



BOLTON
The Bolton HUB,
Bold Street,
Bolton, BL1 1LS

ROCHDALE
209-211 Bury Road,
Rochdale,
OL11 4EE

01204 546 130 01706 342 404

Charity Registration No: 1040176 Company Registration No: 2807564



because
everyone
needs a
place to call
home

Impact Report 2024/5

Charity Registration No: 1040176 Company Registration No: 2807564

About The Bond Board

The Bond Board is a registered charity that exists to reduce homelessness by getting people on low incomes into private rented accommodation.

We provide Bond Guarantees for tenancies which take the place of cash deposits and provide security for Landlords. Additionally, we offer a range of support services for tenants and Landlords designed to make a tenancy more manageable and sustainable for everyone.

We have been operating in Rochdale and Bolton since 1993. Increasingly, we are joining initiatives across Greater Manchester.

Our funders include The National Lottery Community Fund, Lloyds Bank Foundation, the Nationwide Foundation, Rochdale and Bolton Councils and Greater Manchester Housing First.

Our vision

A safe, accessible, just and sustainable private rented housing sector for people on low incomes.

Our mission

To alleviate the problems of sustainability, standards and access to the private rented sector amongst people on low incomes and state benefits who are threatened with losing their homes, are homeless or inadequately housed in the North West of England.

Founded in
1993

Over 30 years serving the homeless community in Greater Manchester

£1,135,415

in the pockets of
our service users

Amount gained via support to claim rights and entitlements.

593
households
currently housed

Formerly homeless households supported by the Bond Board.

Data is from 01/04/24 to 31/03/25 unless indicated otherwise.

ABOUT THE BOND BOARD

The five main outcomes of our work



Access to Housing

That people especially the most vulnerable are able to access housing in the private rented sector.



Maintaining Homes

That people are able to maintain and manage their tenancy.



Life Skills

That people develop skills to live independently and have greater control.



Life Opportunities

That people's life opportunities are increased.



Influence

That local and regional housing policy reflects the needs of the most vulnerable.

What we're most proud of

In these difficult times, we continue to prioritise homeless prevention, providing early support, specialist housing advice and landlord/tenant mediation.

Access to Housing

2725

private renting households receiving support

119

children housed

152

new Bonds issued

178

properties leased/
managed by Letting Out

576

people housed
this year

Maintaining Homes

184

people say they had access to
timely information and advice

454

Bonds over 12 months old

77%

of the homeless people housed remained in
their tenancies for more than 12 months

593

total live Bonds

“

'People have helped me in the past with volunteering and doing things like that, so I'm giving a bit back to help other people now. You're helping people in a way who've got difficulties, helping them to get back on their feet and maybe one day, they'll start volunteering. I had nothing 6 year ago. I was homeless. I know what its like to be on the other end of it'.

'Having the chance to volunteer at The Bond Board was fantastic. I worked alongside some of the most friendly and supportive staff who encouraged me to take on new roles and responsibilities. It gave me confidence in my own abilities and enabled me to pursue a job in the admin environment'.

Bond Board Volunteer

What we're most proud of

Life Skills

178

people live independently after completing a programme of support

182

people experienced improved self-confidence

94

people experienced improved confidence in the use of assistive technology

296

people were supported to reduce stress/anxiety through support services

Life Opportunities

181

people experienced increased independence and quality of life

76

people accessed libraries and read more regularly

166

people improved their social networks

67

free 6-month SIM cards to reduce social isolation

Influence

Empathy

The supportive and trusting relationships we build with our clients and others, including many landlords. We're an empathetic team.

Collaborations and partnerships

By partnering and collaborating with like-minded groups and organisations, we can exponentially increase our impact.

Innovation

We pilot schemes like Changing Futures and Housing First which take innovative approaches to homelessness and may be rolled out nationally

Trusted service

Being a 'go to' and trusted service for those who struggle to engage with mainstream advice and support services.

“

My support worker has just been like my saviour really. She helps me with everything. She got me this place and helped me sort all my bills out. It's given me a new lease of life cos I wouldn't be here and in this place without The Bond Board. I've got my own life back.

