



Crisis

A Future Free From Homelessness Starts Now: Here's How

March 2025

Contents

Foreword from Experts by Experience	4
Foreword from Matt Downie	6
Introduction	8
Provide access to settled housing as quickly as possible	13
Ensure people have the support they need to keep their home and move out of homelessness as quickly as possible	37
Prevent homelessness from happening in the first place	43
Conclusion	57

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Foreword from Experts by Experience

We are a diverse group of members making up an Experts by Experience panel that's been helping Crisis to understand what's broken about the homelessness system and how to fix it. We've all had different experiences in life and of homelessness, but we've all been let down by services that we turned to when we needed help. Homelessness can happen to anyone and none of us ever thought we'd end up being homeless or relying on friends, family and local services for help.

Being part of the panel has made us feel empowered and given us the opportunity to look at the bigger picture and think about what would have helped us when we were struggling. It's allowed us to work together towards a shared goal of ending homelessness and find community in the process.

We've all had different journeys and experiences of homelessness, but we've all faced similar hardships and struggles. All of us have been evicted, either from private rented accommodation or from asylum accommodation. And between us we've experienced homelessness in many forms – we've sofa surfed, slept rough and stayed in temporary accommodation. We've all been let down by services that we've turned to for help and we've often felt ignored by them. This feeling was at times more painful than the experience of homelessness itself – the realisation that we were completely alone and there was nowhere for us to turn to. At our lowest, we felt completely powerless and isolated. And in all our cases, if the services we turned to for help were designed to actually help us rather than push us away, our experience of homelessness could have been avoided. We followed all the rules to get help, but we were still let down.

Local authorities should be set up to provide help and support to those who need it, that's what the law says. But in reality, people aren't getting the help they're entitled to. We know councils are struggling under the increased demand for homelessness support and financial pressures, but they're failing to meet their obligations and no one's doing anything about it. None of us were offered meaningful support to prevent our homelessness, we were all told to wait until we were homeless before we could get help. Waiting until the last-minute meant we were left to sofa surf and sleep rough, which could have been avoided. And some of us could have stayed in our homes if the council had intervened earlier.

We weren't treated like people, and we were forced to jump through overly complex hoops to then not be supported by staff who lacked important knowledge and were not trained to deal with our emotional needs. We've all struggled to get through to local authority housing services on the phone, now that many councils have closed their face-to-face provision. Being phone-based, housing teams have at times failed to understand additional barriers experienced by those of us who are disabled. And having to tell our stories again and again, with no help in sight has been demoralising. Some of us also have experience of being discriminated against and experiencing racism from staff. This has made it even harder to get help. We've all had to fight to get to where we are today, every step of the way. We were all repeatedly ignored and turned away, but once we had a local charity get involved and fight our corner, our situation was taken seriously.

Some of us are still sofa surfing or stuck in temporary accommodation, and we've yet to receive any meaningful support. For those of us that have received support to help us get out of homelessness, we're still dealing with the trauma of having been homeless. Being homeless and having nowhere to turn to has taken a huge toll on all of our physical and mental health. We've suffered loneliness and isolation that comes from not having a place to call home and feeling like no-one is listening to you. It's not just our lives that have been affected, it's our families' and friends' lives as well. And it's even more traumatic when children are having to go through the same thing, particularly if they have additional or complex needs and are having to move constantly. This makes it even harder for them to keep any sense of stability and maintain social connections in schools and local areas. We all did our best to try to hold things together but becoming homeless just puts you back to square one. We all struggled under the weight of homelessness and the constant strain on our lives and self-esteem. It shouldn't be like this.

Now is the time for the Government to take action and end homelessness for good. It's a once in a lifetime opportunity to fix the cracks in the system from the bottom up.

- It all starts with a home. A safe and secure home is the start of someone building their life back and getting back on their feet. That's why we need a long-term plan from government to build more social homes so that housing is accessible to everyone. Local authorities are being forced to waste huge amounts of money on temporary accommodation because of the lack of social housing, when that money could be better spent on building more social homes.
- Help must be given before people become homeless, so that the painful trauma of homelessness can be avoided. Prevention has to be at the heart of any government strategy to end homelessness. If we look at the cost of someone becoming homeless - to themselves, to wider society, to government, we wouldn't let anyone be homeless.

- Local authorities and national government need to be held accountable for what they are (or aren't) doing to prevent homelessness. On a local level, face to face services need to be reintroduced where possible and staff trained in providing trauma informed, inclusive and accessible support. And at a national level, Government must start looking across all departments to see what more can be done to prevent homelessness. We've all experienced harm because of government department failings – whether it's been from the benefits, asylum or healthcare system – and the only way things will get better is if they start working together towards a shared goal of ending homelessness.

We're calling on the Government to be ambitious in its commitment to ending homelessness and to show us its serious about real change. We can't move forward as a society and country until we deal with homelessness. In 2025, it's time for this Government to do better and make change happen.

Experts by Experience panel members

Ahmed, Andrea, Halima, Manoel and Ray

Foreword from Matt Downie



Right now in England we have an unprecedented housing crisis with devastating impacts on homelessness. The numbers of people experiencing homelessness has reached record levels and a shocking 164,000 children are growing up in temporary accommodation, never knowing a home of their own. We know from our own services supporting thousands of people that increasingly, people are being forced to endure conditions where they experience trauma; stuck in temporary accommodation for years contending with mould, damp and rat infestations and having to live in hostels that feel unsafe. This has a huge impact on people's mental and physical health, ultimately resulting in them struggling even more to get the help they are so desperately asking for.

As our Experts by Experience have set out in their foreword for this report, this cannot be anything but a wakeup call and require a better response at every level of government to homelessness. And while the challenge facing us is steep, we must also remember there is hope and opportunity ahead.

We have never known more about how to effectively end people's homelessness. We know that homelessness is highly responsive to political action and we have seen the transformative impact this can have from past Government action, such as the launch of the Everyone In scheme during the Covid-19 pandemic. This saw many lives saved by the critical decision to support everyone sleeping rough or at risk into a safe place to stay, with access to support services. Alongside this, increases to welfare levels made sure people could afford to pay their rent and cover the cost of essentials, and additional protections against evictions were introduced – effective interventions that prevented homelessness at a large scale.

At a local and regional level there are many examples of innovation, like the Built for Zero approach that Crisis is currently championing in communities across the UK, that focuses on bringing organisations together to really understand the local situation and provide evidence based tailored solutions for people experiencing and at risk of homelessness. We know too, there are many examples of similar practice in other countries, and indeed the Organisation for Economic Cooperation and Development has set out the key ingredients to successful approaches to homelessness around the world.

The promise from this Westminster Government to develop a strategy that will 'get the country back on track to ending homelessness' is a once in a generation opportunity to draw on this evidence and knowledge and develop a cross-government strategy that is grounded in evidence of what works, and is unafraid of being bold and reformist. The evidence from both here and abroad, including from people

with lived experience who offer the most important insight, shows that if we are to be successful we need to focus on all forms of homelessness, not just rough sleeping, and ultimately aim to shift the dial away from the current system of emergency support to a longer-term strategy of homelessness prevention. To do this, we need to see a strategy that is centred on three core pillars:

- 1.** Giving people access to a settled home and crucially, having the housing supply to back the ambition. Doing so will enable us to move to a housing-led approach to homelessness, actively decreasing the use of temporary accommodation and moving people quickly into a home of their own with the right support.
- 2.** Making sure everyone who needs it has access to person-centred, inclusive support. Getting this right will ensure people can move out of homelessness quickly and help people stay in their homes so they aren't pushed into homelessness again in future.
- 3.** Preventing people from becoming homeless in the first place. This means making sure every part of government from health to welfare to the Home Office is playing their part to prevent homelessness.

While much of this approach from the Westminster Government will be focused on England with Governments in Scotland and Wales underway with their own strategies and actions on homelessness, the Westminster Government holds the pen for policies that sit across all three countries and that impact homelessness, including on welfare and immigration policies. So it's crucial that the Westminster Government also ensures this strategy is truly across all parts of Government, and seeks to support all UK countries to end homelessness.

This report sets out how we achieve this vision, and lays bare the shift in vision and policy we need to achieve a step-change in how we tackle homelessness. The Westminster Government has confirmed its homelessness strategy will be a ten-year strategy. This is a huge opportunity to lay the right foundations now so that in ten years no child grows up without a home of their own; no one is left living in uncertainty staying on a friend's sofa; and no one is forced to bed down on the streets, exposed to the trauma that brings.

A future free from homelessness starts now.



Matt Downie MBE
Chief Executive, Crisis

Introduction



We know it is possible to prevent and end homelessness. This means a country in which people rarely lose their home, and if they do, there's a quick solution to support people to move into a safe and settled home. This Government has the opportunity to deliver the transformational change needed to make this future a reality.

Achieving this will require bold action and ambition from every level of government to commit to a new approach that will set us on the path to ending homelessness in the next 10 years. This future is achievable when cross-government efforts are co-ordinated. The solutions to end homelessness sit across numerous government departments so leadership from the heart of government will be key to successfully consigning homelessness to the history books.

Right now, hundreds of thousands of families and individuals are homeless, living without secure housing or any form of housing at all,

and struggling to access the help they need to move on from this situation.

In 2023/24, more than 320,000 households in England approached their local authority for support because they were facing or experiencing homelessness – this is the highest on record and is the equivalent to more than the population of Leeds.¹ Record numbers of people are currently stuck living in temporary accommodation, including rapidly rising numbers of children living in B&Bs for increasingly long periods of time.² Of the 117,450 households in temporary accommodation in England at the end of March 2024, 40% had been trapped in temporary accommodation without the safety of a settled home for over two years.³ This means thousands of children are being forced to live in overcrowded, unsuitable and often poor quality accommodation, with no space to play or do their homework. Living in these conditions has a significant impact on people's physical and mental health.⁴

1 MHCLG official statistics, Statutory homelessness in England: financial year 2023-24
2 MHCLG official statistics, Statutory homelessness in England: July to September 2024
3 MHCLG official statistics, Statutory homelessness in England: financial year 2023-24
4 Shelter (2023) *Still living in limbo: Why the use of temporary accommodation must end*

The number of people forced to sleep rough is also rising.⁵ Rough sleeping is the most visible and dangerous form of homelessness. It leaves people exposed to severe weather and at high risk of violence and abuse.⁶ This causes incalculable harm to the health of those forced to live this way.

And yet we know that even these record numbers don't capture the full picture. Women's homelessness is significantly under-represented in current statistics⁷ and at Crisis we hear everyday from people experiencing homelessness who have been turned away from support or who stopped trying to access services after numerous attempts led to nothing.

Urgent action is needed to ensure the right support is available for people currently facing or experiencing homelessness. This is absolutely right and necessary. But focusing on the immediate crisis must not detract from the need to take a long-term view of the wider systemic changes needed to significantly reduce homelessness. The actions taken now can and should set us on the path to ending homelessness for good.

The cross-government homelessness strategy

The Government has committed to developing a cross-government strategy to get the country back on track to ending homelessness. This ten-year strategy, which is due for publication in summer 2025, has the potential to drive the transformational change needed to end homelessness. This work is being supported by an Inter-Ministerial Group, regional Mayors, MPs, people with lived experience and an Expert Group, chaired by the Minister for Homelessness and Rough Sleeping. A range of organisations

from across the housing and homelessness sector, including local government, have been developing recommendations to inform the strategy and Crisis has welcomed the opportunity to contribute to this work.

What would a successful strategy look like?

The development of the cross-government homelessness strategy provides a real opportunity to do things differently, think long term as well as addressing the immediate crisis, and fix the systems that are currently failing too many people.

There are now many examples of bold, ambitious and achievable strategies to address homelessness across the UK and Europe. Finland was one of the first countries to set a national goal to end long-term homelessness by 2027. This ambitious target has been supported by a comprehensive strategy that includes Housing First, increased investment in affordable housing, and strengthened prevention and services. Denmark's recent renewal of its homelessness strategy is also centred on full implementation of Housing First and investment in affordable housing that is linked directly to actively reducing use and time spent in shelters and temporary accommodation.

Closer to home, both Scotland and Wales have published comprehensive strategies which have wide ranging proposals of how the homelessness system can be designed to ensure homelessness is rare, brief and unrepeatable. Both Wales⁸ and Scotland⁹ have published outcomes framework's alongside their homelessness strategies which show short, medium and long term outcomes and how these can be measured through metrics and indicators. The frameworks will be used to demonstrate the progress made as well hold

5 MHCLG Official Statistics, Rough sleeping snapshot in England: autumn 2024; Greater London Authority (GLA), Rough sleeping in London (CHAIN reports)

6 Sutton-Hamilton, C., and Sanders, B. (2023) *'I always kept one eye open': The experiences and impacts of sleeping rough*. London: Crisis.

7 Wright, Sam Dr; Huges, Katy; Greenhalgh, Eleanor; and Campbell, Lucy (2024) *Women's Rough Sleeping Census 2023 Report*

8 *Ending Homelessness Outcomes Framework: Baseline Report*

9 *Ending Homelessness Together Monitor: strategic outcomes and indicators 2024* - gov.scot

national and local government to account and how resources can be best deployed.

The OECD's Toolkit to Combat Homelessness has recently outlined the key elements of success in developing policies to address homelessness. Organised around nine "building blocks," the Toolkit provides guidance in policy design, in how to engage stakeholders, strengthen the evidence base, and embed systematic monitoring and evaluation into policy making. It stresses the need to shift policy focus towards prevention, the provision of tailored, low-barrier services, and long-term housing solutions, rather than relying on short-term emergency responses.¹⁰

All of these examples provide inspiration and a golden thread of what it would take to see a reduction in homelessness in five years and significant progress in 10 years. A cross government strategy that will see progress against ending homelessness must:

Address all forms of homelessness. From children stuck in unsuitable temporary accommodation and people sleeping on the streets to those forms of homelessness that are less visible and often not captured by official statistics, like sofa surfing and people who aren't eligible for support because of their immigration status.

Be lived experience led with co-production at the heart of designing strategies and solutions to address homelessness.

Draw on the best evidence available with prioritised funding for interventions that have demonstrated effectiveness in preventing and addressing homelessness, including the rapid scaling of interventions with positive results such as housing-led models including Housing First. This ensures that funding is directed towards solutions with a proven track record of success.

Not discriminate and rooted in equity and inclusion to ensure no-one is discriminated against or turned away for support that would end their homelessness. Homelessness itself discriminates and evidence shows some people are more likely to experience homelessness than others. A strategy should look at policies that actively discriminate and stop people from accessing assistance as well as the wider systemic inequalities that push people into homelessness.

Be outcomes driven with accountability at every level of government. This means setting national targets which are ambitious and achievable with specific timeframes and developing a national outcomes framework that is measurable and shared with every government department. There must be clear roles and responsibilities and accountability to achieve these goals at every level of government, including mayors and local authorities. Central to this is shared commitment and collective leadership across all stakeholders including the third sector and private businesses.

