the same place they are currently, worries still remain and can make continuity feel out of reach.

Which of the following best matches your view?



According to housing managers, living in certain neighbourhoods can be crucial for residents who arrived in the UK as unaccompanied asylum-seeking children (UASC) and are now in the asylum system. They often have become connected with particular communities also from their home country or religion. Having this kinship with shared language and commonalities is hugely beneficial to settling in an area, and they can be wary of moving away from these cornerstones of stability.

Barriers to moving on



Saving for a deposit

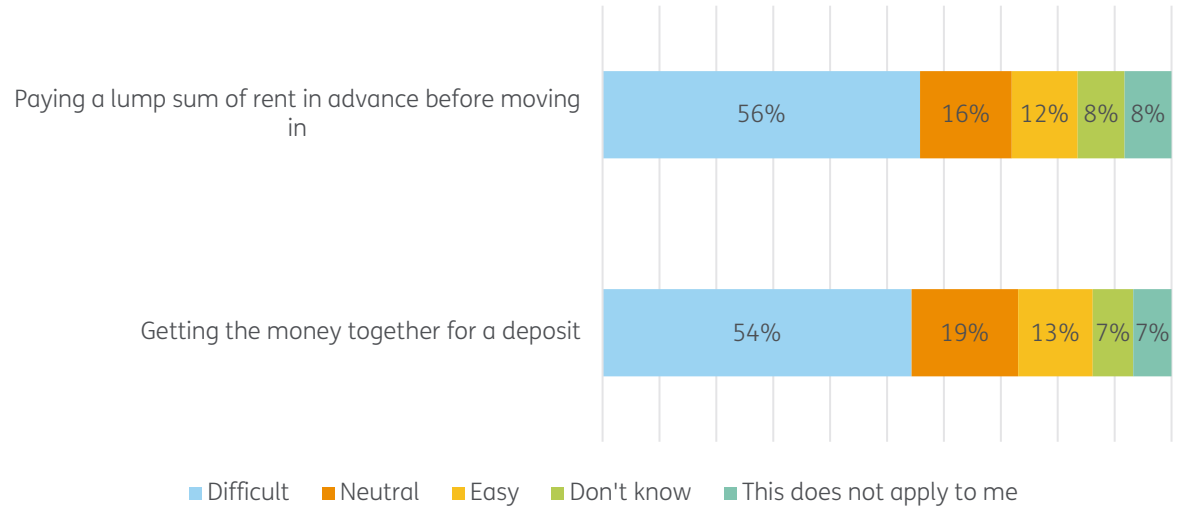
Residents in supported housing can struggle to save money to move on. They are typically receiving Universal Credit, with the £338.58 and £424.90 monthly payments respectively for those aged 16-24 and those aged 25 and over allowing just about enough to survive on and little to nothing to put aside after all outgoings have been made.

Supported housing residents in employment do not necessarily have more in their pocket for more hours they work. The Housing Benefit they receive to pay for rent is tapered after they earn more than £137.06 per week for a single person aged 16-24, and £173.28 for 25-and-overs, losing 65p in every £1 earned over this amount. Prior to October 2026, this was £61.41 and £77.73 respectively. Their Housing Benefit would taper alongside reductions in Universal Credit payments, leading to a cliff-edge in earnings when working between roughly six to 15 hours, disincentivising working more.

Although Housing Benefit is now tapered after working more hours later, residents become liable for the rent that is no longer covered by Housing Benefits, meaning they have less in their pocket for each hour worked. This will make putting money aside for private rental deposits more of a stretch.

More than half of residents either had found or anticipate that it would be hard to get the money together for a deposit (54%) and to pay a lump sum of rent in advance before moving in (56%).

When trying to move on from living in supported housing, how difficult or easy have you found to do the following? *If you are currently not trying to move on, please consider how difficult or easy do you anticipate it will be to do the following.*