Bond Board Service User



Where we operate

Rochdale
209-211 Bury Road, Rochdale, OL11 4EE

Bolton
The Bolton HUB, Bold Street, Bolton, BL1 1LS

Here's how we did

Our Year in Numbers



2,725

private renting households receiving support



454

bonds over 12 months old



77%

of the homeless people housed remained in their tenancies for more than 12 months



£1,135,415

financial gains for our service users



152

new Bonds issued



181

people reduced social isolation using our services



1,733

people attended our Quid's In and Migrant Drop-ins



178

properties leased/managed by Letting Out



166

people improved their social networks



192

vulnerable people safeguarded



185

people felt safe and secure in their own homes



950.5

total hours volunteered

HERE'S HOW WE DID



£1,294,000

total income 2023/4



20,000+

support contacts with service users, landlords and partner agencies



593

total live bonds



£282,551

total amount committed



£29,343

repair expenses to support landlords



100

bonds closed



39

claims received



£16,452

claim value on Bonds closed



£422

average claim value



'It's inspiring to see the continued impact you're making in the lives of the people accessing your support, especially in light of increasing rents and limited housing availability. Achieving financial gains for all service users, along with the success of your volunteer program, is a testament to your dedication and effectiveness in addressing critical issues within your community'. Additionally, the significant outcomes in accommodation/housing support demonstrate the tangible difference your organisation is making in securing stable housing for those in need'.

Bond Board Funder

Our Funders over the last 5 years



Bolton Council



Tenants and Support Services

2725
private
renting

households receiving
support



Help In A Crisis

We believe everyone has the right to the basics in life, but times are tough and it can be a real struggle to make ends meet. We provide practical solutions to a crisis and provide longer term support, as needed, to make sure no one is left to cope alone.

- 192 vulnerable people safeguarded
- 184 people say they had access to timely information and advice
- 184 people agreed they could successfully deal with significant life changes and challenges
- 296 people were supported to reduce stress/ anxiety through support services
- 49 households reduced fuel poverty
- 67 free 6-month SIM cards to reduce social isolation

SERVICES WE PROVIDE : TENANTS AND SUPPORT SERVICES



Making the Link

Funded by Rochdale Council

Our Making the Link service supports people who privately rent their homes to manage and sustain their tenancies. Our specialist knowledge in welfare benefits, housing law and homeless legislation means we can offer effective advice and support, preventing evictions and tackling issues that may jeopardise their tenancy.

People are also supported when there is a problem during the tenancy, such as rent arrears or a change in circumstances. We liaise with Landlords to resolve issues proactively, and ensure that the tenancy is a success for both parties.

We also look to support people to address their social isolation and community engagement with our fortnightly coffee morning, where people can access direct support. This includes help with setting up a new home, ensuring that people have the essential household items they need, and that rent, Council Tax, utilities and budgeting issues are addressed.



People Housed

Despite the challenging rental market and high rental prices, we rose to the challenge of getting homeless people housed.

- 576 people housed this year
- 119 children housed
- 48 new properties secured for use by Letting Out
- 26 long term empty properties brought back into use
- 23 empty properties being refurbished to bring back into use
- 2005 the date we set up our longest open bond

