



STEPPING STONE PROJECTS

# Together We Can End Homelessness

Stepping Stone Projects

#TogetherToEndHomelessness

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# Introduction

In 2024, Stepping Stone Projects proudly celebrated 40 years of delivering vital support to those most in need. Founded by Rochdale Council in 1984 as a homelessness charity, we have remained firmly rooted in our mission: to support people facing the greatest barriers to housing. From individuals experiencing repeat homelessness to those living with complex needs and limited access to safe, stable accommodation, our work has always centred on empowering those most at risk.

Over four decades, we've grown and evolved. Today, we operate across the North West, providing over 700 homes and supporting more than 1,200 individuals each year. Our services now reach a wide and diverse group of people, including rough sleepers, homeless individuals and families, care leavers, young people at risk, ex-offenders, those with mental health challenges, survivors of exploitation, people with no recourse to public funds, new refugees, including Afghans and Ukrainians, and unaccompanied asylum-seeking children.

Here we will set out our 5 steps to end homelessness:

- Build genuinely affordable homes
- Empower mayors to introduce living rents
- Increase local housing allowance rates
- Ensure equality in housing access
- Expand preventative services and supported housing

At SSP, our ambition vision is clear: to end homelessness by 2034 by addressing its root causes, not just its symptoms. We're taking a proactive, long-term approach that goes beyond crisis response. This includes expanding our preventative services, increasing access to supported accommodation, and driving forward campaigns that advocate for meaningful policy change.

Through these actions, we aim to create lasting impact and ensure that everyone has the opportunity to thrive in a safe, secure home.

# 5 Steps to End Homelessness

1

## Build Genuinely Affordable Homes

Councils must maximise Section 106 developer contributions and launch a "make it social" buyback scheme to house families in temporary accommodation.



2

## Empower Mayors to Introduce Living Rents

We will campaign for every council leader in the North West to sign a living rent pledge and ensure that every MP in the region is lobbied to make this happen.



3

## Increase Local Housing Allowance Rates

We are calling for an urgent increase to LHA rates to reflect current housing costs, ensuring that families are not forced into making impossible choices that compromise their health, safety, and overall wellbeing.



4

## Ensure Equality in Housing Access

We must reform benefit entitlements for under-25s, create inclusive housing policies that directly address racial and economic inequality, and ensure that lived experience is central to the solutions.



5

## Expand Preventative Services and Supported Housing

To break the cycle of homelessness, we need well-funded public health and wraparound support, with sustained investment—especially in social housing.



# Build Genuinely Affordable Homes



## Current Crisis

In the North West, the number of new homes being built has plummeted by 38%, deepening an already critical housing crisis. Nationally, over 1.3 million households are languishing on council housing waiting lists. The lack of available social homes, especially appropriate “move-on” accommodation, is leaving many people stuck in temporary or supported housing, unable to progress.

The system becomes gridlocked. Those ready to leave can't, and those in crisis have nowhere to go. It traps people in limbo, blocking recovery, independence, and stability.

The impact is huge: poor mental health, disrupted education, insecure jobs, and families cut off from support. People in recovery face serious setbacks.

To break this cycle, we need a real commitment to building more homes – homes people can afford, and homes people can move into.

## Our Commitment

We welcome the significant investment of £39 billion into social and genuinely affordable homes. However, we will campaign for even more to ensure that everyone has access to safe and secure housing. We must press councils to maximise Section 106 contributions from private developers and introduce a “make it social” buyback scheme to provide homes for children and families in temporary accommodation.

These new homes must be:

- Genuinely affordable, with rents aligned to Local Housing Allowance (LHA)
- Close to local services, so residents can access support, healthcare, education, and employment
- Safe and secure, offering long-term tenancy and peace of mind
- Built and regulated to high standards, ensuring quality, dignity, and sustainability

Change requires united action. By joining national, regional, and local campaigns, we can pressure government through targeted meetings, site visits, and public events. This must be backed by strong, evidence-based messaging that highlights the scale and human cost of the crisis. Media is key, using data and lived experience to expose system failures and demand urgent investment in truly affordable homes.

**Without a bold, coordinated, and visible campaign, the crisis will deepen, and that is not an option**

# Emma

My name is Emma, I'm 42, and I've worked in retail most of my adult life. *I never thought I'd end up homeless.* But three years ago, rising rents, a breakup, and sudden redundancy changed everything.