We know that oversight and backing at the highest level of Government is needed to drive forward focus on cross-cutting issues such as homelessness. The importance of this has been highlighted by both the National Audit Office and the Institute for Government.¹¹ Decisions taken in other departments, like the freezing of Local Housing Allowance, have a significant impact on homelessness. A successful strategy must address this and ensure that the structural drivers of homelessness are addressed across government by considering what changes are needed to end homelessness in England and, where areas are not devolved, more broadly across Great Britain. The "Everyone In" initiative during the COVID-19 pandemic, which included suspending local residency requirements for people sleeping rough, provides a successful model. These flexible approaches and working towards the same goal should be standard practice.

It is encouraging that the work of the Inter-Ministerial Group is being overseen by the Secretary of State for Housing, Communities and Local Government, but we would ask that as a minimum the work of the Inter-Ministerial Group is overseen by the Deputy Prime Minister, and that it also feeds into the work of the mission boards, so that it ultimately has oversight by the Prime Minister. A clear example of success with regards to homelessness in recent years is the work of the previous Labour Government's Rough Sleeping Unit. The Institute for Government identifies the fact that then Prime Minister Tony Blair commissioned the Rough Sleeping Unit and was overseeing its work as a significant reason for its success.¹²

With more senior level oversight of homelessness, and connection to the mission boards, we also believe this would help to ensure the work via the homelessness strategy is integrated with other related pieces of work on the Child Poverty Unit, the NHS 10 Year Plan and the Long-Term Plan for Housing.

Finally, drawing on evidence from the UK and internationally, the voices of people with lived experience of homelessness who have helped to produce the recommendations included in this report, **there are three key pillars an effective strategy should organise itself around:**

1. Provide access to settled housing as quickly as possible. A safe and secure home is the foundation for a good and healthy life, and we cannot end homelessness without homes. There must be sufficient investment in social housing supply to meet the ambition and in the welfare system so people can afford their homes, but it is also about making sure homelessness need in an area is linked to local delivery. A housing-led approach to addressing homelessness also means moving people quickly into a home of their own with the right support. This means actively decreasing the use of temporary

accommodation. That's why we need to see the Government align its homelessness strategy and long-term housing plan – both must share outcomes on ending homelessness.

- 2. Ensure people have the support they need to keep their home and move out of homelessness as quickly as possible.** This is vital to help people sustain tenancies, so they do not lose their homes. We need support that is person centred and inclusive. Local authorities need funding to be able to do this properly, and in the long-term, getting this right means helping people stay in their homes so they aren't pushed into homelessness again in future. This needs to be backed up by legislation that actually supports people to get the right help out of homelessness instead of creating hoops to jump through.
- 3. Prevent homelessness from happening in the first place.** This means ensuring that housing is affordable and that every part of government plays their part so that opportunities to prevent homelessness are not missed. This means allowing more time to support someone who is at risk of homelessness and crucially, ensuring people aren't leaving institutions like hospital, prison or Home Office accommodation with nowhere to go. We also need to see public bodies being given responsibility for prevention, so that every part of the system from health, welfare, education, criminal justice and housing, is playing its part to prevent homelessness.

Crisis previously set out the evidence-based solutions needed to end homelessness in our 2018 report, 'Everybody In: How to end homelessness in Great Britain'. This report builds on the solutions outlined in that plan, focusing on the current context in England and using the best evidence we have available to us today.

¹⁰ OECD (2024) *Toolkit to Combat Homelessness*

¹¹ NAO (2024) *The effectiveness of government in tackling homelessness*; Illott, O., Randell, J., Bleasdale, A. and Noble, E. (2016) *Making Policy Stick. Tackling long-term challenges in government*. London: Institute for Government

¹² Illott, O., Randell, J., Bleasdale, A. and Noble, E. (2016) *Making Policy Stick. Tackling long-term challenges in government*. London: Institute for Government



Provide access to settled housing as quickly as possible

A safe and settled home is the foundation on which people can thrive and live healthy, fulfilled lives. Having a decent home is vital for health and well-being. It makes it easier for people to succeed at work and in education and to maintain relationships with family, friends and wider networks in their community. Making sure that everyone has a safe and genuinely affordable home benefits us all, creating a stronger, more productive society where everyone can play their part. And yet the number of people stuck in temporary accommodation continues to rise, leaving them living in limbo often for months and even years, making it impossible to put down roots or plan for the future.

been possible to prevent it. Referred to as 'rapid rehousing' or 'housing-led', the approach means that access to genuinely affordable settled homes - as opposed to temporary or transitional accommodation - is understood to underpin efforts to end all forms of homelessness. The most well-known example of this approach is Finland where the adoption of a "Housing First" strategy has led to a steady decline in homelessness and helped to prevent long-term homelessness. Other countries are starting to follow suit, both by scaling up the provision of the Housing First approach for people with multiple and complex support needs and developing new pathways for people with lower support needs to enable them to move into stable housing as quickly as possible.¹³ Other examples include Scotland's Rapid Rehousing Transition Plans (RRTPs) and the Danish homelessness strategy centred on increasing affordable housing supply and full implementation of Housing First.

To tackle homelessness successfully we need to rethink the way we respond to it. Making temporary accommodation genuinely temporary and reducing, not increasing, the role it plays in our homelessness system should be at the heart of this. This means focusing on what more can be done to address the lack of access to genuinely affordable, settled homes in both the social and private rented sectors and ensuring that people who are at risk of homelessness can access these homes.

In countries across Europe, Governments have been transforming their approach to addressing homelessness when it has not

A housing-led approach means that where homelessness cannot be prevented families and other households without a home get quicker access to settled housing so that stays in temporary accommodation and hostels are minimised, and the overall need for temporary housing/hostels is reduced. Housing First is a type of housing-led response focussed on those facing the most complex forms of disadvantage, providing immediate access to safe, permanent housing without preconditions along with tailored, intensive support. In countries including Scotland, Finland, Denmark and France, a 'Housing First' approach is now deployed as the first response for people facing the most complex and overlapping support needs

¹³ OECD (2024) *Toolkit to Combat Homelessness*

Any national strategy to end homelessness must have the following elements:

- Address all forms of homelessness
- Lived experience led
- Rooted in evidence
- Inclusive: no – one is turned away or discriminated against
- Outcomes driven with accountability at every level of government
- Housing-led and backed by additional supply
- Ensure people have the support they need to keep their home and move out of homelessness as quickly as possible
- Put prevention first

because this has been shown to end more people's homelessness than the traditional hostel 'pathway'.¹⁴ While the term 'Housing First' is sometimes used to describe a broader 'housing-led' approach to tackling all forms of homelessness, this paper uses the term to describe a targeted intervention for people with complex and overlapping support needs. The role of Housing First in ending homelessness is considered further later in this report.

In both Scotland and Wales, governments have published frameworks encouraging local authorities to develop Rapid Rehousing Transition Plans (RRTPs) in partnership with all relevant agencies, and together national and local government have issued guidance to local authorities on developing these plans. Research in Scotland found that 57% of councils have been able to speed up rehousing for people experiencing homelessness, but crucial to the sustained success of the approach is continued investment in new social housing supply and sustained funding for housing related support, particularly for Housing First.¹⁵ There was also found to be a need for consistent monitoring and accountability to track progress in implementation and value for money.¹⁶

The role of social housing in a housing-led approach to homelessness

Ensuring people have access to genuinely affordable settled homes is critical to the success of the new national strategy to end homelessness. It is therefore essential that the homelessness strategy is underpinned by the Government's long-term plan for housing, and that the latter directly addresses the unmet housing needs of the 1.6 million

households¹⁷ on the lowest incomes who need somewhere to call home – including the 320,000 households approaching councils for help to tackle their homelessness in the past year. The long-term housing plan must have a joint outcome on ending all forms of homelessness.

Social housing is the most affordable for people on the lowest incomes. Yet successive governments have failed to address the acute shortage of social rented homes and the number of social homes available has declined significantly. In the past ten years more social housing was sold or demolished than built each year, leading to a net loss of 180,067 social rented homes over this period. This failure to protect existing social homes and invest in new supply to meet actual levels of need means that now many thousands of people are stuck in temporary accommodation, with its use having grown by 145% since 2010. Last year (September 2024) saw the highest figures on record for households and the number of children in temporary accommodation; a shocking 126,040 households and 164,040 children.¹⁸ Of particular concern is the continuing rise in the number of households placed in B&Bs, nightly rates accommodation and hostels, generally recognised as being the most unsuitable forms of accommodation.

How we can increase the supply of social housing in the short, medium and long term

Building more genuinely affordable social rent homes is the most cost-effective way to reduce homelessness and meet housing need so everyone can live in a safe and settled home over the long term. Analysis for Crisis



and the NHF shows that we need to build 90,000 social rent homes a year in England for at least ten years to turn the tide of rising homelessness and meet wider demand.¹⁹ Analysis by CEBR for Shelter and the NHF shows that this will kickstart growth and reduce the burden of low quality and insecure housing for the NHS and other public services, resulting in economic net benefits worth £51.2 billion over 30 years. This includes wider indirect benefits to society of £31.4 billion, including reducing the cost of homelessness to local authorities by £4.5 billion, and £5.2 billion of savings to the NHS.²⁰

The Government has rightly acknowledged that the lack of social housing has contributed to current record levels of homelessness,²¹ and has taken immediate action in a number of areas including the first phase of planning reforms, reducing the impact of the Right to Buy in eroding the supply of homes and making a critical commitment to deliver the biggest wave of affordable and social housing in a generation.²² As noted above,

however, the supply of new social rent homes is still insufficient to outweigh the loss of homes through Right to Buy. Further funding commitments for the 2021-2026 Affordable Homes Programme and the planned five-year rent settlement are important steps in the right direction, but achieving growth in the supply of social rented housing will require a step change in the scale of investment for the longer term.

It is vital that the Government commit to a new and significantly increased Affordable Homes Programme at the upcoming Spending Review that is long-term, ambitious and prioritises social rent housing. Average grant rates need to increase to enable this. The new programme should also provide more flexibility to fund the acquisition of private housing. Alongside this, it is essential that councils and housing associations are enabled and incentivised to deliver the new social housing we need through a package of support to rebuild their financial capacity and enable investment in both existing homes and new supply.

¹⁴ Aziz, S.A. & Boobis, S.(2023) *More Than a Roof: Exploring the holistic outcomes of Housing First*. Homeless Link, Expert Link.

¹⁵ CIH Scotland (2021) *Rapid Rehousing Transition Plans, temporary accommodation and housing options: a survey of Scotland's local authorities*

¹⁶ CIH Scotland in partnership with Fife Council (2023) *Rapid Rehousing Transition Plans: Making the case for the next five years*

¹⁷ National Housing Federation (2021) *People in housing need 2021*

¹⁸ MHCLG official statistics, Statutory homelessness in England: July to September 2024

¹⁹ Bramley, Glen (2018) *Housing supply requirements across Great Britain: for low-income households and homeless people*

²⁰ CEBR (2024) *The economic impact of building social housing: A CEBR report for Shelter and the National Housing Federation*

²¹ MHCLG, Consultation on future social housing rent policy, 30 October 2024

²² Labour Party Manifesto 2024

To ensure that new homes built are shaped by needs assessments that address all forms of homelessness and meet local need the standard formula of calculating housing need should be revisited in the upcoming NPPF consultation to specify the need for social rent homes. This would address all forms of homelessness and the need for supported housing alongside wider local need. Local plans should not only set provisions for social rent to reduce homelessness and housing registers but should also address the size, accessibility and adaptability of homes needed.

Because of the challenges associated with securing access to social housing for people experiencing homelessness (outlined in more detail below), there is value in investing in a social landlord or providing funding for new supply that specifically focuses on the needs of people moving out of homelessness. This could be focussed on addressing the shortage of one bedroom general needs properties that makes it particularly difficult to secure access to settled housing for single adults. The Y Foundation in Finland and Provienda in Spain provide potential models for this. A similar initiative in England might be delivered by one or more existing housing providers or a new standalone joint venture organisation.

Finland's Y-Foundation

Underpinning the roll out of Housing First in Finland has been a long-term commitment to increase the supply of social housing as the key intervention in tackling homelessness. A national housing association dedicated to this objective – the Y-Foundation – plays a key role in delivering the increase in the supply of homes targeted originally at single adults experiencing homelessness and more recently at all groups experiencing or at risk of homelessness. It acquires and builds flats to let at social rents with the support of government grant and loans, and typically these are then leased to housing providers.²³

Spain's Provienda

Provienda is a national not for profit agency working to improve access to and maintenance of adequate housing for people in the most difficult situations. It receives national, regional and local funding and is the biggest provider of Housing First projects in Spain, working in alliance with Hogar Sí. The Provienda model mediates between people who need a home and property owners willing to rent based on a social commitment. It operates a person-centred approach to meeting residential needs, and for landlords guarantees the collection of rental income, provides home insurance and energy performance certificates.²⁴

Alongside measures to grow social housing delivery for the long term, Government should ensure more is done to bring long-term empty homes into use to meet local housing need. Empty homes are a wasted resource at a time when homelessness is rising and provide a ready-made opportunity to create homes for people currently stuck in temporary accommodation and on housing registers.

23 Jones, Samara and Fritz, Laura (2023) *Unlocking housing for Housing First*

24 Jones, Samara and Fritz, Laura (2023) *Unlocking housing for Housing First*

There are excellent examples of councils and community organisations using empty homes to tackle homelessness, such as the work of Giroscope in partnership with Hull City Council.

Giroscope, Hull

Giroscope is a charity based in West Hull and their core purpose is to buy properties, renovate them to a high standard with a focus on energy efficiency, and rent at affordable levels to people in housing need. Its success in bringing empty homes back into use is in part due to two key factors:

1. Funding from the Empty Homes Programme 2012-2015 helped build their asset base and strengthen their financial resilience. This funding allowed Giroscope to scale up from 50 to 80 properties.
2. A strong partnership with Hull City Council who are strategically committed to tackling empty homes and support Giroscope's work. The Council helps identify potential properties and supports Giroscope's work.²⁵

But while councils have a range of powers – including charging increased rates of Council Tax – to tackle empty homes, the number of long-term empty homes in England reached 265,061 by 2024. This represents a 32% increase since 2016 and a 1.4% increase on the previous year. A survey of councils carried out by Crisis showed there is potential to bring back 40,000 of these homes over four years specifically to tackle homelessness through targeted intervention and investment.

Government should therefore launch a national empty homes initiative, giving clear strategic direction to councils and housing associations that bringing empty homes back

into use to tackle homelessness is a national priority. This should be backed by targeted national capital and revenue funding to enable local authorities and their partners to lease or acquire homes that are currently sitting empty, taking enforcement action to achieve this as necessary. Based on our local authority survey we estimate that an average of £345.5 million per year of revenue and capital funding over 4 years would be needed to enable local authorities and their partner agencies (housing associations and community led bodies) to bring 40,000 homes back into use to tackle homelessness.²⁶

This initiative should also take steps to improve data collection about long-term empty homes and revise definitions for Council Tax purposes to prevent owners gaming the system. Government should make it easier for councils to use Empty Dwelling Management Orders, Compulsory Purchase Orders and enforced sales processes. Unfreezing Local Housing Allowance will also have a positive impact in enabling empty homes charities to do more work with councils to bring homes back into use.