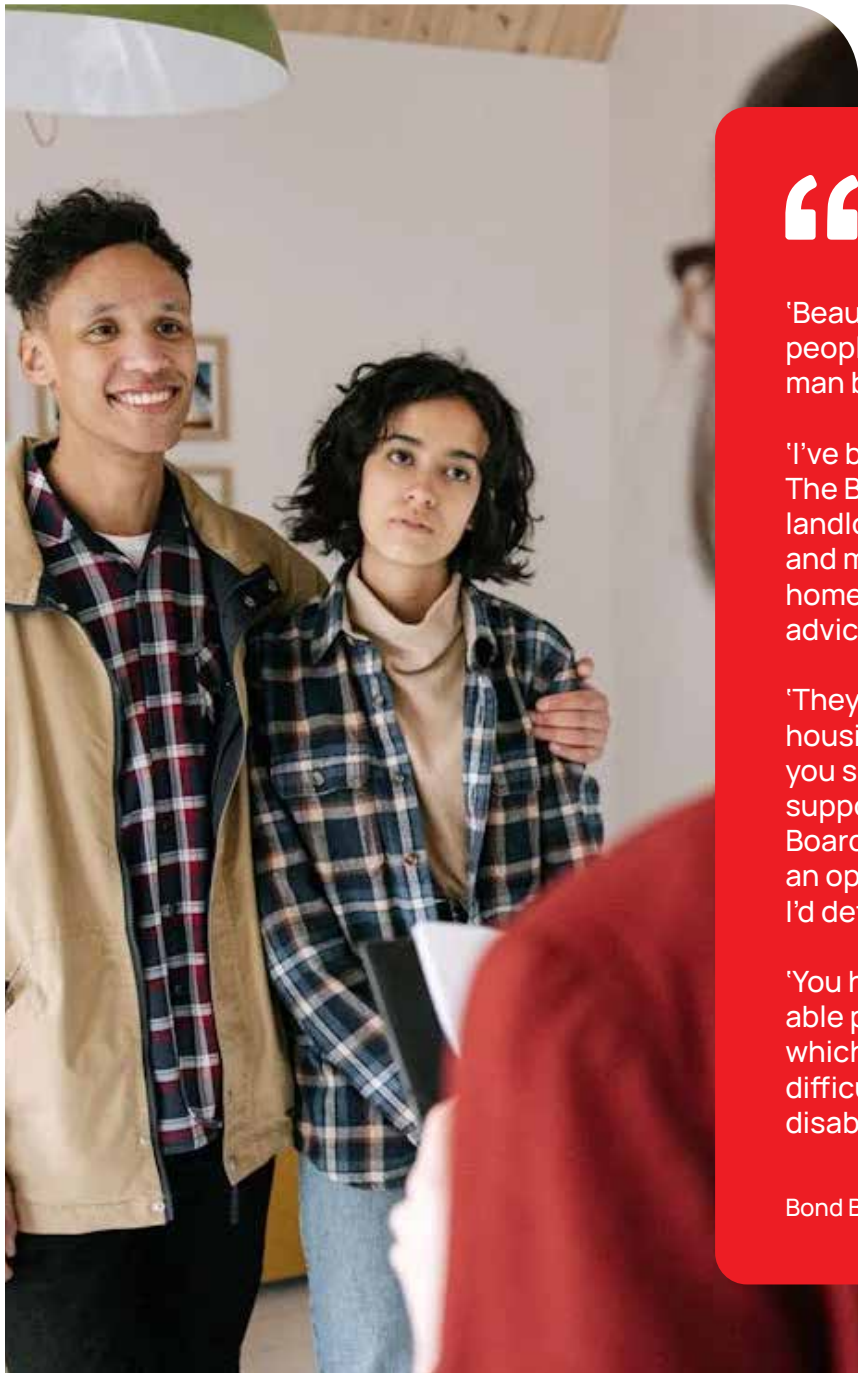




Rough Sleeper Accommodation Project

Funded by Rochdale Council

RSAP is a Government project delivering supported, move on accommodation for the long term homeless. The Bond Board has been successful in delivering newly developed properties in Rochdale, with a focus on converting empty commercial premises into new residential properties for single people with a full support programme to help tenants to successfully manage and maintain their homes. Intensive, consistent and psychologically-informed support is provided for the duration of the tenancy to build resilience, independent living skills and tenancy confidence for the future.



'Beautiful people. Friendly and helpful people. Made me feel like a valued human being'.

'I've been provided with a Bond from The Bond Board after my previous landlord had to sell the property. Myself and my children could have been made homeless without this help, so housing advice has changed my life massively'.

'They're not just going to help you with housing, they're also going to give you support, and if other people need support, then you should ring The Bond Board because they always answer with an open ear. Without The Bond Board, I'd definitely be homeless'.

'You helped move me into a more suitable property and get my stuff moved which would have been extremely difficult for me to do myself due to my disability'.

Bond Board Service User

Case Study



Issue

C built up significant rent arrears due to going into custody. An initial court order required C to make rent arrears payment. After being released from prison C became employed, his income fluctuated and he began to miss rent payments which was in breach of his court order. His landlord again applied to the courts for an eviction and a bailiff eviction date was scheduled.