When the shop I worked in closed, I lost my job overnight. I couldn't afford the rent alone after my partner and I split. Within weeks, I had nowhere to go.

I sofa-surfed at first, living out of bags, constantly saying sorry, feeling like a burden. Then came the hostel: loud, chaotic, impossible to sleep. Eventually, I was moved into temporary accommodation, a single room in a shared house. That was 17 months ago.

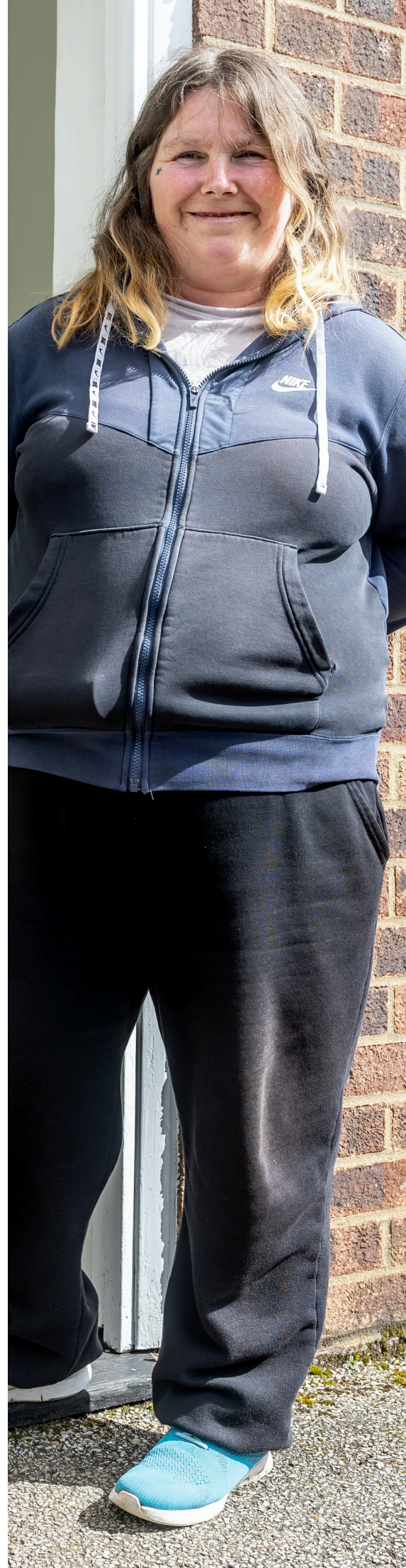
It's noisy, cramped, and stressful. I avoid the kitchen. *Last winter, I went on antidepressants after realising I'd gone days without speaking to anyone.*

People think "temporary housing" means you're safe. But it's not stable. You can't register with a GP properly or apply for jobs that need a permanent address. I've done everything I can, filled forms, sent letters from my GP and mental health worker, but I'm still waiting. Always waiting.

I want to rebuild. I want to work. But how do you get ready for a job interview when you share a bathroom with six strangers, and don't know where your next meal is coming from?

The hardest part is the waiting, not just for a home, but for life to start again.

*I'm not asking for a handout. I'm asking for a front door that locks. A space to breathe. A fair chance to begin again. Thousands of us are stuck here, in the cracks of a broken system, surviving, not living.*



# Empower Mayors to Introduce Living Rents

## Local Leadership

Elected Mayors, such as Steve Rotherham and Andy Burnham, should be equipped with the necessary tools to introduce living rents. This will ensure that housing remains affordable for all residents and foster stronger, more resilient communities.

With over 11 million people renting privately in England, soaring rents are putting secure, stable housing out of reach for many, especially those on low incomes. Living rents would help bring affordability back into the private rented sector, giving renters the stability they need to stay in their homes, put down roots in their communities, and avoid being pushed into homelessness by unaffordable rent increases or sudden evictions. Greater rent security would also reduce the constant churn and disruption that forces families to move repeatedly, affecting jobs, schooling, and mental wellbeing.

Critics often argue that living rents may reduce the number of rental properties available, but this must be weighed against the devastating impact of unaffordable rents on millions of households.

## Our Campaign

We will campaign for every council leader in the North West to sign a living rent pledge and ensure that every MP in the region is lobbied to make this happen.

The government must explore potential implications for landlords, but it cannot ignore the overwhelming need for action to protect renters. That's why our campaign is focused on building public and political pressure to demand a shift in policy.