Making sure an increase in social housing leads to an end to homelessness

A substantial increase in the supply of additional social rent housing is essential to underpin the move to a housing-led system where people experiencing or at risk of homelessness are supported to quickly move into a settled home. However, we also need to understand whether enough is being done to ensure that people experiencing homelessness can access the social housing that is available. Currently in England just over a quarter (27%) of new lettings go to households judged statutorily homeless²⁷ while in Scotland the figure nationally is closer to 50%²⁸. We urgently need to understand

25 Crisis (2023) *Make History: Ending homelessness with homes. Unlocking the potential of England's empty buildings*

26 Crisis (2023) *Make History: Ending homelessness with homes. Unlocking the potential of England's empty buildings*

27 MHCLG Accredited official statistics, Social housing lettings in England, tenants: April 2023 to March 2024

28 Scottish Government, *Housing Statistics 2022 & 2023: Key Trends Summary*



and address the barriers that prevent people experiencing homelessness from accessing social housing. It is essential that the homelessness strategy addresses this.

Local authority housing register qualification criteria and allocations policies can disadvantage people experiencing homelessness

In the wake of the Localism Act 2011, local authorities have had more discretion over the way social housing is rationed than was previously the case.²⁹ Since 2012, councils can specify classes of people who will not qualify for an allocation of social housing. While case law has established that councils may not disqualify as a group the categories of people entitled to 'reasonable preference'³⁰, they may exclude individuals who would

otherwise be considered to have reasonable preference, subject to the requirements of the Equality Act 2010 for people with protected characteristics.

Qualification criteria adopted by councils can exclude people in housing need who aren't considered to have close enough ties with an area or have not lived in an area for long enough, people with a history of rent arrears, and those whose tenancy history includes antisocial behaviour. These rules can vary significantly between areas. This means that while 1.3 million households were registered on council housing lists in 2023³¹, the actual scale of need is much greater.

Statutory allocations guidance also allows councils to use a range of factors to determine priority between applicants with similar levels of need, including financial

resources to meet housing costs, behaviour and local connection. Councils are particularly encouraged by Government guidance to establish residency requirements, and are also encouraged to consider how allocations schemes can encourage people who 'want to work' or contribute to their communities in other ways.³²

Local connection requirements can particularly discriminate against a number of groups of people including recent immigrants and refugees, people facing multiple disadvantage, people living in out of area temporary accommodation, people fleeing domestic abuse and neighbourhood violence such as grooming by organised criminal gangs, and people who need to move across local authority boundaries to access health services, work or training. These circumstances are often linked to the experience of homelessness and have a disproportionate impact on categories of people with protected characteristics under the equalities legislation. Equally, demonstrating a community contribution is more difficult for those subject to the pressures of homelessness and living in temporary accommodation. It is welcome that the current and previous Governments have taken steps to reduce the impact of local connection for veterans and survivors of domestic abuse, but people experiencing homelessness can also be significantly disadvantaged by these rules. Where local authorities have a duty to house people under the homelessness legislation but local connection rules mean they don't qualify for social housing, the alternative is often more expensive temporary accommodation or private rented housing.

There is a great deal of variation in policy and practice, meaning that the likelihood of people experiencing homelessness getting access to social housing varies considerably from areas to area. In the 2018 Green Paper, [A new deal for social housing](#), the then

Government acknowledged that there was a need to understand how this variation was playing out in local areas, but the findings of a subsequent evidence collection exercise have not been published or resulted in action to improve consistency and fairness of outcome.

Social landlord allocations practices and pre-tenancy checks can mean people are considered too poor for social housing

Reforms to the welfare system since 2012 have made it harder for people on the lowest incomes, including those experiencing homelessness, to gain access to social housing and leave temporary accommodation. The overall benefit cap, the bedroom tax, the growing gap between Universal Credit rates and the real cost of essentials and the impact of deductions from benefits means that payments do not cover the cost of rent for many tenants.³³ Affordability problems are made worse where social landlords charge higher 'affordable rents' (at up to 80% of market rates) compared to social rents (close to 50% market rents).

Many social landlords have responded to the significant challenges created by less generous housing benefit, other welfare provision and higher Affordable Rents by adopting pre-tenancy affordability checks and other requirements designed to ensure people are able to cover their rental costs and receive support to sustain their tenancy. These practices can be used in a person-centred way to enable access to housing, making sure people are supported to receive the benefits they are entitled to and get support to sustain their tenancy. However, cuts to budgets for providing floating support have left some landlords more reluctant to let homes to the lowest income tenants or those with a tenancy history that includes rent arrears or antisocial behaviour.

²⁹ Though they may only allocate housing to 'eligible persons' as defined by statute which excludes most people subject to immigration control, as set out in Section 160ZA(6) of the Housing Act 1996.

³⁰ The 1996 Housing Act says the following groups must be given reasonable preference: people who are homeless under Part 7 of the 1996 Act, including those not in priority need and those who are intentionally homeless, people living in insanitary or overcrowded housing, people who need to move on medical or welfare grounds and where failure to move to a particular locality within a district would cause undue hardship.

³¹ MHCLG Accredited official statistics, Social housing lettings in England, tenants: April 2023 to March 2024

³² MHCLG, Social housing allocations guidance: *Statutory guidance on social housing allocations for local housing authorities in England*

³³ CPAG, Shelter and Women's Aid (2024) *Why scrapping the household benefit cap is vital for families, children and survivors of abuse*

Where landlords operate 'blanket' pre-tenancy checks, people on the lowest incomes or those with unmet support needs are unable to access social housing even where they would otherwise qualify.³⁴ Sometimes applicants are unable to access offers of social housing because they can't afford to meet social landlords' expectations to pay rent in advance and funding to support them is not available from the welfare system or other sources. Research has shown that, in general, larger English housing associations appear to be taking a firmer line than smaller housing associations on financially related exclusions, including where households have historic rent arrears or household income below a certain level.³⁵ The study found, for example, households below a certain income level were sometimes excluded by one quarter of all housing associations, but this accounted for a third (35%) of all housing association stock.

Making temporary accommodation genuinely temporary

For many now living in temporary accommodation, this accommodation couldn't be less temporary. More than a fifth of all households with children in temporary accommodation have been there for five years or more. Of the 56,310 households in the most unsuitable forms of emergency accommodation (B&Bs, nightly paid, and hostels) as of 31 March 2024, more than half (55.8%) had been there for over six months. Nearly one in 10 (9%) of these households had been trapped in unsuitable emergency accommodation for five years or more.³⁶

In addition to those households placed by councils into 'statutory' temporary accommodation by councils, tens of thousands of single adults are living in transitional supported housing and hostels.³⁷ Rents and service charges in supported housing are typically higher than settled, 'general needs' homes and it can be especially hard to budget as people start earning and benefits are withdrawn. This means that when people are unable to move on from supported housing they may also be disincentivised from working for prolonged periods. The shortage of permanent housing options – especially social rented housing – available to single adults and weak regulatory oversight of the Supported Housing Sector and access to 'exempt' Housing Benefit have created an environment in which some of this transitional supported housing is of very low quality.³⁸

Life in the limbo of temporary housing and hostels often means people housed in cramped, inadequate accommodation, sharing cooking and washing facilities and displaced from their home communities, support networks, schools, jobs and essential local health services. The Children's Commissioner is amongst those highlighting the damage this is causing to children's health and well-being, and the costs it is storing up for society as a whole.³⁹

34 See for example Crisis (2017) *Moving On: Improving access to housing for single homeless people in England*; St Mungo's (2020) *Homes for good: The role of social housing in ending rough sleeping*; Forthcoming research by CaCHE for Crisis

35 Forthcoming research by CaCHE for Crisis

36 MHCLG official statistics, *Statutory homelessness in England: financial year 2023-24*

37 MHCLG official statistics, *Statutory homelessness in England: financial year 2023-24*; Fitzpatrick, S., Bramley, G., McMordie, L., Pawson, H., Watts-Cobbe, B., Young, G., (2023) *The Homelessness Monitor: England 2023*. London: Crisis

38 Levelling Up, Housing and Communities Committee, *Exempt accommodation report*, 19 October 2022

39 Children's Commissioner (2019) *Bleak Houses: Tackling the crisis of family homelessness in England*

Bridget's story

Bridget is a Crisis member at the Oxford Skylight. She fled domestic violence and is currently living in unsuitable temporary accommodation. She is on a waiting list for a social home and doesn't know when she will hear back.

"Being in a temporary accommodation at the moment is really tough. I can't do what I want to do. I can't eat what I want to. It has a total impact on my mental health. It's been back and forth all the time. I struggle with it. I'm trying to save money and I do get benefits, but my money does not stretch enough to cover the costs. I struggle to survive because I've got no cooking facilities. I'm having to buy sandwiches every day, and my bill has gone up."

"I've been stressed out; I just feel a lot of pressure on me. I try to go out and have my meal, but it's not the same because you have people looking at you and I think why you are looking like that; they're not saying that it's just in my head, and I just stop myself from going out and doing these things. I have a lot of anxiety. That's why I choose to be grabbing a few things and going to home to my room, that's what I call it now, my home because I've got nowhere else to be."

"Living in at the hotel has been a struggle for my life as I have no cooking facilities or a washing machine."

"People don't realise that even though we have a roof over our head and off the street, the impact of living without the proper things that you need has a really bad impact on your health. Let alone your lifestyle but your health. My health is deteriorating and waking up in a morning and thinking what I am going to eat. It's the same thing over and over again. I wake

up, I have a cup of tea, and I might have a cereal bar and then that's it. Then I'll go later on and make a cup of tea again, and it's just from morning to night it's the same thing, going round and round in circles all the time like that."

"You just don't know where to turn. There are some facilities outside for people to go but it's mostly men. I can't do it."

"I suffer from PTSD, seizures and anxiety. I already had enough to deal with leaving my home due to DV and looking for somewhere to live, going through that stress. Living like this with nothing – no cooking facility, no washing machine, stress made me think about home."

"I don't feel safe. I have a bell button, like it's not a bolt as such, but I have to put it on the door at night-time. So, if my door opens accidentally if I'm sleeping this will bounce on the floor and I can hear it. And that's the only way I will sleep if that's on the door."

"Crisis is supporting with me throughout this process. I come in here on a Monday and I make food with Geordie. We make food on Monday mornings. I cook a lot of different foreign food, and my own country's food."

"Muiread [Bridget's key worker] also helped me with food items, cleaning products and a weekly bus pass."

"I would seriously be completely lost if it wasn't for the Crisis Centre, I don't think I would have carried on going the way I was going."

"Living in temporary accommodation has made me look at my life in a different way and I can't wait to be housed in near future. I have plans for my future but I'm on hold until then."

As well as ruining lives, local government spending on temporary accommodation is at a record high and is driving councils to bankruptcy.⁴⁰ Last year alone, councils spent £2.29 billion on temporary accommodation, an increase of 29% on the previous year.⁴¹ This is a significant amount spent on managing, rather than ending, homelessness. Of particular concern is the rise in spending on the least suitable forms of temporary accommodation (nightly paid, hostels and B&Bs) which increased more than fivefold from 2017-18 to 2023-24, from £135 million to £732 million. Analysis by LSE suggests that if the use of emergency accommodation continues its current trajectory, net expenditure on this alone is projected to reach £1.2 billion by 2026-27. These rapidly rising costs are putting the delivery of statutory services at risk and reducing councils' ability to deliver vital services to prevent homelessness. Urgent action is needed to support local authorities to address the rising cost of temporary accommodation, alongside measures to improve standards and the quality of accommodation. Lifting the temporary accommodation subsidy cap which has been frozen since 2011 would significantly help councils facing funding shortfalls now. This would also have an impact for Wales, which has similarly seen an increase in temporary accommodation use at significant cost to local authorities.

The underlying cause of this sharp rise in the use of temporary accommodation in England is the failure of successive governments to build the social homes we need. This has led to an overreliance on the private rented sector, which is increasingly unaffordable with rising rents and the cost of living, and especially so for families on the lowest incomes. This has been exacerbated by the periodic freezing of Local Housing Allowance rates and failure to review the benefit cap which in some areas even prevents single households from being able to afford local

rents. The Government has confirmed that Local Housing Allowance rates will be frozen again from next April and the level of the benefit cap will not be reviewed. This will make it even harder for people to find an affordable home, and unless these decisions are reviewed to ensure that welfare levels reflect actual rent costs then it will not be possible to end homelessness and drastically reduce both the numbers and the length of time people are stuck in temporary accommodation.

But even in the face of these significant challenges, there are steps councils can take to begin to reduce their use of temporary accommodation and particularly the most costly and unsuitable forms, Bed & Breakfast hotels and nightly rates accommodation. Some councils are already proactively taking steps towards this.

Research on councils' practice by the Centre for Homelessness Impact (CHI) highlights the importance of improving data and oversight of case load management to speed up the flow of homelessness applications through the system to provide a foundation to deliver reductions in temporary accommodation use.⁴² The same research has identified a range of other approaches used by councils to reduce the use of the most unsuitable forms of temporary accommodation and improve the quality of accommodation that is used, including through the acquisition of property to provide temporary housing. It also noted that some councils are looking at how social housing allocations policies can be changed to increase access for people in temporary accommodation.

Work by Crisis and Calderdale Council has echoed this learning and also emphasised the importance of identifying earlier opportunities for preventing people becoming homeless in the first place.

Calderdale Temporary Accommodation Project

Context

Crisis is working with Calderdale Council to develop a fresh approach to managing the challenge of recent increases in TA use and particularly increase in B&B use. Between March 2023 and March 2024 the number of households in B&B increased from 22 to 83, putting significant pressure on council resources and raising concerns about the impact for households being placed in this highly unsuitable form of accommodation.

The TA project was developed as part of a Built for Zero (B4Z) programme. B4Z is a community-based approach to ending homelessness in a local area first developed in the US. It is reliant on regular, timely data collected from the community. The information communities gather is shared between the organisations in what's called a 'by-name list' (BNL). The decision was taken to use the B4Z programme to focus on the issue of TA in Calderdale because it had become such a significant challenge for the Council.

Programme overview

The project aimed to decrease the cost of nightly B&B accommodation by 20% within 6 months between July 2024 and January 2025, with a focus on four target cohorts of people leaving prison, people leaving asylum accommodation, survivors of domestic abuse and young people. Preliminary analysis identified that people being placed in PRS tenancies spend significantly less time in TA than who are placed into social rented or supported housing.

The project has four main work strands: improve data collection and caseload by using a 'By Name List' and creating a dashboard that shows data in real time, reduce inflows using a prevention panel to identify opportunities for prevention, increase visibility of system barriers using move on meetings, and make increased use of move ons into the PRS.

Impact

The project has reduced the amount of time households spend in TA and delivered a reduction in B&B costs of up to 56% per night, from its peak in July 2024 to the end of January 2025. Over a full year, this reduction would equate to £1.5 million in savings for the local authority. A key factor in this has been Calderdale's focus on moving people out of temporary accommodation into suitable long-term housing, particularly in the PRS.