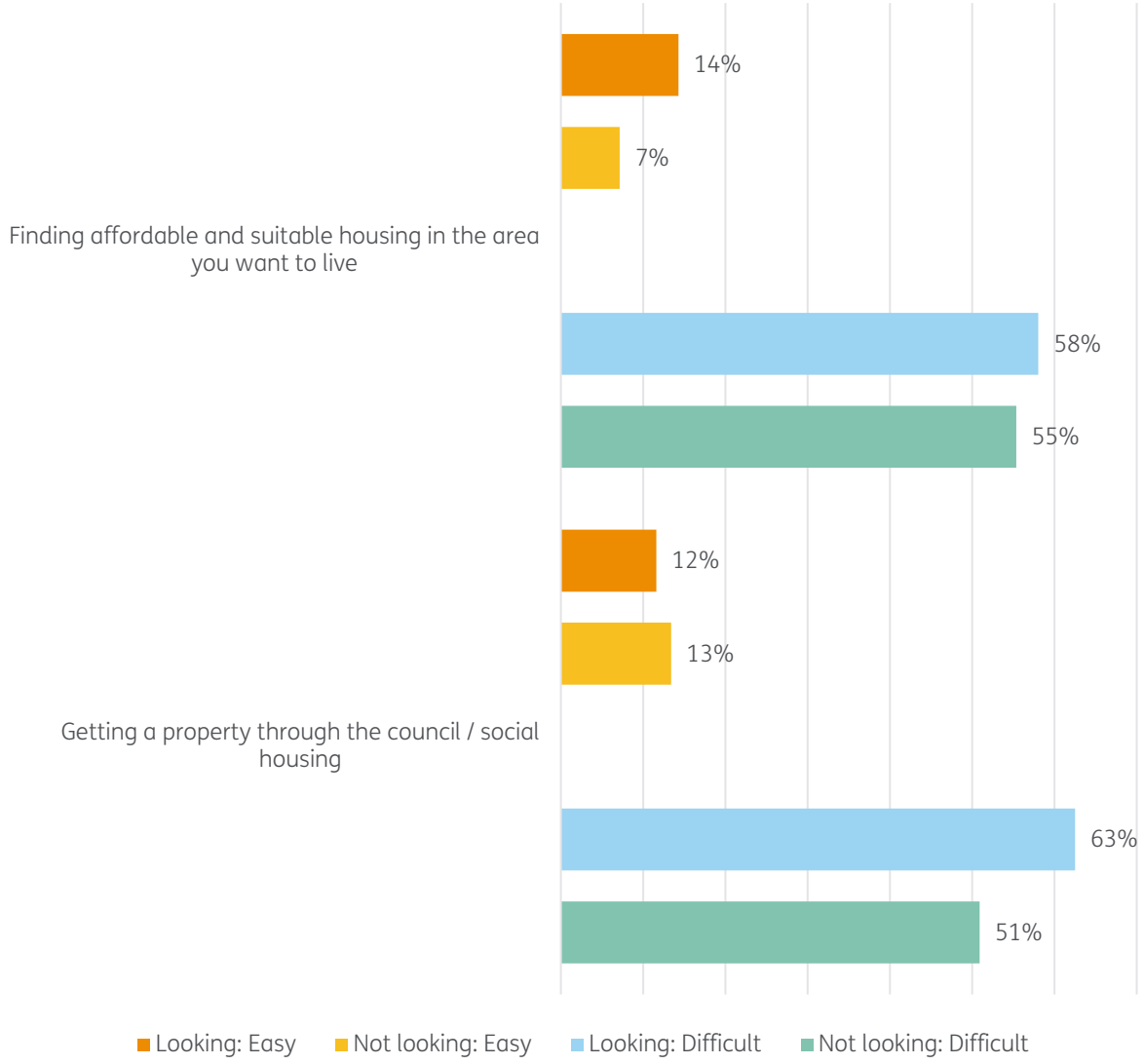


Lack of suitable and affordable accommodation

Social housing may have been the expected next step from supported housing historically, but residents are aware that this option is not as easily acquired anymore. While 12% and 13% respectively of those who are looking to move on and those who are not thought this would be easy, significantly more of those currently looking thought this was difficult (63%) than those who are not looking (51%). This indicates that even though they do not anticipate it to be easy, residents not looking to move on may underestimate the reality of trying to secure social housing.

Although social housing may not be as readily available, residents that were currently looking to move on were more likely to think that finding affordable and suitable housing in the area they want to live was easy (14%) compared to those not looking (7%). Despite this, more than half of both groups think or expect that this will be hard to do (58% and 55% respectively).

When trying to move on from living in supported housing, how difficult or easy have you found to do the following? *If you are currently not trying to move on, please consider how difficult or easy do you anticipate it will be to do the following.*



Housing managers across the country noted the particularly acute rise in private rents since the Covid-19 pandemic, pricing out many residents on low incomes. In England, the average weekly rent price for a one-bed property was £1,195 in August 2026, up 51% from August 2015 and up 36% since August 2020. In Wales, the average weekly rent price of £636 is a 53% increase from August 2016 and a 41% increase from August 2020.[4]

[4] Office for National Statistics, Price Index of Private Rents (PIPR), UK: monthly price statistics, 16 September 2026