Intervention

We completed a referral to the homelessness team and made a referral to the Greater Manchester Law centre for legal representation. Unfortunately, due to C's income, they were ineligible for legal aid. We supported C to prepare an N244 application to suspend the warrant, and a statement of truth was emailed to the court. A hearing was allowed, C attended the hearing, and the judge decided to suspend the warrant and allowed 6 weeks, during this time we needed to prepare some evidence and send it to the court. After the warrant suspension, in order to maximise C's income, we resolved C's Universal Credit claim, and he attempted to work extra overtime. C attended further appointments to complete a court statement and we prepared a supporting letter ahead of the second hearing.



Outcome

The second hearing was successful, the judge decided that C could remain at the property and another rent arrears agreement was made, C is maintaining this new arrangement.

Services we provide: Landlords

0
**Claims
Refused**

Number of Landlord Bond
claims refused



We have continued to offer Landlords a range of incentives to keep rents low for new lets, including rent-in-advance, larger Bonds, property improvement incentives, housing management and leasing with a guaranteed rent incentive. Faced with the market competition, The Bond Board have also used funds to help offset Landlord repair expenses to help maintain a relationship, occasionally where a tenant has damaged a property on leaving.

In 2024 a total of £29,343 was spent on properties in the borough to reduce Landlord expenditure and keep those properties within Bond Board use outside Bond claims.

£16,452.21 claim value on Bonds closed

£422 average claim value

£29,343 repair expenses to support
Landlords

276 different Landlords working
with the Bond Board

68 Landlords providing more
than one property

SERVICES WE PROVIDE: LANDLORDS

**Bolton
Council**



Bolton Bond Guarantee

Funded by Bolton Council

Rochdale Bond Guarantee

Funded by Rochdale Council

Providing incentives, Landlord support and Landlord/tenant mediation for private sector Landlords who house tenants with a Bond Guarantee or who rent to low income tenants in Bolton and Rochdale. Supported by Bolton and Rochdale Councils.



Our Work With Private Landlords

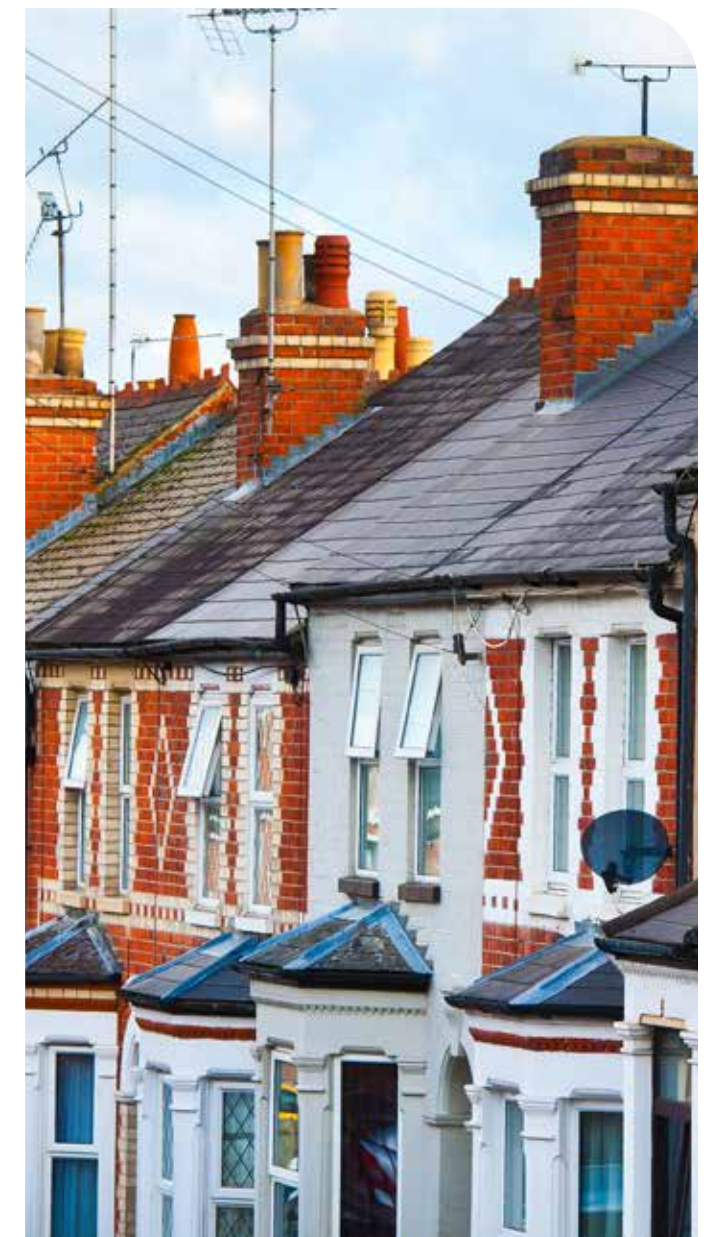
We recognise and value the contribution private sector Landlords can make in providing housing for homeless people. We work hard to engage our local Landlords and offer a range of support, solutions and incentives to ensure a supply of decent, affordable housing for our service users.