40 Wilkins, M., Gray, T. and Reeder, N. (2024) *Spending on Temporary Accommodation: Is It Value for Money?* Centre for Homelessness Impact

41 MHCLG official statistics, Local authority revenue expenditure and financing England: 2023 to 2024 individual local authority data - outturn

42 Wilkins, M., Gray, T. and Reeder, N. (2024) *Spending on Temporary Accommodation: Is It Value for Money?* Centre for Homelessness Impact



In the London Borough of Greenwich, a similar programme of work has had a very significant impact in delivering a reduction in the use of B&B use from a peak of 280 rooms in April 2024 to 80 rooms in January 2025. The Council now expects to eliminate hotel use by March 2026 with significant cost savings. This has been achieved through a combination of changes including speeding up the administration of homelessness assessments, a decision to rapidly provide 100 direct lets for people spending longest in TA, action to increase the supply of council owned, self-contained TA, and preventative use of incentives to help private sector tenants at risk of homelessness retain their tenancies. More than two fifths of lettings in the Borough (42%) are to people who have been statutorily homeless and the use of direct social lets to reduce use of TA demonstrates the Council's commitment to tackling homelessness by providing settled homes. The Council's TA

reduction programme has been facilitated by a social housing development programme that is delivering hundreds of newly built and acquired social homes, meaning that it can address record recent rises in TA use while at the same time protecting the supply of lettings to people in other priority need categories.

Royal Borough of Greenwich: Temporary Accommodation Cost Reduction Programme

Context

Like many councils in London and the rest of England, Greenwich Council has experienced a rapid increase in the number of people facing homelessness and approaching the Council for assistance in the past few years. In the 12 months to September 2023 this resulted in a dramatic and costly increase in the use of hotels as temporary accommodation (TA) - from 5 hotel rooms a night in September 2022 to 269 in September 2023. The Council was also keen to reduce its use of unsuitable, emergency overnight accommodation. Much of the Council's hotel and emergency overnight accommodation is provided out of borough, compounding the harms caused by both these forms of provision.

The Council's 2021-2026 Housing Strategy includes a commitment to a person-centred approach to tackling homelessness, reducing TA use and ending rough sleeping and the Council has an ambitious social housing development programme, with around 1750 new homes becoming available between 2020 and 2027, the vast majority between 2023 and 2027. The development programme has recently included the acquisition of 133 newly built homes to provide social rented housing on two new developments in the Borough and these have been deployed as part of the programme to reduce TA use.

Programme overview

Recognising the harm of unsuitable TA use to residents and the unsustainable cost to Council finances, in September 2023 the Council launched a Temporary Accommodation Cost Reduction Programme with three long term objectives:

- Deliver a budget-neutral TA stock profile
- Increase the suitability of the temporary accommodation homeless households are placed in, including eliminating the use of shared facility bed and breakfast type TA
- Reduce homeless pressures by supporting more households into settled accommodation.

To enable the Council to respond quickly, a [hypothesis-led](#) approach was used to identify solutions. With support from the Council's digital team, around 40 staff from three directorates came together to identify, test and select potential solutions to meet the programme objectives. The process was underpinned by data improvements to deliver trustworthy and relevant reports on key metrics, including to understand the impact of any changes to social housing allocations policy on housing register applicants who are in significant housing need but not homeless.

The interventions selected in the first phase of the programme included changes to dramatically speed up the administration of homelessness assessments (prioritising families), the decision to use 50% of 133 newly acquired social homes as they came on stream, along with a proportion of business as usual void relets, to ensure the rapid provision of 100 direct offers for people spending longest in TA, targeted support to help older people and those in council owned TA move into settled homes, action to increase the supply of council owned, self-contained TA (which could ultimately be used to provide settled homes if the need for TA can be brought down), and preventative use of incentives to help private sector tenants at risk of homelessness retain their tenancies.

Impact and next steps

By January 2025 the Council had reduced hotel use from 269 rooms in September 2023, via a peak of around 280 in April 2024, to 80 rooms, with the expectation that they are on target to eliminate hotel use before March 2026. The reduction in the number of hotel rooms booked, as well as hotel room unit cost, has seen the nightly spend on hotels reduce from £29.5k in October 2023 to £6k in February 2025.

The social housing direct offer process (to make 100 direct offers as quickly as possible, which was achieved between January and May 2024) adopted as part of the programme has had a significant impact in providing access to new, permanent homes in the Borough for households previously living in TA. The 100 direct offers rehoused 75 families and 25 single people from TA, which equated to an estimated annual cost saving of £2.12 million. This is as an estimated £1.23 million more than would have been saved had these 100 homes all been allocated by Choice Based Letting (CBL). This has happened against a backdrop of 42% of social housing lettings in Greenwich already going to homeless households through CBL.

This has been underpinned by a person-centred approach to direct offers, ensuring staff understood people's requirements and aspirations before making an offer, resulting in only two refusals of direct offers by January 2025. The success of Phase 1 means that the Council has now agreed up to 500 further direct offers of social rent homes by March 2026. This will be facilitated by the Council's substantial programme of new social rent development and acquisition. This has meant that the increased allocation of homes to people leaving TA has not reduced the availability of lettings to people in other priority categories on the housing register.

These examples demonstrate the benefits of approaches in which councils take steps to reduce the time people have to spend in temporary accommodation, seek to eliminate the use of unsuitable forms of temporary accommodation, such as hotels and nightly rates accommodation, and enable faster access into settled housing. Some local authorities are actively seeking to achieve this, improving data and oversight of homelessness caseload management, speeding up the assessment of homelessness applications, acquiring market housing to provide better quality, self-contained temporary accommodation which could eventually be used as settled social housing and alongside this, prioritising the provision of settled housing in the social and private rented sectors to discharge homelessness duties.

These approaches also show what can be achieved when there is a clear focus on increasing access to settled housing alongside steps to reduce the scale of new homelessness applications through sustained prevention activity. Learning from Greenwich council in particular illustrates how boosting new social housing supply can be linked to reducing the use of unsuitable temporary accommodation. It provides an indication of the conditions in which a shift towards a housing-led approach to tackling homelessness would be deliverable.

Recommendations

To increase the supply of social housing to meet the outcome of ending homelessness, the Government should:

- Make ending homelessness an outcome of the long-term housing strategy – aligning funding and policy levers across government to achieve that outcome.
- Commit to a new and significantly increased Affordable Homes Programme at the upcoming Spending Review that is long-term, ambitious and prioritises social rent housing.
- Ensure local delivery meets needs by broadening the standard method for calculating housing need to set clear requirements to end all forms of homelessness and to specify the need for social rent homes.

- Invest in a social landlord or specific funding for new supply that focuses on the needs of people moving out of homelessness and the shortage of one bedroom properties, drawing on learning from the Y Foundation in Finland and Provienda in Spain. This could be supported by existing institutions or a new standalone joint venture organisation.
- Launch a national empty homes initiative aimed at bringing empty homes back into use to tackle homelessness. This should be backed by targeted national capital and revenue funding to enable local authorities and their partners to lease or acquire homes that are currently sitting empty.

To ensure that an increase in social housing leads to an end to homelessness, the Government should:

- Deliver changes in how social housing is accessed by people at risk of or experiencing homelessness to achieve increased or preferential allocations to homeless households in both housing association and council homes, particularly in the short-term in response to the current crisis. This should include:
 - Monitoring the number and proportion of general needs lettings made to people experiencing homelessness at both national and local level.
 - Identifying and extending best practice and partnership working, including across local authority boundaries at subregional level.
 - Considering the potential for legislation such as Section 5 of the Housing (Scotland) Act 1987 to improve consistency of practice and boost the number of lettings to people experiencing homelessness where needed.
- Ensure that council and housing association allocations policies and practices to allocate social housing do not directly or indirectly discriminate against people experiencing homelessness. This should include:



- Reviewing MHCLG’s statutory allocations guidance and the Regulator of Social Housing’s Consumer Standards and related guidance to ensure these align with Government ambitions for the role of social housing in preventing and ending homelessness.
- Making sure that guidance addresses the specific needs of people facing the greatest disadvantage and exclusion (including both families and single adult households) and that allocations processes take a psychologically informed and person-centred approach.
- Ensure that people who would otherwise be eligible for an offer of social housing who are in receipt of welfare benefits are not excluded on affordability grounds, for example because of pre-tenancy checks or rent in advance requirements.
- Ensure individual support needs are met when people are at risk of or experience homelessness so people have access to the support they need to sustain their tenancy.

To make temporary accommodation genuinely temporary, the Government should:

- Collaborate with local authorities to develop a process for introducing rapid rehousing transition plans that set out how councils intend to minimise the use of temporary and transitional accommodation and speed up moves into settled housing in social and the private rented sectors. These plans should be based on local assessments of need using a standardised national methodology and conducted in collaboration with local homelessness partnerships.
- Take steps to share and encourage the adoption of positive practice that reduces the time people have to spend in temporary accommodation, prioritises ending the use of unsuitable forms of temporary accommodation and enables faster access into settled social and privately rented housing. Where needed, this should include improving data on and oversight of homelessness and TA caseload management.

- Lift the temporary accommodation subsidy cap which has been frozen since 2011 to ensure that local authorities are adequately funded to support people where needed into good quality temporary accommodation.

The role of the PRS in a housing-led homelessness system

The private rented sector (PRS) could play a vital role in providing affordable housing options for those who need them in a housing-led system, by providing a wider choice of housing options for people experiencing or at risk of homelessness. The sector already plays an important role in tackling homelessness as it is often the only viable option for people experiencing or at risk of homelessness. However, rising rents that aren’t matched by welfare levels combined with barriers to accessing tenancies mean it is becoming increasingly difficult for people experiencing or at risk of homelessness to find a PRS home and unaffordable rents in the PRS has been a driver of homelessness in recent years.

Crisis warmly welcomes the introduction of the Renters’ Rights Bill to Parliament as an opportunity to provide tenants with much-needed security and stability in their homes. The Renters’ Rights Bill will abolish Section 21 ‘no-fault’ evictions and end fixed term tenancies, which are both leading causes of homelessness. It will also extend notice periods for most eviction grounds to four months, providing much needed extra time for tenants to find a new home, a vital protection from homelessness. However, further reform is needed to ensure the PRS plays an effective role in preventing and relieving homelessness. For example, stronger protections are needed against rent hikes which act as de facto economic evictions. The Government should go further than using the rent tribunal system to manage this affordability risk and regulate in-tenancy rent increase. Limiting rent increases to the lowest of either wage growth or an inflationary measure such as CPI would protect households from sudden financial shocks, and thereby reduce their risk

of homelessness and need for support from homelessness services.

Overcoming barriers to accessing the PRS

Finding an affordable PRS home is hard, especially for low-income households or people experiencing homelessness, and upfront costs can leave people shut out of the PRS altogether. Crisis services across England report that they are finding it increasingly difficult to support people to find a home in the PRS due to high rents and the barriers presented by requirements for rent in advance and deposits.

High upfront costs, rent shortfalls, and competition for properties affordable on Local House Allowance (LHA) rates create barriers, leaving many people unable to secure stable, suitable housing within their means. Through the Renters’ Rights Bill, the Government intends to mitigate these challenges – by improving security of tenure, limiting rent in advance to one month’s rent, and ending rental bidding wars. These are positive and transformative steps which will significantly improve the experience of renting and

security for tenants. To ensure the success of these reforms, and in particular that the PRS can be an option for people on low incomes, additional measures can be taken through the Renters’ Rights Bill and through reform of welfare support to help low income renters and those experiencing homelessness to access the PRS.

To remove financial barriers to the PRS, the Government needs to urgently bolster the welfare support available to support with housing costs. Inadequate Local Housing Allowance (LHA) rates have become a major barrier for people experiencing homelessness accessing the PRS across Great Britain, and a significant risk for those struggling to maintain their tenancies. While LHA was uprated in April 2024, its impact has been muted by rising rents, delays in implementation, and more households hitting the benefit cap. As a result, many renters continue to face shortfalls between their housing support and actual rent costs. This is putting households under serious financial strain, forcing people to make impossible choices between paying rent and affording other essentials like eating and heating, and putting many at heightened risk of homelessness if they can’t afford rent.

It is also locking many people experiencing homelessness out of the PRS, because they simply cannot find homes they can afford.

The Government has announced it intends to freeze Local Housing Allowance until 2026, despite many households already facing significant shortfalls between their benefits and rents. Past freezes have shown that this policy drives poverty and homelessness, meaning the renewed freeze risks undermining the Government's goal of reducing homelessness.⁴³ The National Audit Office has identified frozen LHA rates—alongside insecure tenancies and insufficient social housing—as a leading cause of rising homelessness. And, research by Heriot-Watt University highlights LHA increases as one of the most effective tools for reducing homelessness.⁴⁴

LHA needs to be urgently unfrozen, but a lesson from the most recently uprating in April 2024 is that the way it is calculated is hindering LHA's effectiveness. Implementation lags mean that by the time LHA rates are adjusted, they often fail to keep pace with rising rents, leaving tenants with insufficient support. Additionally, the data used to calculate LHA lacks transparency and is based on limited survey samples, which can undervalue real rent costs, particularly if lower-priced properties dominate the sample. One option to improve the collection of data in England would be through the proposed Private Rented Sector Database included in the Renters' Rights Bill, which would allow for more timely and accurate LHA calculations that better support tenants in affording real rents. In Scotland landlords are already encouraged to submit this data through Rent Services Scotland to help with LHA rate setting and we recommend that similar options for improving data collection are explored in Wales.

To prevent worsening poverty and homelessness, the gap between LHA and real rent costs must be addressed urgently and

permanently. Without action, low-income households will continue to be forced to go without essentials (like food and heating) to cover rent, increasing financial instability. For many who simply cannot afford the PRS this will mean facing homelessness and prolonged stays in temporary accommodation. Ensuring LHA rates consistently cover at least the lowest 30% of local rents is therefore vital to securing affordable housing, sustaining tenancies, and preventing avoidable homelessness.

Alongside investing in LHA so that it covers the bottom 30% of rents in a local area, the Government must also remove the household benefit cap to make sure the full effect of LHA uprating reaches those that need it most. Currently, the benefit cap is a major factor driving LHA shortfalls and weakening the effectiveness of welfare support across Great Britain. By restricting the total amount of Universal Credit available, the cap disproportionately affects families with children and with typically higher housing costs, as well as single people trying to exit homelessness in areas where rents are high. As a result, many households cannot fully benefit from LHA increases and continue to struggle with significant rent shortfalls.

The number of capped households has been rising sharply, with 123,000 across Great Britain affected by May 2024—a 61% increase from the previous quarter. Families with children are hit hardest, making up 87% of those impacted.⁴⁵ Scrapping the benefit cap would ease financial strain on these households, support the Government's goal of reducing child poverty, and ensure that LHA increases reach those who need them most.