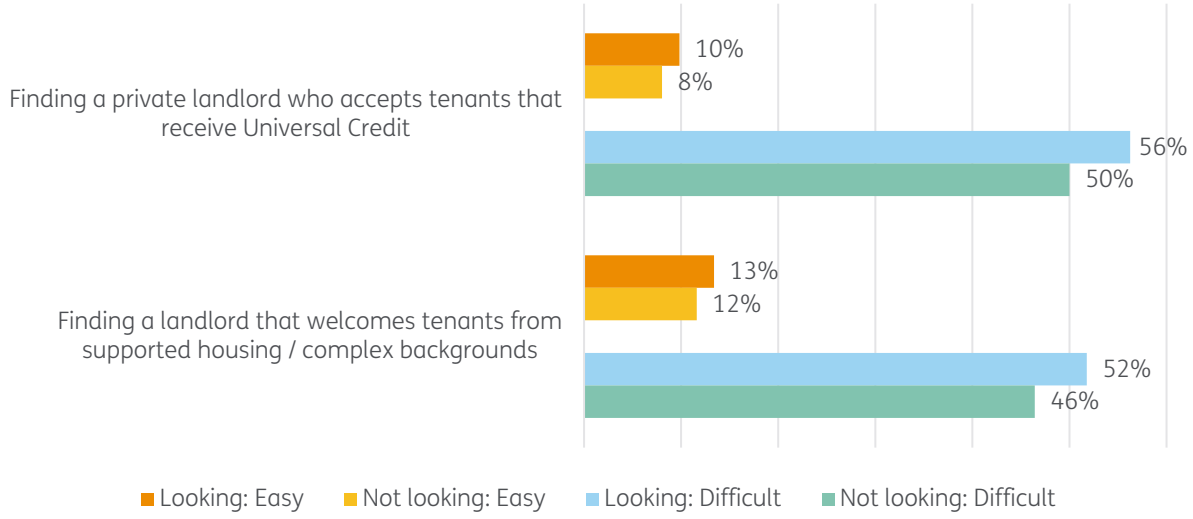
Lack of secure accommodation

Unless a resident is working more than around 15 hours per week, it is likely that they will be in receipt of some kind of welfare payment when they move into independent living. This most commonly would be Universal Credit and its housing element, Local Housing Allowance (LHA), as well as health-related benefits for those that qualify such as Personal Independence Payment (PIP) and Lower Capability for Work and Work-Related Activity (LCWRA, otherwise known as UC-Health).

It is only since the introduction of the Renters' Rights Act in May 2026 that it became illegal for landlord to discriminate against tenants in receipt of benefits who are seeking to take up tenancies.[5] While this may stop landlords from stating "No DSS" (those in receipt of social security) or "professionals only" in property listings, it may be hard for residents with applications for rents rejected to prove this is why they were discriminated against. Housing managers have long had experience of residents anxious to put down their current address on applications because of the stigma attached to supported housing.

More than half of residents (56%) who are currently trying to move on have found it difficult to find a private landlord who accepts tenants that receive Universal Credit, compared to 50% of residents not looking who anticipate that this will be difficult. The reality of looking for this is a little more challenging than the perception.

When trying to move on from living in supported housing, how difficult or easy have you found to do the following? *If you are currently not trying to move on, please consider how difficult or easy do you anticipate it will be to do the following.*



[5] MHCLG, Rental discrimination under the Renters' Rights Act 2025, 6 May 2026

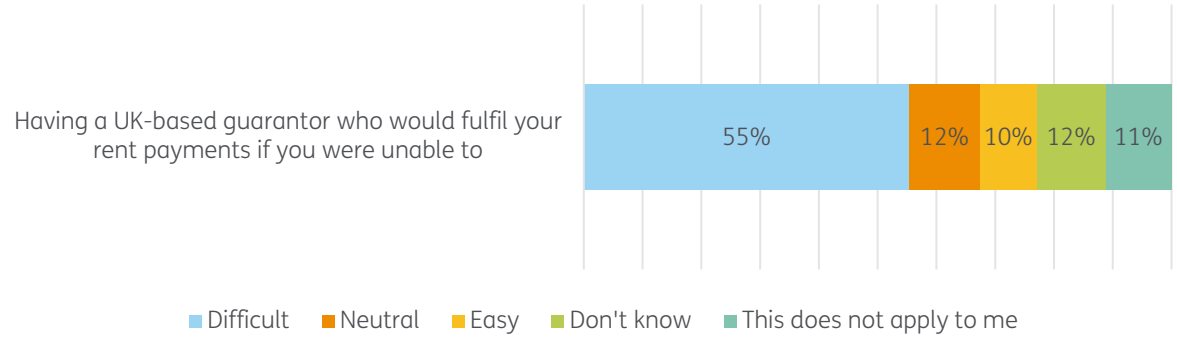
Securing a tenancy

Landlords often want an added layer of income protection when renting their properties, particularly when letting to a tenant that receives benefits, is on a low income, is a student, a young person, or has a previous credit default on their record. They may require a prospective tenant to have a rent guarantor, i.e. typically a UK citizen on a good income, a homeowner, and a close friend or relation of the tenant.