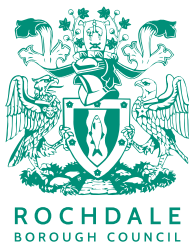
77% of the homeless people housed
remained in their tenancies for more
than 12 months

188 people were enabled to remain in
their homes for as long as possible

454 bonds over 12 months old

178 people live independently after
completing a programme of support





Letting Out

Funded by Rochdale Council

The Bond Board has our own social enterprise housing management scheme “Letting Out” which manages and leases properties on behalf of private landlords, owners and investors. Developed in 2011, we currently manage nearly 200 properties. We aim to improve property conditions and management standards for both Landlords and tenants by offering Landlords a range of incentives and accessing property improvement funds. From empty properties over 15 years out of use to turning properties around very quickly, our team aims to make the letting process as smooth as possible for everyone and ensure good quality, affordable housing is available for all. We work where the market has failed.



We have been working with the Bond Board now for a number of years, originally liaising with them to advertise and find tenants for our properties but continuing to manage our own properties. We heard about them from Landlords meeting which we attended with Bolton Council as they sent a representative there. It was extremely easy dealing with them as they found tenants for us to interview and provided a paper Bond guarantee.

Phil and Linda
Bond Board Landlords



Case Study



Issue

Landlord CN was referred to us by RBC Empty Property Team. A Long term empty of 12 months +, the property was in significant disrepair, utilised by squatters, boarded up and an eyesore for the local community and an attraction for antisocial behaviour.



Intervention

Upon making contact with the Landlord who was predominantly based abroad, The Bond Board brought the property back into use through it's Small Works Initiative, allowing the Landlord to resource the investment needed to bring the property back into use. The property was set on a 5 year lease, offering certainty of income to the owner and an opportunity for The Bond Board to offer affordable housing for those most at need.