Additionally, the Shared Accommodation Rate is a major barrier preventing people under 35 from accessing stable homes in the PRS across Great Britain, making it increasingly difficult for Crisis services to support people under 35 out of homelessness. Set significantly below LHA rates, the Shared

Accommodation Rate caps support at the cost of renting a room in shared accommodation, making it especially difficult for people on low incomes and those leaving institutional care to secure affordable housing. Homelessness services across Britain report that the Shared Accommodation Rate is one of the biggest obstacles to helping people under 35 move out of homelessness, as there are simply no available private rented homes within their budget. Abolishing the Shared Accommodation Rate – or at a minimum, restoring the age limit to under 25—would significantly improve access to housing and help prevent homelessness among young people.

Changing the way that Universal Credit is delivered, so that it can go directly to landlords to pay for rent, would also help more people experiencing homelessness access the PRS and stabilise tenancies. Private landlords can be reluctant to rent to people experiencing homelessness and those on Housing Benefit. Research by Savills for London Councils and Trust for London shows that throughout 2023 rental properties at the lower end of the PRS were being lost at a faster rate than the upper end of the market, making it even more difficult for households on low incomes to find a home in the PRS.⁴⁶ Reforms that give landlords renting properties with lower rents more security can help to encourage landlords to remain in the market and keep renting properties at lower rents. Universal Credit requires the benefit to be paid directly to claimants rather than to landlords. This can add to the stress of people living already complex lives and cause landlords to see people in receipt of Universal Credit as high risk tenants. Direct Universal Credit payments to landlords can be requested but the process can be challenging to navigate so these should be facilitated more easily to provide greater security for both tenants and landlords. This would significantly reduce the risk of accruing rent arrears for tenants and give landlords more confidence letting to people who have experience of homelessness and receive Universal Credit.

Short-term, targeted financial support through Discretionary Housing Payments (DHPs) are an essential tool to remove upfront financial barriers to the PRS. DHPs are additional financial support provided by local councils to help individuals cover housing costs when their regular LHA or Universal Credit housing allowance is insufficient. It can help people access the private rented sector by bridging the gap between LHA and higher PRS rents, covering deposits or initial costs, and stabilising household budgets during transitions. The Government's maintenance of DHP funding at the budget in November 2024 was welcome, and a much needed intervention given that LHA rates will be frozen again from April 2025. However, the current funding level is not sufficient to meet the level of need. Local council's DHP funding pots can run out over a year, meaning support available is inconsistent, and each area has a different approach to DHPs which can lead to a postcode lottery of support. More DHP funding is needed to make sure people can get the support they need to access the PRS and maintain their tenancies.

Help to rent schemes support people experiencing or at risk of homelessness to overcome the barriers to finding a PRS home. This support is especially vital for single people who are not owed the main rehousing duty meaning the private rented sector is often their only option. An independent evaluation of government funded schemes found that the schemes were successful in creating tenancies, had high rates of tenancy sustainment and were able to help people overcome barriers to accessing the PRS.

Tackling discrimination in the PRS

Alongside improving the affordability of the PRS, tackling discrimination is essential to ensure everyone that needs it can access the PRS. The Renters' Rights Bill will introduce new protections against discrimination for renters with children or in receipt of benefits, which is a welcome and much-needed step.

43 National Audit Office (2024) *The effectiveness of government in tackling homelessness*

44 Fitzpatrick, S., Bramley, G., McMordie, L., Pawson, H., Watts-Cobbe, B., Young, G., (2023) *The Homelessness Monitor: England 2023*. London: Crisis

45 Department for Work & Pensions official statistics, Benefit cap: number of households capped to May 2024.

46 Savills (2024) *Private rented housing supply in London*. Residential Research Report for London Councils and Trust for London

The Government can ensure this change will have the significantly positive impact intended by backing it up with sufficient resources for local authorities to enforce these new protections and ensuring tenants can access support to challenge landlords on discriminatory practice.

However, a significant issue not addressed by the Renters' Rights Bill are Right to Rent checks, which are causing discrimination against people based on their race and ethnicity and making it more difficult for people without a British passport to rent privately. The current 'Right to Rent' measure requires landlords and letting agents to check that tenants have a right to rent by checking their official documentation such as a passport or visa. If landlords or letting agents fail to carry out these checks and let to someone who does not have a right to rent, they can face criminal charges. The scheme remains in place in England despite a 2019 High Court ruling finding that it causes racial discrimination, declaring it unlawful and halting its roll-out beyond England.

Our research found people of colour were being required to provide evidence of citizenship despite being UK nationals,⁴⁷ and research carried out by Generation Rent found that two in five migrant private renters had struggled to find a landlord or letting agent to rent to them as a migrant.⁴⁸ As part of this work Generation Rent carried out roundtables to better understand the impact of the policy. Many of the participants discussed the negative impact that Right to Rent had on their, and their family and friends', ability to find safe and secure homes. One respondent said: "Many agencies, when they hear an accent, when they see a foreign surname - they simply say that everything is busy for viewing weeks ahead." Research conducted by the Tenancy Deposit Scheme (TDS) Charitable Foundation in June 2024, based on a survey of over 2,000 landlords, found that around a

quarter (24%) said they felt unable to rent to non-UK passport holders.⁴⁹

The Government should end the Right to Rent policy, so landlords are no longer responsible for checking their tenants' immigration status. Ending the right to rent would remove the threat of criminal charges and fines for landlords who rent to migrants who have irregular status. This should make landlords more willing to rent properties to people experiencing homelessness who are migrants, people of black and minority ethnic backgrounds and people with less easily recognisable documentation.

Recommendations

To ensure that the PRS can play an important role in providing affordable housing options for people experiencing or at risk of homelessness, the Government should:

- Regulate in-tenancy rent increases and prevent de facto economic evictions by limiting annual rent increases within tenancies to the lowest of either inflation (CPI) or median income growth, averaged over the last 3 years.
- Ensure the support provided through the welfare system supports tenants to cover the actual cost of rent by:
 - Investing in LHA so that it covers the bottom 30% of rents in every local area.
 - Considering the case for collecting rent data through the proposed Private Rented Sector Database to allow LHA rates to allow more timely and accurate LHA calculations that better reflect actual rents.
 - Removing the household benefit cap to make sure the full effect of LHA uprating reaches those that need it most.

- Abolishing the Shared Accommodation Rate – or at a minimum, restoring the age limit to under 25.
- Make the process for facilitating direct Universal Credit payments to landlords easier to navigate to provide greater security for both tenants and landlords.
- Increasing Discretionary Housing Payment (DHP) funding to help low-income renters bridge the gap between LHA and rising rental costs.
- Expanding and increasing funding for Help to Rent schemes to support people experiencing or at risk of homelessness to overcome the barriers to finding a PRS home.
- Ending the Right to Rent policy so landlords are no longer responsible for checking their tenants' immigration status.

How reform to the homelessness legislation can help people access settled homes as quickly as possible

The homelessness legislation in England restricts who has a right to an offer of settled housing from the local authority when experiencing homelessness. This particularly impacts people who do not have dependent children living with them and are not considered 'vulnerable' enough to meet the threshold for support to access a settled home.

There have already been some important changes to people's rights to access support when they are facing homelessness in recent years. This includes extending 'priority need' to include people fleeing domestic abuse and changes to local connection to exempt veterans, people fleeing domestic abuse and care-leavers, as well as the landmark Homelessness Reduction Act. The Act came

into force into 2018 and gave stronger legal rights to significantly more people to access personalised support to prevent or relieve their homelessness.

However, we know that in reality people are too often unable to access the support they are entitled to under the law. Between 2018 and 2021, Crisis carried out a piece of longitudinal research exploring people's experiences of the changes introduced by the Homelessness Reduction Act, which found that many people were still being turned away under the new system and not getting the help they need.⁵⁰ Overall, one in six (17%) of people across the second and third waves of the survey said they received no support, advice or assessment at all from Housing Options.

The research highlighted particular issues for people with complex needs and people who approached for assistance when they were rough sleeping – only 29% of people with complex needs and people rough sleeping felt their needs were being met by local authority Housing Options services compared to 47% of people with no support needs. Housing outcomes were also the poorest for people in these groups – 57% of people with multiple and complex support needs and 67% of those who were sleeping rough when they approached Housing Options remained homeless after seeking support from the local authority.

The experience of Crisis' frontline Skylight services suggests that the situation has worsened since the research was carried out. It is clear that the current legislation and code of guidance is not always being implemented as legally required and people experiencing and at risk of homelessness are struggling to access the support they are entitled to. There are issues with the accessibility of local authority services, with some areas requiring people to use online forms to access help and making it very difficult to access support in person.⁵¹ This can be the case even

47 Allard, M., D'Souza, S., and Leith, G. (2024) 'Where do I belong, where is home?': Experiences of racism and homelessness. London: Crisis

48 Generation Rent (2023) *Housing in a hostile environment: The experiences of migrant groups in navigating the Private Rented Sector and temporary accommodation*

49 TDS (2024) *Letting in the private rented sector in 2024: The voice of the landlord survey, wave 1*

50 Sutton-Hamilton, C., Allard, M., Stroud, R., and Albanese, F. (2022) "I hoped there'd be more options:" Experiences of the Homelessness Reduction Act, 2018-2021. London: Crisis.

51 Inside Housing, 'Homeless and on hold: the battle to get support from councils', Grainne Cuffe, 27/06/24



where people have significant health issues and are eventually found to be in priority need, and the delays in accessing support and accommodation lead to worsening health problems. This is also the experience of Pathway teams who support people experiencing homelessness who already have serious health problems but they still find it very difficult to get people recognised as being in priority need.

Problems have also been identified with how the duty to refer is working in practice. This was introduced through the Homelessness Reduction Act with the aim of embedding a more preventative approach and places a duty on specified public bodies to refer service users who they identify as at risk of or experiencing homelessness to the relevant local authority. Joint research from Crisis and Pathway looking at the use of the duty to refer in hospital settings found that there is substantial variation in how the duty is implemented across different areas and its effectiveness is being limited due to wider pressures in the health and social care systems, a lack of housing and an increasingly hostile immigration system.⁵²

Pending a full review of the legislation, urgent action is needed to ensure that people can access the support they are entitled to and to open up access to settled housing for those who currently face the most significant barriers to access. This must include action to ensure that councils are better held to account by MHCLG for breaching homelessness duties.

People with multiple and complex support needs and people who are rough sleeping experience the worst outcomes when approaching Housing Options for support and are most likely to remain homeless after going to the local authority for support. Rough sleeping is one of the most dangerous forms of homelessness. Crisis research looking at the experiences and impact of sleeping rough found that over half of participants had experienced being physically attacked whilst sleeping rough.⁵³ Sleeping rough also greatly impacts on both physical and mental health. Yet not everyone who is rough sleeping or at risk of rough sleeping has a legal right to emergency accommodation - only those who are eligible, 'unintentionally homeless' and deemed in 'priority need' for assistance have this right. This lack of rights is a major reason people can't avoid or get off the streets, even if they go to their council for help.

We recommend that priority need is extended to people at risk of street homelessness, alongside an additional legal right to suitable emergency accommodation and adequate support for those who are not currently eligible for homelessness assistance, for example because they have no recourse to public funds.

However, even if the legislation was implemented as legally required, and the legislative changes recommended above were made there would still be significant numbers of people who are homeless or threatened with homelessness who would not be entitled to an offer of settled housing. Eligibility, priority need, intentional homelessness and local connection all present barriers to accessing support in the current system. We also know that people are often in touch with services other than Housing Options teams before they become homeless, and opportunities to prevent homelessness are missed by bodies such as the police, prisons, jobcentres and health and social care.

We recommend that an Expert Review Panel be established to undertake a comprehensive review of the homelessness legislation in England, with the aim of ensuring anyone facing, or at risk of, homelessness is legally entitled to support to move into a safe and settled home. This would help to drive transformational, long-term change to

address the current two-tier system and put a greater focus on prevention so that wherever possible people are not forced into homelessness at all. The Panel should also consider what is needed to build the capacity in the system needed to deliver this transformational change effectively and ensure that its recommendations are aligned with the timings in the long-term housing plan for delivering a significant increase in the supply of social homes. A similar approach was taken in Wales where an Expert Review Panel was established to undertake a wide-ranging legislative review. The Panel published their recommendations in 2023, the vast majority of which were subsequently reflected within the Welsh Government's white paper on Ending Homelessness in Wales.⁵⁴

Recommendations

To ensure people can access the support they need under the current system the Government should:

- Provide sufficient funding for local authorities to fulfil their statutory duties under the existing homelessness legislation, including for the cost of temporary accommodation and expanding Housing Options teams, alongside strengthening accountability and quality assurance measures and increasing access to early legal advice via improvements to funding of legal aid.

⁵² Hicks, Chris and Page, Emily (2023) *Beyond the Ward: Exploring the Implementation of the Duty to Refer in Hospital Settings*. Crisis and Pathway

⁵³ Sutton-Hamilton, C., and Sanders, B. (2023) *'I always kept one eye open': The experiences and impacts of sleeping rough*. London: Crisis.

⁵⁴ Expert Review Panel (2023) *Ending homelessness in Wales: A legislative review*

- Introduce a legal right to suitable emergency accommodation and adequate support for everyone at risk of street homelessness alongside considering extending priority need for people at risk of street homelessness.

To ensure everyone experiencing or at risk of homelessness can access the housing and support they need to end their homelessness, the Government should:

- Establish an Expert Review Panel to undertake a comprehensive review of the homelessness legislation in England to build on existing rights and ensure households experiencing homelessness can access the housing they need. This includes reviewing the role of priority need, intentionality and local connection. This Expert Review should go hand in hand with the timings of the Government's long-term housing plan, so that any changes in legislation can be enacted alongside an increase in the delivery of genuinely affordable homes, to ensure people who are homeless can access the homes delivered.

Ensure people have the support they need to keep their home and move out of homelessness as quickly as possible

We need to build a system where no one faces homelessness alone, because they can't access support. Previously, funding for support services was ringfenced. In the years since the ringfence was removed, substantial cuts to government funding and increasing pressure on local authority services has meant there has been an erosion of support services that people who are homeless or at risk can access. We need to rebalance this so help is available for people to rapidly get back on their feet if they face homelessness, as well as ensuring that support is available for those who need it to help sustain their tenancies, avoiding people being unnecessarily pushed into homelessness in the first place.

Homelessness support should be accessible, inclusive and offer a person-centred approach specific to that person's needs. Our experts by experience panel shared with us the impact of trying to get help from services that were ill-equipped to deal with their needs, and how it left them feeling isolated. That's why it's vital that services are trauma informed and consider the adverse life experiences someone might have had before seeking out support. This helps create a safe and

welcoming environment that doesn't risk someone being retraumatised.

We also need to make sure support is accessible to everyone. Members of our experts by experience panel shared that services had repeatedly failed to meet their needs, and in the worst cases they had experienced or seen others experience discrimination because of their race, sexual orientation, disability or due to being a member of the Roma and Traveller community. One panel member shared their experience of not being given support appropriate to their disability, because they could only speak over the phone. Local authority housing options teams are increasingly only offering a default phone service and this risks people's needs being missed. Offering dedicated in person support would help people to access support in the way that best suits their needs. And it's essential that housing staff are properly trained to support people in an inclusive way that respects their identity – whether that be their age, gender, race, disability or sexual orientation.