Letting agents have reported an increase in landlords requiring rent guarantors, and corporate rent guarantors have had higher demand for their services over the past year, citing higher borrowing costs and changes in the Renters' Rights Act as driving the trend.[6][7] The Act outlaws residents paying several months' rent upfront, either to secure a deposit or as financial security for the landlord. Section 21 evictions and assured shorthold tenancies are also now banned, giving tenants more security, but adversely causing landlords to feel it may be harder to remove a tenant who does not pay rent.

Residents in supported housing may not have a good connection with a relative who would be able to serve as a guarantor, or even if they did, they may not have the requisite income level to be one. Some local authorities may have a scheme in place to act as a guarantor for a renter who was previously in the care system, but this is far from universal. Otherwise, many young people will not have anyone who could fill this role should a landlord require it. More than half of residents (55%) think that it will be difficult to have a UK-based guarantor, and only one in then think it would be easy.

When trying to move on from living in supported housing, how difficult or easy have you found to do the following? *If you are currently not trying to move on, please consider how difficult or easy do you anticipate it will be to do the following.*



[6] Alto, The Alto agency trends report 2026, March 2026

[7] Housing Hand, Increasing numbers of renters are struggling to find a UK guarantor: here's why, 13 July 2026

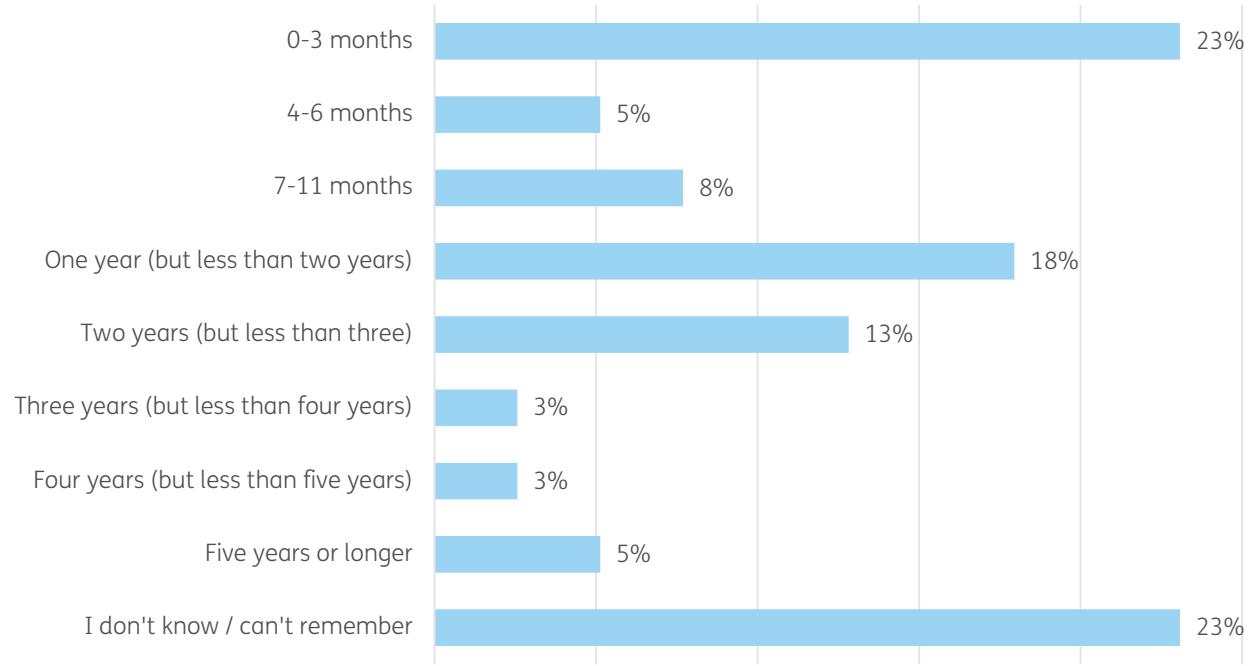
Making independence last

Moving into a home of their own is a significant moment for many young people leaving supported housing. They have put the work in on themselves and their skills, are ready for the responsibilities and striding out on their own. Unfortunately, this is not a universal experience. Some residents move out before they are properly ready; some have no network to call on when housing issues arise; others may have an unexpected life event derail their efforts.

Returning to supported housing

Amongst the young residents we spoke to, one in seven (15%) had previously moved on from supported housing and subsequently re-entered. More than a quarter (28%) of this group lived independently for six months or less before moving back into YMCA accommodation, and around a third (31%) lived independently between one and three years.