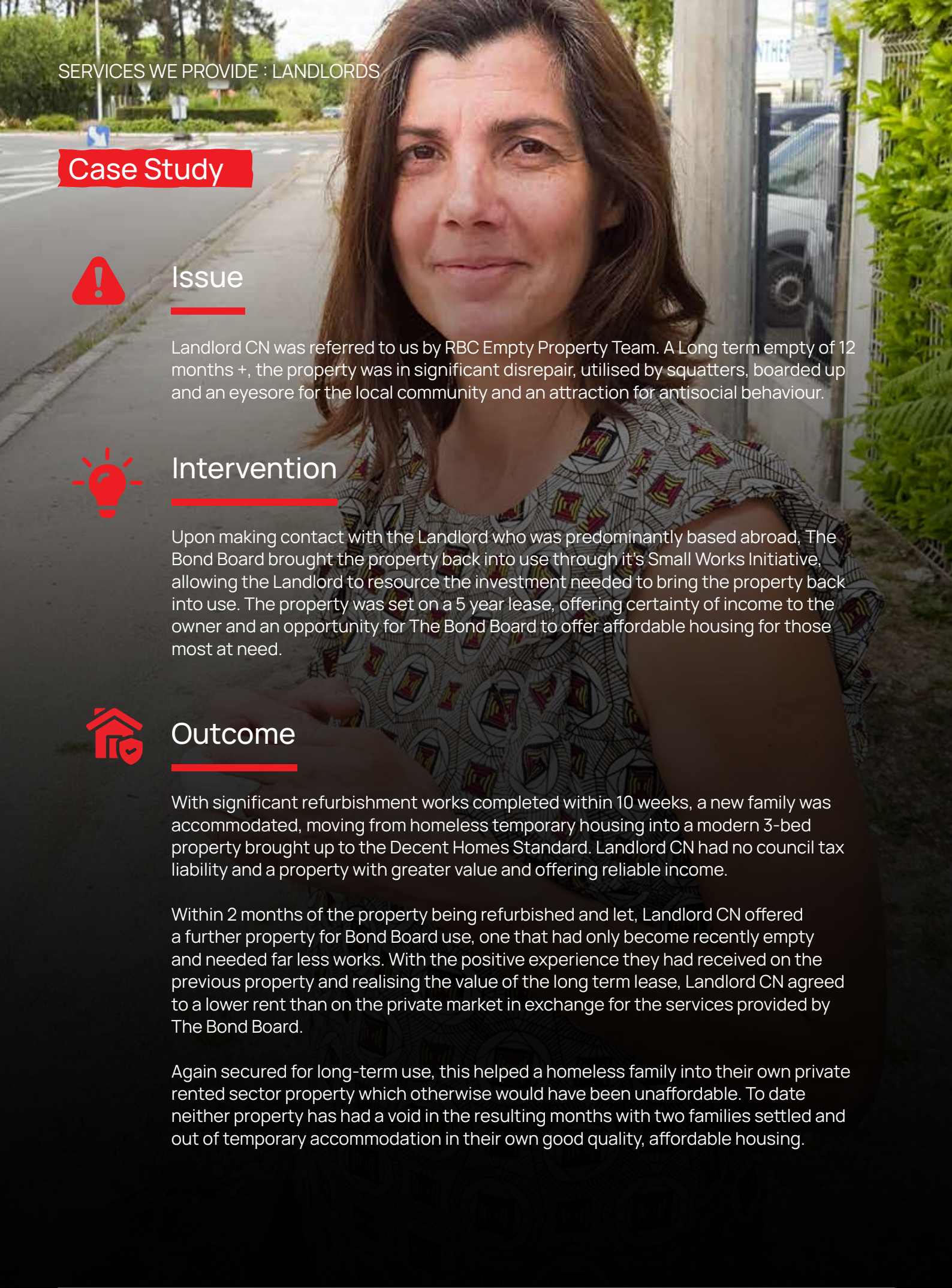


Outcome

With significant refurbishment works completed within 10 weeks, a new family was accommodated, moving from homeless temporary housing into a modern 3-bed property brought up to the Decent Homes Standard. Landlord CN had no council tax liability and a property with greater value and offering reliable income.

Within 2 months of the property being refurbished and let, Landlord CN offered a further property for Bond Board use, one that had only become recently empty and needed far less works. With the positive experience they had received on the previous property and realising the value of the long term lease, Landlord CN agreed to a lower rent than on the private market in exchange for the services provided by The Bond Board.

Again secured for long-term use, this helped a homeless family into their own private rented sector property which otherwise would have been unaffordable. To date neither property has had a void in the resulting months with two families settled and out of temporary accommodation in their own good quality, affordable housing.



Community/place services

1733
People
Attended

Our Quids In and Migrant Drop-ins



Quids In Coffee Mornings

Quids In Coffee Mornings have become a vital community lifeline, tackling social isolation through a friendly, fortnightly drop-in run by staff and volunteers. The sessions offer practical support and financial guidance to vulnerable private renters in Rochdale, helping people maximise income, manage debt, and sustain tenancies. Attendees receive crisis support and advice on benefits, housing, and bills. Peer volunteers create a welcoming space, serving brews and toast to help people feel at ease.