As our research into the links between race and homelessness shows, racism and discrimination have shaped people of colour's life experiences and are often contributing factors to their experience of homelessness as well. Not being able to access the right support or being discriminated against and

facing racism when trying to get help, was hugely distressing for the participants we spoke to.⁵⁵

Members of our experts by experience panel also shared with us their experiences of facing racism and discrimination whilst going through the asylum process, and when contacting the local authority for support. Not having a British accent was often used against them and led to differential treatment.

How inclusive, person-centred support services are essential to a housing-led response to homelessness

Access to tailored support that meets people's needs is crucial to support the move to the housing-led approach as it helps people to sustain their tenancy and avoid a return to homelessness. Although not everyone will need this support it is critical that it is available for those who do need it for as long as it is needed. There should be no expectation that people have to prove 'tenancy-readiness' before receiving an offer of settled housing.

In our current homelessness system single adults facing homelessness are typically expected to spend time in transitional supported housing. While this is often necessary because of the lack of access to other housing options, there is a presumption that time in hostels and other forms of transitional supported housing is needed to help people develop their 'tenancy readiness,' for example learning to budget for housing costs and manage their responsibilities as a tenant. If people have the right support, however, most can access and sustain permanent tenancies without the need to spend time in transitional housing.

There is a pressing need to restore revenue funding for support services that help people

access and sustain mainstream housing tenancies and to protect the viability of supported housing for those who need it. In 2023 the National Audit Office noted that local authority spending on housing related support services reduced in cash terms from £1.3 billion in 2010/11 to £320 million in 2019/20.⁵⁶ Restoring a clearly defined, dedicated funding stream will be essential to enable councils, housing associations and the third sector to deliver an effective response to homelessness.

This should go beyond the support funding delivered through current homelessness funding streams to ensure that where people with support needs face homelessness, they are adequately supported to gain access to and sustain genuinely affordable housing. The scale of revenue funding required to meet the need for support in both supported housing and through floating support was estimated at £1.6 billion in 2016. The Government's own analysis of need for supported housing alone suggests that the revenue funding requirement now exceeds £2 billion per annum, though this analysis did not consider the implications for future transitional supported housing need of expanding housing-led options such as Housing First and floating support.⁵⁷

A full review of support, and associated funding arrangements, is needed to look at the gap in support services and the funding needed to restore it, in order to ensure homelessness is prevented wherever possible, and to enable a rapid response approach where prevention has not been possible. The starting point for this should be a Government White Paper that consults on the fundamental questions of who support is for and where and how it should be delivered. This should build on the recent review of Supported Housing to also identify the scale of need for revenue funding for floating support and housing-led interventions including Housing First.



As part of this review the Government should consider the case for introducing a new statutory duty for council homelessness services to identify and meet the support needs of individuals within the homelessness system, backed by new burdens funding to deliver this. This would ensure individual support needs are met when people are at risk of or experiencing homelessness and people are effectively supported to manage the problematic impacts of staying in temporary accommodation, while also providing essential support to help secure and sustain a permanent home. It would provide reassurance for social and private landlords that where required people have the support they need to settle into a permanent tenancy. Alongside restoration of sustained funding for floating support, it would also ensure support needs are identified before people access a permanent home and can be systematically addressed.

Under the Supported Housing (Regulatory Oversight) Act 2023 local authorities will be required to assess the need for supported housing in their areas, and we urge

Government to ensure these assessments also consider the need for floating support and Housing First (see below).

Support for people with more complex needs

For people with the most complex support needs, including those with long term histories of rough sleeping, the expectation that they should prove their tenancy readiness in the hostel system is often ineffective and counter-productive. Proving tenancy readiness typically means that access to settled housing is only possible when people have complied with requirements relating to their behaviour and, where relevant, agreement to accept treatment.⁵⁸ These requirements can present an insurmountable hurdle for people who have already faced significant disadvantage, leaving them stuck in hostels for many years or vulnerable to repeat eviction.

Interventions such as Housing First that provide unconditional access to

55 Allard, M., D'Souza, S., and Leith, G. (2024) *'Where do I belong, where is home?': Experiences of racism and homelessness*. London: Crisis

56 NAO (2023) *Investigation into supported housing*

57 Centre for Regional Economic and Social Research Sheffield Hallam University (2024) *Supported Housing Review 2023*

58 Blood, I. et al (2018) *Housing First Feasibility Study for the Liverpool City Region*

accommodation enable people to have better outcomes than services, such as hostels, with similar levels of support but with conditions attached.⁵⁹ For most people with high and complex support needs, there is clear evidence that Housing First provides a more effective solution than the traditional transitional housing pathway. Housing First provides immediate access to safe, permanent housing in the social or private rented sectors, with intensive support from a key worker and without preconditions. The approach is underpinned by a set of operational principles that are grounded in evidence of what works for people with the most complex support needs. Alongside a settled home, this includes providing choice and control, a harm reduction approach and an open-ended commitment to support people for as long as needed. Evidence from the UK's city region pilots demonstrates that Housing First is effective in ending the homelessness of the majority of those housed,⁶⁰ echoing earlier UK and international studies.

Because it reduces the impact of homelessness on emergency health care, criminal justice services and hostels, it is also cost effective; the recent evaluation of the city region Housing First pilots in the West Midlands, Greater Manchester and Liverpool City Region found they generated £2 in benefits for every £1 spent.

Government should follow the approach adopted in many other countries and scale up Housing First provision in England so that it is available to everyone who needs it. A number of countries and cities have moved from piloting Housing First to rolling it out as a mainstream intervention.⁶¹ Analysis for Crisis and Homeless Link estimated a need for at least 16,450 Housing First places in England.⁶²

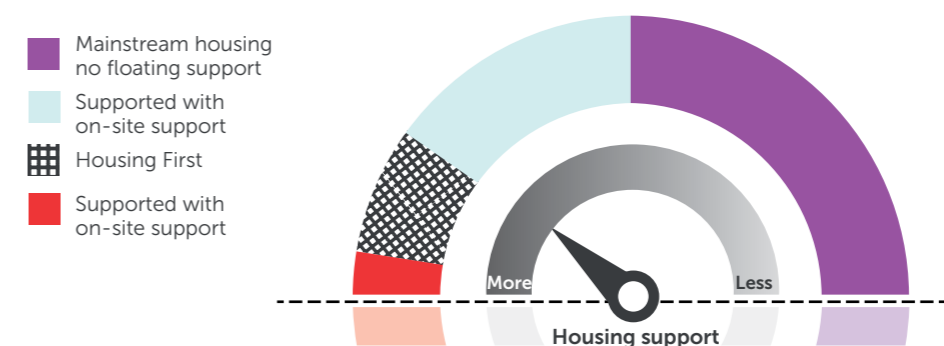
Housing First commissioners and providers should be expected to design and deliver services in accordance with the Housing First Fidelity Assurance Framework published by Homeless Link with MHCLG endorsement, including to ensure that access pathways are informed by the Housing First principles and people are not required to spend time in transitional supported housing or meet 'tenancy readiness' conditions before being considered for Housing First.

It is also critical that housing options and housing allocations staff have training to understand the principles of Housing First and ensure conventional operational practices do not undermine the supply of homes for Housing First schemes.

For a minority of those with complex needs, Housing First in general needs housing is not suitable or may not be wanted. For some, settled supported housing with 24/7 support may be a more suitable option, while for others there is a need for permanent residential care or nursing provision. However, Housing First services report significant difficulties in securing adult social care assessments and alternative accommodation for those unable to sustain a Housing First tenancy.⁶³ This is in part linked to the limited availability of specialist accommodation for people whose support needs include dependence on drugs or alcohol.

Government should conduct research and consult on the extent to which suitable housing, support and care options are available for people with high and complex support need for whom Housing First is not appropriate, and commission provision specific to this group's needs. This should be considered as part of the wider review of support services and funding recommended above.

Scotland's housing-led approach where homelessness has not been prevented



Source: Adapted from a graph originally devised by Homeless Network Scotland based on evidence of requirements for each form of housing for people experiencing homelessness in Scotland

The graph above illustrating Scotland's housing-led approach shows the role that floating support and Housing First can play alongside specialist, settled supported housing in a reformed homelessness system.

Access to good quality mental health care

Over 80% of people sleeping rough report a mental health vulnerability⁶⁴, including high levels of severe mental illness such as psychosis,⁶⁵ as well as depression, anxiety, and complex trauma.⁶⁶ Too often mental health services are difficult to access and are set up in a way that excludes people with poor literacy, with difficulties accessing the internet, or with an unstable address.⁶⁷ The evaluation of the Housing First pilots in England found that access to mental health care was one of the most significant challenges to achieving successful outcomes for people.⁶⁸ People struggling with addiction and substance

misuse also face significant barriers to accessing mental health support as despite recent guidelines calling for "no wrong door" when it comes to treating mental illness and substance misuse,⁶⁹ in practice many people continue to find themselves excluded from mental health treatment until they are abstinent from drugs and alcohol.

Although funding has been provided to establish specialist mental health teams to support people sleeping rough, this has not been enough to address the scale of need, and Community Mental Health Teams' pressures are such that they often do not react when a mental health crisis puts someone at risk of homelessness. In particular, there are still significant barriers to accessing support for people who have both mental health and substance misuse needs, and in providing assertive outreach to people who are at risk of disengaging from services because they are in crisis.

59 Keenan, C. et al. (2020) *Accommodation-based programmes for individuals experiencing, or at risk of experiencing, homelessness: A systematic review and Network Meta-Analysis*. Campbell UK & Ireland, Queen's University Belfast, Centre for Homelessness Impact

60 MHCLG (2024) *Evaluation of the Housing First Pilots: Final synthesis report*

61 Early adopters of Housing First include Finland, Denmark, Canada, the US, France, and Brisbane and Melbourne in Australia. More recently Housing First has become part of the national policy approach to tackling homelessness in Ireland, Scotland and Wales, and it is being expanded nationally in the Netherlands.

62 Blood, I. et al (2018) *Implementing Housing First across England, Scotland and Wales*

63 Blood, I. et al (2021) *Reducing, Changing or Ending Housing First Support*

64 MHCLG (2020) *Understanding the Multiple Vulnerabilities, Support Needs and Experiences of People who Sleep Rough in England: Initial findings from the Rough Sleeping Questionnaire*

65 Timms and Drife (2021) *BJPsych Advances: Mental health services for single homeless people*

66 Rees (2009) *Crisis: Mental Ill health in the Adult Single Homeless Population: A review of the literature*

67 Drife, Jenny (2025) *Seeing the Whole Person: A Preventative Approach to Mental Health and Homelessness*. Pathway policy paper

68 MHCLG (2021) *Evaluation of the Housing First Pilots: Second Process Evaluation Report*

69 PHE (2017) *Better care for people with co-occurring mental health and alcohol/drug use conditions*

Action is needed to address the culture that drives the separate treatment of mental health and substance use issues. Actions could include making training on homelessness and inclusion health mandatory for health and social care professionals; enabling and funding addiction services to assess and treat less complex mental health conditions; and establishing easy referral routes into secondary mental health care for those found to have severe and enduring mental illness. Mental health teams should also be able to assess substance misuse disorders and deliver brief interventions to people experiencing them. Access to mental health care is vital to support people to move out of homelessness and avoid being pushed into homelessness again in future. Currently the fragmentation of services leaves huge gaps in mental healthcare, resulting in the most vulnerable being excluded from mental health care provision and facing serious further deterioration in health.

Recommendations

To ensure that tailored support that meets people's needs is available to everyone that needs it to help people to sustain their tenancy and avoid a return to homelessness, the Government should:

- Undertake a full review of support, and associated funding arrangements, to look at the gap in support services and the funding needed to restore it, in order to enable a rapid response approach to homelessness. This should include:
 - Restoring revenue funding for housing-related support to ensure people are properly supported to gain access to and sustain genuinely affordable housing.
 - Considering the case for introducing a new statutory duty for council homelessness services to identify and meet the support needs of individuals within the homelessness system, backed by new burdens funding to deliver this.

- Scaling up Housing First provision in England so that it is available to everyone who needs it and ensure services are designed and delivered in accordance with the Housing First Fidelity Assurance Framework.
- Conducting research and consulting on the extent to which suitable housing, support and care options are available for people with high and complex support need for whom Housing First is not appropriate, and commissioning provision specific to this group's needs.

- Ensure that all services are designed so that the support provided is inclusive, person-centred and available for as long as it is needed. This means providing trauma-informed care and Psychologically Informed Environments in line with the guidance set out by Homeless Link.⁷⁰
- Ensure that all integrated care boards (ICBs) commission mental health care for people experiencing homelessness which is in line with NICE recommendations. This must include action to address the separate treatment of mental health and substance use issues to ensure that mental health care is available for those who experience addiction.

⁷⁰ Homeless Link, Trauma-Informed Care and Psychologically Informed Environments, <https://homeless.org.uk/knowledge-hub/trauma-informed-care-and-psychologically-informed-environments/>



Prevent homelessness from happening in the first place

To achieve and sustain an end to homelessness, we need to fix the system for the long term so that wherever possible we are preventing people from becoming homeless in the first place. That means redesigning systems across government so that they are robust enough to work for everyone.

This will only be possible by taking a truly cross-government approach that thoroughly considers the impact of health and social care, housing, education and early years, welfare, immigration and justice policies on homelessness.

Embedding homelessness prevention across all parts of government

The primary responsibility for preventing homelessness currently sits with local housing authorities. However, in many cases they will not be the first organisation that is aware that someone is at risk of homelessness. By the

time someone approaches their local housing authority for assistance, it is likely that several opportunities to resolve issues have already been missed. This is especially the case for people leaving state institutions, but it is also true for a wider group of people who are in contact with public services. This includes people engaging with JobCentre Plus in relation to benefit claims and people attending healthcare appointments.

Currently a lot of resources in England are focused on 'emergency' and 'crisis' prevention where preventing homelessness takes places within 56 days in line with legislation or when a household is at immediate risk of homelessness. There are opportunities to shift resources and the design and implementation of policy to 'targeted' and 'universal' prevention to focus upstream on high groups outlined in this report minimising homelessness across wider parts of the population through increased supply and access to genuinely affordable housing.

Role of the Home Office in preventing homelessness for non-UK nationals

Homelessness amongst migrants, refugees and asylum seekers is putting huge financial strain on local authorities and making it harder for people to settle into life in the UK. Whether its newly recognised refugees moving on from asylum accommodation, non-UK nationals trying to enter the private rented sector or those with No Recourse to public Funds (NRPF) falling through the cracks, the risk of homelessness and destitution is ever-present.

Newly recognised refugees are particularly at risk of homelessness because of the lack of support they receive before leaving asylum accommodation. This makes it more likely that they will leave without having secured further accommodation or accessing essential services. Attempts to clear the asylum backlog have only made this worse, leaving local authorities overwhelmed with the amount of newly recognised refugees in need of support.