How long did you live independently before moving back into YMCA accommodation?



n=39

YMCAs and some local authorities include a resident's continued maintaining of a tenancy in their monitoring of a successful move-on, typically for six months. This is something YMCAs try to enable their young people to achieve through helping them learn the right skills needed and continued support. But in cases of residents moving on before they are fully ready or able to find the best place to live, it can often be beyond the control of housing teams.

Role of councils

Particularly since the instigation of the Supported Housing (Regulatory Oversight) Act 2023, local authorities require young people to meet a certain quantifiable threshold of need to evidence their requirement for the level of care and intervention needed in supported housing. Equally, councils want to see this diagnosis and requirement reduce over a resident's tenancy as they move into independence.

Several YMCAs have experienced residents being given 28 days' notice of their Housing Benefit being stopped as councils have deemed them as no longer requiring higher-needs accommodation, even when key workers disagree that a resident is ready. This can lead to a rush in finding a property, sometimes settling on unsuitable or bad quality housing, or when a resident is not at the point to maintain it. This has led to some residents moving on but not managing to pay their rent in their new accommodation, resulting in homelessness – the thing their councils had initially supported them to avoid.

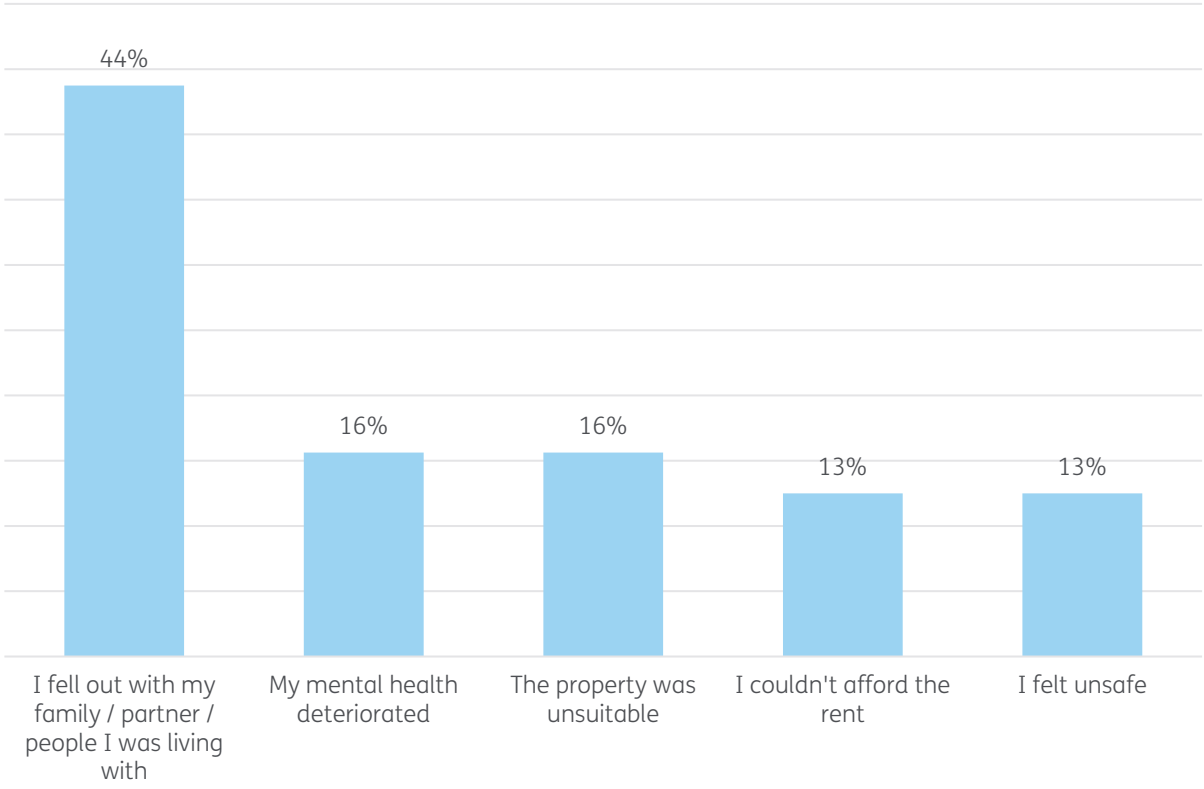
In other circumstances, a council's duty to a resident with care experience can push them to independence before they're able to manage their own tenancy. They may live in supported housing for a year, but are in higher bands for social housing priority than their fellow residents. There can be a pressure to move residents on, especially as this higher priority only lasts until they are 21, with council commissioning teams pushing for these young people to be moved on.