We need strong, evidence-based campaigning to show how living rents could work in practice, and why they are urgently needed to prevent homelessness, promote housing stability, and restore fairness to a broken rental system.

**11 million**  
Renters in  
England

# Leah

I'm Leah, I'm 26, and a few months ago I moved out of supported housing into a privately rented flat.

On paper, that's meant to be a good thing. A step forward. But honestly? I'm worse off now than I was before. Most days I'm choosing between eating and putting the heating on.

I spent over a year in supported housing. It wasn't perfect, but it gave me space to heal. I worked through my trauma, did therapy, even started volunteering. I felt ready to move on. I asked about social housing, but was told the waiting list was long, others needed it more. So I ended up in private rent.

I found a small, cold flat for £575 a month. That's considered cheap around here. Housing benefit covers £442. I have to find the rest, plus council tax, gas, electric, food, travel. After everything, I'm left with about £20 to £30 a week. That's meant to cover everything.

*I skip meals. I boil the kettle to wash because I can't afford hot water.*

They call this being "successfully housed." But it feels like I've been left behind. *It's colder, lonelier, and harder than supported housing ever was.*

My mental health's getting worse. Panic attacks are back. I dread the sound of the letterbox in case it's another bill. I'm back on antidepressants. I want to work, but how do you hold down a job when you're constantly in survival mode?

There's something really wrong with the system. Supported housing is supposed to catch you, but what's the point if there's nowhere safe to land after?

**We need more social housing. Fair rents. And a system that actually helps people rebuild, not one that pushes us deeper into poverty and calls it "progress."**



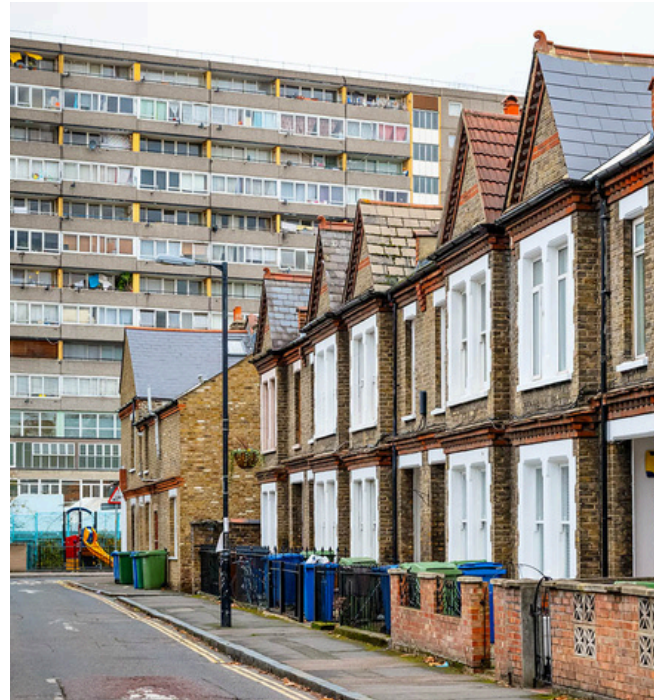
# Increase Local Housing Allowance (LHA) Rates

## Current Shortfall

The last increase in Local Housing Allowance (LHA) took effect on 1 April 2024, when rates were re-linked to the 30th percentile of local market rents after a four-year freeze. While this was a positive step, it still falls short of keeping pace with the rapid rise in private rents.

Since 2020, rents in many urban areas have increased by 33–36%, yet LHA increases have been far smaller, leaving renters facing weekly shortfalls of up to £140. The 2024 uplift has narrowed the gap slightly but does not fully reflect actual rental costs in many areas. As a result, low-income renters continue to make impossible choices between essentials such as food, heating, and housing, with councils increasingly forced to provide temporary accommodation.

The financial strain of unaffordable rents has significant consequences for mental health, wellbeing, and overall life stability. Research from the Resolution Foundation highlights that inadequate housing support leaves tens of thousands of people at risk of poverty and homelessness, and without further LHA increases, this number is set to rise.



## Our Demand

Local Housing Allowance must genuinely cover the 30th percentile of local rents so that people across England are not driven into homelessness by soaring costs.

There is an urgent need to ensure LHA reflects real housing costs, protecting people from extreme financial pressure and the risks associated with housing insecurity. Freezing or failing to uprate LHA is not neutral, it contributes directly to poverty, stress, and instability.