As a result of the backlog clearance that took place under the previous government, between July 2023 and March 2024 there was a 253% increase in the number of refugee households facing homelessness after being evicted from Home Office accommodation following a positive asylum decision.⁷¹ In 2023/24, NACCOM reported a 129% rise in the number of people who entered members' support directly after leaving Home Office accommodation.⁷² And the network supported more people than ever for the second year in a row. Across our services we've also seen a sharp increase in the numbers of people approaching us for support after leaving asylum accommodation, with particularly significant increases across our London services, based in Tower Hamlets, Croydon and Brent.

For those with unresolved status and those who have leave to remain with an NRPF condition attached, both of whom don't have access to public funds, the situation is equally dire. Out of the 436 people accommodated in December 2024 in Crisis' two Christmas hotels that were open to people regardless of their immigration status, 43% had NRPF.⁷³ And we know that non-UK nationals are experiencing high levels of rough sleeping in London, making up almost half of people recorded sleeping rough last year.⁷⁴

All of our Skylight services across Great Britain are facing real challenges supporting migrants and refugees to find settled housing. People are facing the same housing challenges as the rest of the population, such as barriers to getting into the private rented sector, high rents and a severe shortage of social housing - but many also face additional challenges related to their immigration status. People from a racially minoritised background are more likely to experience homelessness than white British people, with Black people in particular over three times more likely.⁷⁵ Experiencing racism or discrimination within the private rented sector, asylum system and when trying to access support from local authorities and other homelessness support services, is a significant extra barrier that people of colour and migrants face when trying to secure housing.⁷⁶

NRPF should no longer contribute to people's homelessness

For those with immigration status who have an NRPF condition, and those with unresolved status, which means having NRPF by default, not having access to public funds puts them at risk of homelessness and destitution because they cannot access support to help pay their rent or cover basic essentials like food and bills if they need it.

Those who have an NRPF condition attached to their status can apply to have this removed if they are at risk of destitution so that they can access public funds, but the process is extremely difficult to navigate and requires immigration advice, which is hard to access.⁷⁷ Some groups also run the risk of having their status cancelled if they're unsuccessful, which means they're unlikely to apply.

The process should be streamlined and simplified to ensure that no one faces homelessness as a result because of having an NRPF condition attached to their status. Families and adults with social care needs who are accessing destitution and homelessness support from their local authority should have their NRPF condition automatically lifted. And there should be better access to immigration advice and a lower evidentiary threshold so it's easier for other groups to apply.

Immigration advice is also critical for those with unresolved status. This should be provided alongside emergency accommodation for anyone who is homeless. Having stable accommodation is crucial for enabling someone to engage with support and start to take steps to move out of homelessness for good.

Asylum accommodation should help people prepare for life in the UK

For those leaving asylum accommodation, the system is not designed to support them. They are often not given adequate notice of their need to leave, they may not have received any support to find suitable housing and they often struggle to provide the deposit needed to secure a private rented tenancy because they haven't been allowed to work. In many cases, they won't have been supported to access benefits, work, education or get legal advice - all of which would help them secure housing long term when their asylum support ends.

When people are granted refugee status many face problems proving their status, either because they can't access their eVisa online or it hasn't been issued. This is holding people back from being able to settle into life in the UK. E-Visa issues are causing particular concern to our services because of the impact they're having on people's ability to access work, benefits, housing and banking services. Lack of proper ID makes it extremely challenging to house clients.

Our services are struggling to support newly recognised refugees under 35 to find a settled home due to the problems with the Shared Accommodation Rate. This leaves it almost impossible for under 35s leaving asylum accommodation to rent privately and instead drives them towards poor quality supported housing, even if they don't have support needs.

Previously, newly recognised refugees were given 28 days notice that their asylum accommodation and support was ending. This was not long enough to allow someone to move on and find suitable housing. The Government's recent decision to temporarily extend this time to 56 days is a welcome change and we urge them to make it permanent. It will give people and the services supporting them more time to find housing before their asylum support ends, helping to avoid people being unnecessarily forced into homelessness. But there's more that needs to be done to end migrant homelessness.

As well as needing more time to find suitable housing, local authorities aren't always informed ahead of time that someone will be leaving asylum accommodation and need support. Home Office asylum accommodation providers should therefore be given a Duty to Refer, which means they must let local authorities know when someone is being evicted, so that people don't fall through the cracks.

71 Refugee Council (2024) *Rescue, Recovery and Reform: towards an effective asylum system*

72 Annual Survey Data, NACCOM, 2023/4

73 Crisis Christmas data, Jan 2025

74 GLA, CHAIN data, Greater London full report 2023/24

75 Heriot-Watt (2022) *Homelessness Amongst Black and Minoritised Ethnic Communities: State of the Nation Report*

76 Allard, M., D'Souza, S., and Leith, G. (2024) *'Where do I belong, where is home?': Experiences of racism and homelessness*. London: Crisis

77 'Securing access to justice: The need for legal aid in immigration', joint briefing with 71 organisations, September 2024

The Government needs to take steps to improve the move on process for newly recognised refugees, making sure they have access to support, have the necessary documentation and that there is a smooth transition from asylum accommodation into settled housing.

Recommendations

To prevent homelessness for migrants, refugees and asylum seekers and ensure everyone can access a safe, settled home, irrespective of their immigration status, the Government should:

- Put processes in place to better support people leaving asylum accommodation to prevent them from becoming homeless, including:
 - Extending the Duty to Refer to Home Office asylum accommodation providers.
 - Making the temporary extension of the move on period to 56 days permanent.
 - Rolling out integration support across Great Britain so that refugees with newly granted status can access the support they need to build their lives here, including language, education, employment, welfare and housing support.
 - Extending Asylum Move On Liaison Officers (AMLOs) to all boroughs where there is asylum accommodation and applying the learnings from the pilot to ensure they can work effectively with local organisations and services.
 - Introducing better communication about eVisas, quicker escalation routes for solving problems and making sure decision letters can be used as proof of status.
 - Extending the full Right to Work to asylum seekers who have been

waiting for more than six months for a decision on their asylum claim.

- Make it easier for those with NRPF who are most in need to apply for a change of condition so that they can access public funds, this means:
 - Automatically removing NRPF where a family or adults with social care needs are at risk of destitution and getting support from their local authority.
 - Lowering the evidentiary threshold so it's easier for more people to apply.
- Improve access to free, good quality immigration advice, as well as increasing funding for legal aid.

Preventing homelessness for people in contact with health care services

People experiencing homelessness face significant health inequalities, and poorer health outcomes than the rest of the population. Homeless Link's Health Needs Audit found that 63% of people experiencing homelessness reported having a long-term illness, disability or infirmity and 82% had a mental health diagnosis.⁷⁸ People facing homelessness are four times more likely to visit A&E as the general population, staying six times as long in hospital as in-patients.

This has significant cost implications for the NHS and preventing homelessness for more people would be expected to lead to a reduction in contact with NHS services, resulting in cost savings. A major study linking data from local authority homelessness and NHS services in Scotland found a clear link between homelessness and higher use of health services.⁷⁹ The study also found that people's interactions with health services increased before they became homeless

and peaked at around the time of the first homelessness assessment. This indicates that there are likely to be multiple opportunities for interventions to be made within the health service to prevent someone from becoming homeless before their situation reaches crisis point. Currently too often these opportunities for prevention are being missed.

Reforming how General Practice and community mental health services work with people who are experiencing housing instability is crucial to ensuring that people can access appropriate care before they reach crisis point. Providing easier access to assertive outreach teams within community mental health services would allow earlier interventions, increasing the chances of preventing a crisis that could result in someone losing their home.⁸⁰

When people are already homeless when they access healthcare too often they are still being failed by the system and opportunities to help people move out of homelessness are being missed. A Freedom of Information Request to hospital trusts in England in early 2024 showed that at least 4,200 people were discharged from hospital into homelessness from 2022-23.⁸¹ Homeless Link's Homeless Health Needs Audit found that for those who had been admitted to hospital nearly a quarter (24%) had been discharged to the streets.⁸²

Being discharged from hospital onto the streets while recovering from a serious illness, or even surgery, is dangerous for patients, requiring them to attempt to manage issues such as wound care, new medication, and mobility problems in unsafe conditions. Inevitably, this leads to frequent readmissions to hospital, contributing to the ongoing severe pressures on the NHS.

Pathway call for ring-fenced funding for clinically-led, multi-disciplinary teams within the NHS that provide holistic support for patients experiencing homelessness and other vulnerable groups within acute and mental health hospital settings. These have been shown to work in reducing unsafe discharge.

Alongside this, Pathway advocates for the scaling up of step-down services – a form of intermediate care – to prevent people from being discharged from hospital into homelessness and ensure people are supported into a long-term, settled home that is appropriate for their needs. This solution, which has the backing of the National Institute of Clinical Excellence, provides safe, short-term accommodation and support to someone recovering from a hospital admission, whilst helping them to access services such as GPs and find long-term accommodation. As well as making a huge difference to individual lives this also has benefits for the NHS as it helps to free up much-needed hospital beds by preventing avoidable readmissions.

The effectiveness of this kind of care is well-evidenced. A recent evaluation of intermediate care for people facing homelessness in one county in England found a 56% reduction in A&E visits and a 67% reduction in emergency admissions.⁸³ This saved £47,000 of NHS funding per patient. However, there are too few of these services to meet growing demand, with an audit of 11,000 patients facing homelessness showed that an overwhelming 79% were discharged to somewhere that didn't meet their needs, such as the street or unsuitable temporary accommodation.⁸⁴

Specialist intermediate care for people experiencing homelessness is as cost-

78 Homeless Link (2022) *Unhealthy State of Homelessness 2022: Findings from the Homeless Health Needs Audit*

79 Waugh, A., Clarke, A., Knowles, J. and Rowley, D. (2018) *Health and homelessness in Scotland*. Edinburgh: Scottish Government.

80 Drife, Jenny (2025) *Seeing the Whole Person: A Preventative Approach to Mental Health and Homelessness*. Pathway policy paper; Verity, Aminah (2025) *Fulfilling the promise of prevention: the role of general practice in homeless and inclusion health*. Pathway policy paper

81 The Independent, 'Cancer and stroke NHS patients among thousands discharged with nowhere to live', Holly Bancroft, 17/03/2024

82 Homeless Link (2022) *Unhealthy State of Homelessness 2022: Findings from the Homeless Health Needs Audit*

83 Out-of-Hospital Care Models (OOHCs) Programme for People Experiencing Homelessness, Evaluation August 2023

84 Cornes, M. et al (2021) *Improving care transfers for homeless patients after hospital discharge: a realist evaluation*

effective as it is good for people. Analysis commissioned by Pathway from Alma Economics shows that a proposed nationwide initiative to expand specialist intermediate care for people experiencing homelessness has an estimated financial benefit of £1.20 and societal benefit of £4.30 for every £1 spent. This is equal to financial savings of approximately £5,200 per patient.⁸⁵

Although there is strong evidence of what works to improve health and care for people experiencing or at risk of homelessness, there is an implementation gap meaning that in practice people still face extreme health inequalities and struggle to access both healthcare and support to prevent or end their homelessness.⁸⁶ This is partly because people facing homelessness are often invisible in health care data. This makes it more difficult to plan what services are needed to support people and to hold services to account for improving outcomes for this group.

The Government has an opportunity to address this through the NHS 10-year Plan by committing to introduce a better system of recording people's housing status in NHS data. Pathway recommend that this is piloted initially to identify any cultural and operational issues before being rolled out nationally. This would help to achieve better health outcomes for people in all health inclusion groups who currently face significant health inequalities, including people experiencing or at risk of homelessness.⁸⁷

Recommendations

To ensure the health care system is able to support people experiencing or at risk of homelessness effectively, wherever possible preventing both homelessness and the development of more serious health conditions, the Government should:

- Promote early intervention and prevention through Community Mental Health Teams to enable services to identify people in

crisis who are at risk of losing their home and support them to make changes and access support before they become homeless.

- Reform the system of funding and accountability for General Practice to allow services to better meet the needs of people at risk of homelessness.
- End street discharge from hospital by providing specialist intermediate care for people experiencing homelessness, alongside a network of specialist multi-disciplinary teams to support patients facing homelessness in hospital.
- Introduce a better system of recording people's housing status on NHS systems, initially through a pilot ahead of a national rollout.

Welfare

The Government needs to create a welfare system that protects everyone from homelessness by making sure welfare levels are connected to the real costs of essentials, including housing, and that opportunities to intervene early and prevent homelessness are not being missed when people have contact with the welfare system. This would have an impact across Great Britain, helping to prevent people from being forced into homelessness because they cannot afford the fundamental things we all need in life.

This means making sure support reflects real housing costs and essential living expenses. Current plans to freeze Local Housing Allowance (LHA) until 2026 will push more people into poverty and homelessness. To prevent this the gap between LHA and real rent costs must be addressed urgently and permanently so that LHA rates consistently cover at least the lowest 30% of local rents. Better LHA calculation processes, removing the benefit cap, and reforming the Shared Accommodation Rate are also necessary to

ensure support reaches those most at risk. Increasing LHA rates has been identified as one of the most effective tools for reducing homelessness.⁸⁸

To ensure that welfare covers the cost of rent for tenants living in social housing, the Government should also remove the bedroom tax. In 2022, government figures showed that almost half a million households were losing up to a quarter of their housing benefit as a result of the bedroom tax.⁸⁹ The policy was intended to encourage social housing tenants with unused bedrooms to downsize to homes more appropriate to their needs. However, the shortage of social housing and especially of one-bedroom properties means that for many people this simply isn't possible. This is leaving households affected by the policy struggling to cover their rent and living costs.

As well as reflecting the true cost of housing, benefit levels should also be set based on an objective assessment of what people actually need to cover other essential costs like food, household bills and travel. Currently this is not the case. To ensure that benefit levels cover the cost of life's essentials Crisis supports calls from the Trussell Trust and Joseph Rowntree Foundation for an Essentials Guarantee within Universal Credit. This would mean the basic rate of Universal Credit at least covers these essential costs and that support can never be pulled below that level.

Government should also take steps to reduce the impact of the welfare system in disincentivising work for people living in supported housing who rely on Housing Benefit to help pay their rent. The higher rate at which Housing Benefit is withdrawn for people in work (65%) compared with Universal Credit (55%) means claimants lose benefit more quickly than those in private sector tenancies. Combined with the impact of higher supported housing rents and service charges, this has the unintended consequence

of encouraging supported housing residents to limit their working hours to avoid the loss of Housing Benefit and the risk of rent and service charge arrears.

Creating a welfare system that covers people's essential living costs would make a significant difference to preventing homelessness and lifting people out of poverty. Alongside this, we must ensure that every opportunity to intervene early and prevent homelessness is taken when individuals engage with the welfare system. This can make a real difference to preventing people from becoming homeless. Since 2016, Crisis and several Jobcentres (JCPs) have worked together to show how the DWP can provide effective housing support that not only prevents homelessness but helps people build more stable futures.⁹⁰ JCP staff are in a unique position to offer vital support during difficult times, and pilot programs in Edinburgh, Newcastle, Brent, Merseyside, and Birmingham have demonstrated the positive impact of an integrated housing and employment support model.