Residents who get social housing have their Housing Benefit stopped as soon as they receive the keys, giving very little time to organise moving and immediately switching the rent due to them. This can be particularly difficult for residents for whom English is not their first language, were unaccompanied asylum-seeking children (UASC) who have aged out of the care system, or don't communicate what's going on to their key workers. They can accrue debt as a result, and move into inadequate homes without carpets or furnishings that they may struggle to secure.

Causes of tenancy failure

The biggest drivers of residents moving to YMCA after living independently was falling out with the people they were living with (including family and partners), with almost half (44%) citing this. One in six moved back to YMCA as their mental health deteriorated, and another sixth because the property was unsuitable (both 16%). Others couldn't afford the rent (13%) and felt unsafe (13%).

Why did you move back into supported housing?



Housing workers echoed that the things residents can struggle with can be the hardest things to teach, especially key skills they were never taught by their family or carers if they did not come from a supportive home. This can include how to budget on their own, or how to get on with their neighbours.

Continued support

For YMCAs, there are two distinct periods of development for a resident: whilst they are in supported housing, and once they have moved on. The former allows for teams to assist and guide residents, and is what is typically funded, but the goals of preventing a young person from returning to supported accommodation may only be achievable with more active oversight.

It could be seen that this kind of support may undermine the concept of independent living for residents, but a person-centred approach indicates that this will depend on the needs and preferences of a young person. Importantly, it can be the step that prevents the breakdown of independent living. Many previous residents will not have the typical support network that is generally called upon in difficult moments, or if they do, may not be people who have the skills or knowledge to help in these moments.

This active ongoing support is well-intentioned but essentially relies on a two-way relationship with the young person, and whether they feel they can ask for help.

Different YMCAs are trying to find the sweet-spot of support to help previous residents maintain independence alongside financing this additional work and personnel delivering it. In one instance, a YMCA initially provided one month's support, but on reflection wasn't long enough to oversee that former residents could maintain tenancies sustainably for the long-term.

Another YMCA offers a transitional coach for three months after a resident moves on, assisting with issues from understanding council tax to managing substance dependencies. This is part-funded by their local authority and their own fundraising, but more is needed to extend the service beyond three months.

For another YMCA, they found residents were more likely to trust and work with a member of the team they knew while living in their housing, rather than a new face. They created the more holistic role of a referral and outcomes officer, to fully assess the young person when they arrive, and then to follow up with them once they have moved on.

This model of continued support can be more closely tailored to residents when a YMCA has its own move-on accommodation. In one YMCA's move-on housing, they live in a block with other young people who have been through the supported housing pathway, and there is still a housing officer around, reducing the likeliness of isolation when tackling the day-to-day issues of managing their own tenancy.

Recommendations

Between conversations with housing managers and hearing from young people, several core issues emerged highlighting the barriers residents in supported housing face when trying to move on and live independently. These are often beyond their control, and would require action from central government, its agencies and local authorities to make securing and sustaining a home for young people a clearer and more achievable goal.

The problem	What it looks like	What would help?
SUPPLY OF HOMES	▶ Marked decline in social housing stock ▶ Long waiting lists ▶ Lower priority	Building more social homes designed for young residents becoming independent Support for YMCA and other providers to build the houses young people need
THE RENTAL MARKET	▶ Landlords not accepting tenants from supported housing backgrounds ▶ Homes not to high enough standards ▶ Rents increasingly unaffordable	Making the rental market an achievable and sustainable option for those leaving homelessness, including monitoring the impact of the Renters' Rights Act and ensuring it is having the desired effect
HURDLES TO INDEPENDENCE	▶ Inability to save for a deposit ▶ Not able to provide a suitable rent guarantor	Greater support from local authorities for residents leaving supported housing to move on
MAINTAINING A TENANCY	▶ Moved on before they're ready ▶ Limited support network to call upon	Access to continued support from supported housing providers for residents whilst they adjust to living independently

Intervention 1 | Building more social homes designed for young residents becoming independent

The decline of social housing and amount of families in temporary accommodation has already pushed the necessity of more affordable housing to the front of the political agenda. The Labour government pledged an ambition to deliver 300,000 social and affordable homes over the following ten years in 2025, with at least 60% of these to be available at social rent.[8] This is an escalation of building social rent properties: under the Affordable Homes Programme 2021-26, 19% (6,355) of the homes completed in England by March 2025 were for social rent.[9] Between April 2025 and March 2026, 9,381 homes were completed for social rent, a 65% annual increase. However, during the same timeframe, starts on site for social rent homes fell 24% year-on-year to 4,280.[10]

The creation of new social homes of all sizes is vital to ensure those who need it are able to have a suitable home for themselves and their family. Under the Affordable Homes Programmes 2016-2023 and 2021-26, 74% of Homes England's homes built were sized between two and three bedrooms, and 21% were one-bedroom properties.[11]

Lead tenants aged 16-24 in general needs social housing lettings were the most rent-burdened of all age groups in 2024-25, spending 39% of their income on rent.[12] Young people aged 20 and under have a lower minimum wage level. They also typically have less workplace experience than older age groups so receive less salary, or may work less hours. Compared to other age groups, current social housing on offer may be priced too highly for young people.