**We are calling for an immediate rise so that LHA truly aligns with local rents and safeguards people from housing crises.**

# Ensure Equality in Housing Access

## Disproportionate Impact

To end homelessness, we must ensure equality in housing access by tackling the structural barriers that disproportionately affect young people, ethnic minorities, and low-income households. There has been a 30% annual increase in the number of young people sleeping rough. At the same time, people on lower incomes are forced to spend a much higher proportion of their earnings on rent, often leaving them in poverty or at constant risk of eviction. Minority ethnic groups are also more likely to experience homelessness, with significant disparities in housing outcomes.

These inequalities leave whole communities feeling excluded and overlooked by housing policy. For young people in supported accommodation, the situation is even more difficult, entering employment often means losing housing support, which creates a poverty trap and blocks their path to independence.

## Our Solution

We must reform benefit entitlements for under-25s, create inclusive housing policies that directly address racial and economic inequality, and ensure that lived experience is central to the solutions.

This includes gathering and sharing case studies from those most affected and working in partnership with organisations like the National Housing Federation to push for real change. Without intentional action to level the playing field, homelessness will continue to disproportionately impact those already facing disadvantage.



30%

Annual increase  
in young people  
rough sleeping

# Jayden

My name's Jayden, I'm 20, and I've been in supported accommodation for 18 months since leaving care. Before that, I was in foster homes and a hostel. I don't have family to fall back on. I thought supported housing would be my turning point, a chance to build a life.

At first, it felt safe. I got help with budgeting and mental health. But when I started aiming for independence, my own flat, a job, I hit barrier after barrier.

I was offered a part-time café job and was proud. Then I found out that if I worked more than 16 hours, I'd lose my housing benefit. The rent here is too high to cover on minimum wage. So I had to turn the job down.

*The system made me choose: stay unemployed or lose my home.*

Now I'm stuck. I'm ready to move on, but there's nowhere to go. I've been on the social housing list for over a year but was told I'm "not a priority" because I'm already housed. Private renting isn't an option, no guarantor, no savings, and landlords don't want young people on benefits.

So I sit in limbo. Can't work full-time. Can't move out. Can't move on.

I know so many others like me, care leavers, people escaping abuse, who want to get on with life but are blocked at every turn. Some end up rough sleeping. Others just give up.

We're told to be independent, but the system pulls the ladder up when we try.

**Give us access to affordable homes. Let us work without losing everything. We don't want handouts ,we want a chance.**



# Expand Preventative Services and Supported Housing

## Overwhelmed System

We must urgently expand preventative services and supported housing. The number of children living in temporary accommodation has surged to 165,510, a sharp rise from 145,780 the previous year. Homelessness services are at full capacity, and the lack of move-on housing leaves individuals and families trapped in limbo.

At the root of this crisis is a lack of properly funded, accessible, and joined-up support. Many people struggle to engage with fragmented services, particularly when availability varies by location, and there are simply not enough specialised preventative services to meet the scale of need.

We must break the cycle of homelessness by addressing the root causes, including poor mental health, substance misuse, unemployment, and relationship breakdowns, through a holistic and well-funded system of public health and wraparound support. Supported housing is a vital first step, offering the stability that allows people to rebuild and re-engage with other services. We need more of it, and we need more services that help prevent homelessness in the first place, from help with budgeting and debt, to access to mediation and advice.

## Our Action

We must break the cycle of homelessness by addressing the root causes through a holistic and well-funded system of public health and wraparound support. This requires a sustained boost in government funding, especially for social housing.

Without significant investment in social rent homes, the homelessness crisis will continue to escalate. Shelter, the National Housing Federation, and many others are already calling for urgent action. This is essential if we are to move from managing homelessness to ending it.

165,510

Children in temporary accommodation



# Let's Keep the Momentum Going

## Join Us in Making Change Happen

You've seen the impact, now help us amplify it.

We're calling on you to support our campaign by sharing our message far and wide. Whether you're part of a team, organisation, or simply passionate about making a difference, you can help us influence real change.

- Share our Five Steps on your social media channels
- Incorporate them into your own campaigns and practice
- Tag us so we can celebrate your support and collaboration
- Encourage others to get involved and join the conversation

**Together, we can make sure these actions don't just stay as ideas, they become the standard.**

**#TogetherToEndHomelessness**