In Merseyside Crisis were funded by the DWP in 2022/23 to deliver Preventing Homelessness Advocacy in partnership with JCPs to allow earlier interventions (ahead of the 56 days when the local authority duty applies) to prevent homelessness for people in contact with the JCP who were identified as being at risk. The evaluation of the project shows that of the 110 clients who started the project 80 clients had their homelessness prevented. The main reasons for sustainment were advocacy and improving communication between landlord and tenant, repayment plans of arrears being agreed, sourcing funding for arrears or shortfalls such as Discretionary Housing Payments. Improved working with DWP meant direct payments of rent to landlords could be easily agreed and access to Universal Credit claims meant any issues relating to previous rent payments could

85 Alma Economics (2024) *Intermediate care for people experiencing homelessness: Cost-benefit analysis*

86 Pathway and Crisis (2024) *"Always at the bottom of the pile": The Homeless and Inclusion Health Barometer 2024*

87 Dorney-Smith, Sam (2025) *Tackling Extreme Health Inequalities Using Health Data: The Case for the Development of Routine Housing Status Recording*

88 Fitzpatrick, S., Bramley, G., McMordie, L., Pawson, H., Watts-Cobbe, B., Young, G., (2023) *The Homelessness Monitor: England 2023*. London: Crisis

89 The Independent, 'Half a million households still paying bedroom tax as cost-of-living crisis bites', Andrew Woodcock, 30/07/2022

90 Crisis (2020) *The role of Jobcentres in preventing and ending homelessness: learning from Crisis and DWP pilots 2016-2020*

be addressed.⁹¹ These successes highlight the powerful role JCPs can play in reducing homelessness and improving lives.

Recommendations:

To create a welfare system that protects everyone from homelessness, the Government should:

- Ensure that benefit levels cover housing costs in both the private and social rented sectors. This must include investing in LHA so that it consistently covers at least the lowest 30% of local rents, improving LHA calculation processes, reforming or removing the Shared Accommodation Rate, removing the benefit cap, and removing the bedroom tax.
- Introduce an Essentials Guarantee within Universal Credit so that the basic rate of Universal Credit at least covers essential costs like food, household bills and travel and that support can never be pulled below that level.
- Reduce work disincentives for those claiming Housing Benefit by reducing the taper rate from 65% to 55%, bringing it in line with the Universal Credit taper rate.
- Recognise the powerful role JCPs can play in preventing homelessness by intervening early when someone is at risk, building on pilot programs that have demonstrated the positive impact of an integrated housing and employment support model.

Expanding evidence-based approaches to prevention

Expanding initiatives that have been proven to work to reduce homelessness for people at highest risk is a cost effective and essential step that will set us on the right track to ending homelessness. Providing timely interventions of housing and support for people leaving state institutions, who are at a transition point in their lives where they are at high risk of homelessness, will be key to preventing homelessness for as many

people as possible. The case studies in this section provide examples of evidence-based approaches to preventing homelessness that should be scaled up to enable them to have a wider impact. This could be made possible by devolving funding for these programmes to Mayoral regions and designing a national framework for these programmes, so they are structured around local need and offer the best evidence-based interventions.

Preventing homelessness for newly recognised refugees

Case study: Brent SHPS for refugees

The Refugee Service is a team of four staff members based in Crisis Skylight Brent. They provide coaching and one-to-one casework support to single adults who have recently received their refugee status and must leave the Home Office asylum accommodation in Wembley. This focuses on both accessing accommodation and 'integration' support simultaneously, to ensure those leaving asylum accommodation are well informed and equipped to successfully move-on, access wider support services, and progress with additional personal goals such as education, employment and building social networks. Tenancy sustainment check-ins are also provided for eight months once a housing solution is found.

After experiencing issues with clients not having the proper documentation or not having workable ID, bank accounts or benefit claims, all of which are needed to find housing, the team now work in partnership with Asylum Move On Liaison Officers (AMLOs) to make the transition easier. AMLOs were set up to improve the move on process and to help those leaving asylum accommodation prepare for settled housing.

"It was very helpful. [My coach] helped me with everything. Even with the bank account the bank card, the problems with the council... a lot of things that, because of [my coach] were sorted out and I figured my way and I understood my position in the country more clearly because of them."

SHPS Refugee Service Client speaking about their Refugee Service Coach

By the end of the December 2024, 38% of clients have achieved their initially set personal goals to help with integration including 70 enrolled in ESOL classes, 38 starting a course or training towards employment, and 19 entering employment. The service supported 310 refugees overall facing homelessness, and helped 67% of them find accommodation. After eight months, 35% of clients had successfully sustained their accommodation for eight months or more.⁹²

Whilst this is a positive step in the right direction, more needs to be done to address the underlying causes that make it hard to house newly recognised refugees – such as the Shared Accommodation Rate, Right to Rent checks, the lack of integration support and issues with documentation.

"It is challenging to house a young refugee in the private sector. There is simply nothing available for them. Supported accommodation is their only realistic option."

Refugee Service Coach

Preventing homelessness for people leaving hospital

Case study: Pathway Teams model

Pathway, a homeless health charity, has created a model of support that brings together multi-disciplinary services to support patients experiencing homelessness. Pathway Teams are clinically-led, multi-disciplinary teams that provide holistic support for patients experiencing homelessness and other vulnerable groups within acute and mental health hospital settings. Teams are typically comprised of some combination of GPs, Nurses, Housing Workers, Social Workers, Occupational Therapists and Care Navigators. The overall goals of a Pathway Team are to maximise the benefits of a hospital admission and ultimately improve health outcomes for people experiencing homelessness and multiple exclusion.

Teams achieve this through a wide range of activities including:

- Building relationships of trust with patients and meeting immediate practical needs – for fresh clothes, shoes, making contact with friends and family.
- Conducting holistic, patient-centred assessments.
- Clinically-supported housing advocacy and discharge planning.
- Convening and attending multidisciplinary meetings involving key hospital and community services.
- Ensuring patients are registered with a GP they can access on hospital discharge.
- Making appropriate referrals to Safeguarding, Social Care and other key services such as substance misuse.
- Establishing patients' legal entitlements to benefits, and housing support and to regularising their immigration status.
- Training and educating local colleagues to promote culture change.

91 DWP/Crisis Early Intervention, Homelessness Prevention Project Evaluation

92 Evaluation of Brent Single Homeless Person Service (SHPS) for Refugees, Crisis, 2025

Pathway Teams are NHS employed staff who work with their patients to bridge the boundaries between health, housing and social care. There are currently nine Pathway Partnership Teams across England.

In 2022/23 Pathway Teams worked with 2,640 patients. Mental health, substance misuse and safeguarding needs were common among all patients seen by Pathway Teams. The housing advocacy Pathway Teams provide helps to prevent people from being discharged to the streets. Comparing housing status at admission and discharge, Pathway Teams achieved a 50% reduction in rough sleeping and a 35% reduction in sofa surfing in 2022/23. This reduction was substantially driven by increased temporary accommodation placements for patients, along with more appropriate discharges to care homes/nursing homes/intermediate care where available and needed.

The model has also been shown to lead to substantial savings for the NHS by reducing the length of hospital stay and could be expected to have wider benefits as helping people to access housing and ongoing care in the community after discharge would also be expected to lead to reduced readmissions. Studies have shown that the introduction of a Pathway Team can reduce in-patient bed days in relation to homeless patients by around 30%. If that reduction was achieved by the patients seen by Pathway Partnership Teams in 2022/23 that would equate to avoided health service costs of £5.9 million in the year.⁹³

Preventing homelessness for people leaving prison

Case study: Crisis Critical Time Interventions in Merseyside and South Wales

The Critical Time Intervention (CTI) approach has strong evidence from the US and in various European contexts as being an effective intervention to prevent homelessness

for people at a transition point in life, such as leaving prison. The approach works by providing access to permanent housing and intensive, time-limited and focused support to help people settle into their home and access mainstream support services. Crisis has been trialling the CTI approach to homelessness prevention working with people leaving prison in Swansea and Merseyside.

Crisis CTI teams work with people before, during and after their release from custody to support people into training, employment, and stable housing. Their flexible approach allows them to work with individuals coming out of custody, including those on remand, probation, or with outstanding cases, offering support for up to 9 months after release. This is significantly longer than other schemes like the Community Offender Management service (CAS 3), which provides support for 12 weeks for people with no fixed address on release.

Laying the foundations for a long-term preventative approach to homelessness

To fully embed this preventative approach and ensure departments across government are held accountable for their role in preventing homelessness the Government should consider the case for legislative change. Preventing homelessness from happening in the first place reduces pressure on services across government, including health, criminal justice and education, saving money and critically preventing people from facing the trauma of homelessness. Yet currently, despite strong evidence of what works to prevent homelessness and of the benefits that could be realised by embedding a preventative approach, too often this isn't happening. Instead, too many people are reaching crisis point before they can access support and ending up stuck in unsuitable, expensive temporary accommodation, moving between friends' sofa or sleeping on the streets, at significant cost to their mental and physical health.

Alan's story

When Alan left prison, he was referred to Crisis and supported by Sharon, a Critical Time Intervention (CTI) Custody Worker, who helps people facing imminent homelessness.

"My dad died when I was 16 and it was hard. That led me to substance use and then into prison. I was in and out of prison for almost 23 years.

"My family were always there for me, but eventually they said I couldn't go to their house anymore, so that's when I started experiencing homelessness. It was always my safe go-to place and that had sort of gone then. I would go out and make money and then stay in a B&B or sleep on a friend's sofa. There were times when I was desperate for somewhere safe, so I would go into my mate's van on his driveway and sleep in there at nighttime so I could keep warm.

"People would always say they would help me get somewhere safe to stay when I left prison, but it never happened. I couldn't trust anyone.

"When I left this prison this time, I went to a hostel, and they introduced me to Crisis, and I met Sharon. Within five minutes of meeting Sharon, I knew it was going to work. She put my mind at ease and said she was going to get me a home and the support I needed, and she did.

"Within a few weeks, she found me a home and it's perfect. It's the first place that I can call home since I was a young boy. I feel safe because I'm settled in my home. It's my go-to place now.

"Before I moved in, I felt very anxious. Who am I going to live with, what will they be like, how am I going to live with other people after being in my own cell for so long? But it's just so chilled out. It couldn't have worked out any better. I love it there.

"Crisis got me a double bed and new carpet and Sharon has been there every week. Meeting Sharon and getting support from Crisis has made me change. I genuinely can't say enough about how much Sharon has done for me. Crisis also gave me a phone and showed me how to use it so I can keep on top of things. I volunteer at the Skylight and the food bank, and I'm helping to sort the Christmas hampers this year for members. I just want to help and give back.

"I want to share my story so anyone in prison can see the way that I've been supported as it could help them. My life has got better and better. I couldn't have asked for anything more."

⁹³ Pathway (2024) *Breaking the Cycle: Improving Hospital Care and Discharge for Patients Experiencing Homelessness – The Pathway Partnership Programme Annual Report 2022-23*

Both Scotland and Wales are currently on the cusp of introducing homelessness prevention duties on public bodies, following significant consultation with local authorities and other relevant public bodies, and in Scotland these duties will apply at least six months upstream. The cross-government strategy should set out a plan for enacting a similar approach in England. Introducing new duties to prevent homelessness should be considered as part of the Expert Review of the homelessness legislation recommended earlier in this report. This should include extending the prevention duty in the Homelessness Reduction Act to require local authorities to take steps to prevent homelessness up to six months upstream⁹⁴, as well as consideration of additional duties that could be placed on other public bodies to take a greater role in preventing homelessness. This should be considered in collaboration with devolved governments where the introduction of new duties would impact on public bodies in Scotland and Wales.

Extending the prevention duty on local housing authorities would bring existing early prevention work within the statutory framework, enabling better visibility and assessment of homelessness outcomes. It would also improve resourcing for more upstream forms of prevention. Introducing new duties for other public bodies to take a greater role in identifying people at risk of homelessness and acting to prevent it would help ensure opportunities for early prevention aren't being missed. The scope and requirements of these duties would require consultation, but they should cover areas like prisons/probation services, hospitals, veterans, care leavers and asylum seekers.

To ensure that all government departments consider the impact of the decisions they make on homelessness, we recommend that a new duty is introduced requiring Ministers to have due regard to homelessness impacts when making strategic decisions. The need for this is evident in repeated decisions to freeze Local Housing Allowance rates, as highlighted in the Public Accounts Committee report, which has a significant impact on homelessness. Another clear example of this was the decision by the Home Office in 2023 to change practice on evictions from Home Office accommodation for people who are granted asylum. Up until August of last year, common practice had been for people to be required to leave around 28 days after being granted status, but a decision was made to instead issue eviction notices at the legal limit of 7 days. This resulted in a significant increase in people granted status being evicted from their Home Office accommodation without the correct documentation and support to be able to actually begin their lives, including finding work, renting or applying for financial support from benefits, meaning many had no choice but to sleep rough and seek homelessness assistance.

In the long-term this would shift our response to homelessness to be more prevention focused and would also help relieve pressure on local authorities who are currently responsible for both prevention and relief of homelessness, but often need to work with other agencies to achieve either in a meaningful way.

Recommendations

To have an immediate impact to prevent homelessness for as many people as possible, the Government should:

- Implement prevention interventions across public services that support the scale-up and rollout of tested models on homelessness prevention. This should include support for local commissioners to embed these in local systems.

Under the remit of an Expert Review Panel the Government should look at how to strengthen the current prevention framework in England to lay the foundations for a long-term preventative approach to homelessness and ensure every government department is held accountable for their role in delivering this. This should include:

- Extending the 56-day prevention duty on local housing authorities to six months to strengthen the focus on early intervention in preventing homelessness.
- Establishing a duty to identify, act and collaborate to prevent homelessness across all relevant departments.
- Introducing a duty on public institutions not to discharge into homelessness.
- Introducing a duty to have due regard to homelessness impacts – Ministers (including HMT) should have due regard to likely impacts on homelessness prevention when making decisions of a strategic nature.

⁹⁴ This is the current proposal in Wales



Conclusion

Right now, we have a once in a generation opportunity to solve homelessness once and for all. The measures set out in this report provide the foundation for a new approach that will set us on the path to ending homelessness in the next 10 years. We must seize this chance to deliver the transformational change needed to make this future a reality.

We know that the current system isn't working. Too many people have their lives on hold - stuck in overcrowded, poor quality temporary housing, reliant on the generosity of friends for a space on their sofa or sleeping on the streets, exposed to the elements and at risk of violence and abuse. But we have the power to change this. We know what works and we need this government to set out a bold and ambitious plan in the forthcoming homelessness strategy.

The three pillars outlined in this report will be central to achieving success:

- 1.** Providing people with access to a settled home as quickly as possible.
- 2.** Ensuring people have the support they need to keep their home and move out of homelessness as quickly as possible.
- 3.** Taking a truly cross-government approach to prevent homelessness from happening in the first place wherever possible.

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