While a good proportion of new social lettings are one-bedroom properties, these may not always be suitable for social housing tenants. When designing and delivering new social housing properties, starter homes for young people at affordable rates should be part of the tenure mix.

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.

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[8] MHCLG, Delivering a decade of renewal for social and affordable housing, 28 January 2026

[9] MHCLG, The Affordable Homes Programme annual report 2024 to 2025, 7 January 2026

[10] MHCLG, Housing Statistics June 2026, 25 June 2026

[11] ibid, 7 January 2026

[12] ibid

Intervention 2 | Support organisations with expertise on youth homelessness to build the housing young people need

Seeing firsthand the difficulties of residents to move on to independent living, YMCA wants to be part of the solution and offer young people an affordable and safe place to live, designed with their needs in mind. Our ambition is to create 10,000 new homes for young people, but to do so at the scale and pace needed requires action from the Government and its agencies:

1. Homes England, the Greater London Authority and the Welsh Government should increase grant rates specifically for the building of affordable transitional move-on housing and allow funding to be an enabler to building, offering financial security to other funders. Grant rates over a build should be variable, reflecting rising costs, to maintain scheme viability and affordability.

2. 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.

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

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

5. 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.

6. 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 for affordable housebuilders can help to reduce borrowing costs for charities like YMCA, protecting them from high interest rates and improving long-term financial viability and sustainability.

Smaller and charitable organisations such as YMCA can play an important role in building more affordable homes if these recommendations are implemented. This will give supported housing residents the move-on homes they need, while simultaneously freeing up bed space in supported housing, allowing us to provide a safe space for more young people facing homelessness.



Intervention 3 | Further strengthen protection and options for private renters

Over the last several decades, the proportion of homes occupied by private rental tenants rose from around one in 10 in the 1980s and 1990s to around a fifth in 2013-14, and has remained steady at this level since (19% in 2024-25).[13] The Renters' Rights Act came into power in May 2026, designed to give England's 11 million renters greater stability and security to get and remain in their homes for longer without risk of homelessness.[14] The Act ended assured shorthold tenancies (ASTs) and Section 21 "no-fault" evictions, allowing residents to settle beyond year-long tenancy agreements and challenge poor standards without fear of eviction. It also stopped landlords and agents accepting offers above advertised rent, and made it illegal to discriminate against prospective tenants in receipt of benefits.

While these all strengthen the rights and increase protection for private renters, the market often feels inaccessible or unsuitable for young residents leaving supported housing. Average rental costs have outpaced inflation and Local Housing Allowance (the Universal Credit component that covers housing costs) over the last several years, with an average 23% shortfall between LHA payment and the 30th percentile of rents it was initially linked to in 2024, as of August 2026.[15]

Furthermore, although the Renters Rights' Act is still in its infancy, unintended consequences have been noted. The abolishment of upwards bidding wars between potential tenants have anecdotally been replaced by the reverse, where a property is listed at an inflated price and prospects are encouraged to put bids in below this rate, leading to bidding wars up to the upper limit of the listed rental price. Although landlords and letting agents are prohibited from requiring or accepting any upfront payments beyond one month's rent, advertisements for some properties have asked for utilities payments for the coming year in advance.[16]

Discrimination of tenants in receipt of benefits may be outlawed, but in practice may not present as simply as refusal or exclusion of tenants because of this. If a landlord receives multiple bids, any reason could be given for not choosing a prospective tenant.

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[13] MHCLG, English Housing Survey: Headline Report 2024-25,

[14] MHCLG , Guide to the Renters' Rights Act, 6 November 2025

[15] Resolution Foundation, Saving private renters: Why the Government should unfreeze Local Housing Allowance, 19 September 2026

[16] London Centric, London landlords' latest tactic: Inverse bidding wars, 20 August 2026

At the point of writing, it has only been a few months since the initiation of the Renters' Rights Act, and so is too soon to tell its effectiveness in raising the quality and stability of rental properties, and in turn leading to greater trust from residents moving into them. This is in part being charted through the English Housing Survey, which measured experiences of issues the Act seeks to rectify prior to implementation, which can be benchmarked against in the future.[17] Being refused a letting on the grounds of receiving benefits is harder to chart, especially as the question is only asked to those who have eventually secured a private tenancy.

The Act requires both proactive and reactive action to serve its purpose. Not only does it rely on potential and existing tenants to report breaches to their local authorities in an accessible way, but councils must be monitoring rental adverts, and practices of landlords and estate agents, for potential non-compliance to best protect renters. Councils in England have been granted £60m over the past year to cover costs for enforcement powers, and will receive additional yearly funding to support these new duties.[18] It is hoped this will allow stretched councils to observe the market for earlier prevention, as well as investigations of landlords suspected to have broken the law.

The effectiveness of the Renters' Rights Act should be continually monitored, and in turn strengthened where necessary to ensure it drives out the insecurity and unaffordability it was designed to do.



[17] MHCLG, English Housing Survey 2024 to 2025: private rented sector - pre-Renters' Rights Act overview, 30 September 2026

[18] MHCLG, Press release: Councils backed with millions to take on rogue landlords, 14 April 2026

Intervention 4 | Better assistance for supported housing residents to move on

Sadly, residents trying to leave supported housing can be trapped by their own circumstances. For example, they are in supported housing because of family breakdown, but need a guarantor to secure a private rental property. They need to save for a deposit, but working more than 15 hours a week will mean less in their pocket as their Housing Benefit is tapered as they earn more.

Reported increase in requirements of rental guarantors has real consequences for young people without a family member who can serve as one. Local authorities should provide a similar guarantor service for all residents leaving supported housing within their domain, not just those who are care leavers.

The Housing Benefit earnings disregard introduced in October 2026 means supported housing residents in receipt of Universal Credit not in work will no longer have higher income than those who are employed. This is an important change to make work pay and encourage residents to enter employment without penalisation. However, it only delays the point at which a resident's earnings Housing Benefit payments are tapered. For every hour worked beyond the threshold (around 11 to 13 per week at minimum wage for those aged 18-24), their Housing Benefit is tapered by 65p of every £1 earned over this. As they are now liable themselves for these rent payments, they are left with only some of what they earned for themselves once they are earning beyond the equivalent amount of income they would receive on Universal Credit. A 22-year-old paid the minimum wage of £12.71 would only have an extra £4.49 pre-tax in pocket for any additional hour worked beyond 11 per week, for example, leaving little to put aside for a deposit.

The Housing Benefit earnings disregard is tied to the amount a resident receives in Universal Credit. Those aged 16-24 receive less in Universal Credit than those aged 25 and over, as in its conception it was posited that young people have lower living expenses and wage expectations, and are more likely to have familial support.[19] Accordingly, residents aged 25 and over in supported housing are able to earn more before their Housing Benefit is tapered, equivalent to working an extra three hours per week at the minimum wage. This is despite residents in supported housing aged under 25 living independently, having the same living costs as those aged 25-plus and not living with their parents.

There should be parity in Universal Credit amounts for residents living in supported housing. This would allow younger residents to feel more of the financial benefit of working more, and having more money to be able to put aside for moving on to independent living.

[19] Department for Work and Pensions, Impact Assessment (IA): Universal Credit, December 2012

Intervention 5 | Continued support to sustain independent living

Moving into a home of one's own and becoming independent is an age-old rite of passage. Once living alone, however, few people do so without a call to a parent about what to do when there's a problem in the house, or what options are available if they fall behind on any payments.

Young people in supported housing do not necessarily have this network, and can be maintaining a household without having been taught the tips, tricks and techniques to do so from a young age. While it may not be something they think they will want while living in supported housing, YMCA staff have seen hundreds of young people in their situation. They have seen the benefits of light-touch check-ins whilst a resident settles in, and can be the difference between young people remaining independent and not returning to supported housing.

This support comes after a resident moves on, therefore after local authority payments to a provider have ceased. YMCAs who are able to shoulder the costs do so, but often for not as long as they know could help the residents they worked with to live independently. Funding this check-in work could be done as part of a local authority's homelessness prevention service, keeping residents in their own home for longer and reducing the need for re-entering supported housing should they be unable to maintain the tenancy.

At the same time, residents should be moving on to independent living at the point their key workers have assessed them as ready to do so. Changes brought in under the Supported Housing Oversight Act have led to greater intervention from local authorities on when a resident is considered as ready to move on as determined by the person-centric support standard, and in turn disqualifying them from receiving Housing Benefit for higher support needs.

Homelessness should be brief, rare and non-recurring, both for the benefit of the residents themselves and for the best value for money for the interventions they receive. By facilitating floating support when someone has moved on, the cycle of homelessness can be broken and independence can be maintained.



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.

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