Guest organisations such as Citizens Advice, council tax teams and energy specialists often attend, sometimes delivering short presentations. People can also access food, toiletries, and digital support. A separate weekly migrant drop-in, led by peer volunteers with lived experience, offers tailored support for newly housed refugee households. Our impactful drop-in sessions attendances continue to grow, thanks to community engagement and compassionate, targeted support; empowering people to build resilience and avoid homelessness.

576 people housed this year

181 people experienced increased independence and quality of life

184 people were able to regain and maximise independent living skills

182 people experienced improved self-confidence

COMMUNITY/PLACE SERVICES



Rochdale Welfare Rights Forum

Rochdale Welfare Rights Forum aims to bring together groups and organisations who provide welfare advice and support to residents. High-quality advice and support is critical for a whole range of issues including poverty, income, indebtedness, employment, health and wellbeing, housing, community cohesion and equality. With demand rising and capacity constrained, the Forum unites frontline organisations to share best practices, training, resources, and referrals, as well as discuss any pressures in the system and how they might be tackled collaboratively.

This partnership looks to improve the quality of advice being delivered across the borough and consequently improve the outcomes, opportunities and wellbeing of the residents of Rochdale. <https://www.actiontogether.org.uk/rochdale-welfare-advice-forum>

Life Skills and Opportunities

51 people learned new skills

41 people participated in and enjoyed physical activities

16 people improved their digital confidence and inclusion skills

52 people accessed leisure services

54 people engaged with community groups and non-statutory services

18 people were supported to access education through migrant support services





Migrant Support Services

Funded by Rochdale Council

To provide person-centred support to individuals and families in Rochdale who have received refugee status, Humanitarian Protection, or are part of a wider resettlement programme. This support focuses on helping people to access private rented accommodation options, community integration and tenancy sustainment. We support people to set up utilities, update changes in their circumstances, access their entitlements and participate in their community. The service offers a community-based drop in where people can access the support they need, when they need it, from people who have lived experience of the asylum system. Support for households who have been given Leave to Remain in the borough of Rochdale to access housing and integrate into the community. Support also includes help with benefits, access to English language courses, training and employment.



“

‘I’m dyslexic so I’m no good with all the paperwork, but they’ve helped me so much...with everything; my finances, the gas and electric, food vouchers. They’re really good. I don’t know, I think we’d be on the streets now if it wasn’t for them’.

‘Since I’ve been in touch with The Bond Board everything has been improving. You helped me set up a bank account which I’d been struggling to do for ages because I can’t read and write so having help sorting that out has helped me hugely’.

‘I didn’t know what I was doing until I spoke with the Bond Board, and they’ve given me more confidence and independence when it comes to speaking with landlords and knowing what I’m entitled to’.

Bond Board Service User

Case Study



Issue

The Bond Board supported the client to resettle in the UK after she was granted refugee status for five years. When we began working with her, she faced significant challenges, including navigating the UK’s benefits system, living apart from family members and securing stable housing for herself and her children for when they arrived in the UK. We provided assistance in navigating the family reunion process, which allowed the client to be reunited with her loved ones, a key step in her emotional recovery and well-being. The client also needed support in accessing employment, educational opportunities for her son, and community activities for her daughter. These obstacles made it difficult for her to feel settled and optimistic about her future.



Intervention

We also helped the client challenge an unfair decision made by the Department for Work and Pensions regarding her child benefits claim, which had initially caused her distress. The client was told her claim would have to be started again due to them not receiving all the correct details they had asked for. However, we were able to help the client prove she had sent the documents they had asked for and supported her to request a Mandatory Reconsideration. To further support her integration, we worked closely with local schools and authorities to secure a school place for her son, ensuring he could continue his education. For her daughter, we identified and supported her involvement in volunteering opportunities, which helped her develop skills and engage with the local community. We also assisted the client in finding employment, enabling her to gain financial independence and further integrate into her new environment. To support her mental health and help her achieve a sense of belonging, we encouraged the client to attend local community activities. These engagements not only helped her build connections but also gave her the confidence to navigate her new surroundings and plan for her future. The client and her family have now been offered a property with the council and we have supported to help with rent in advance payments and furniture for the house. The client has all the knowledge and support to be able to sustain her new tenancy.



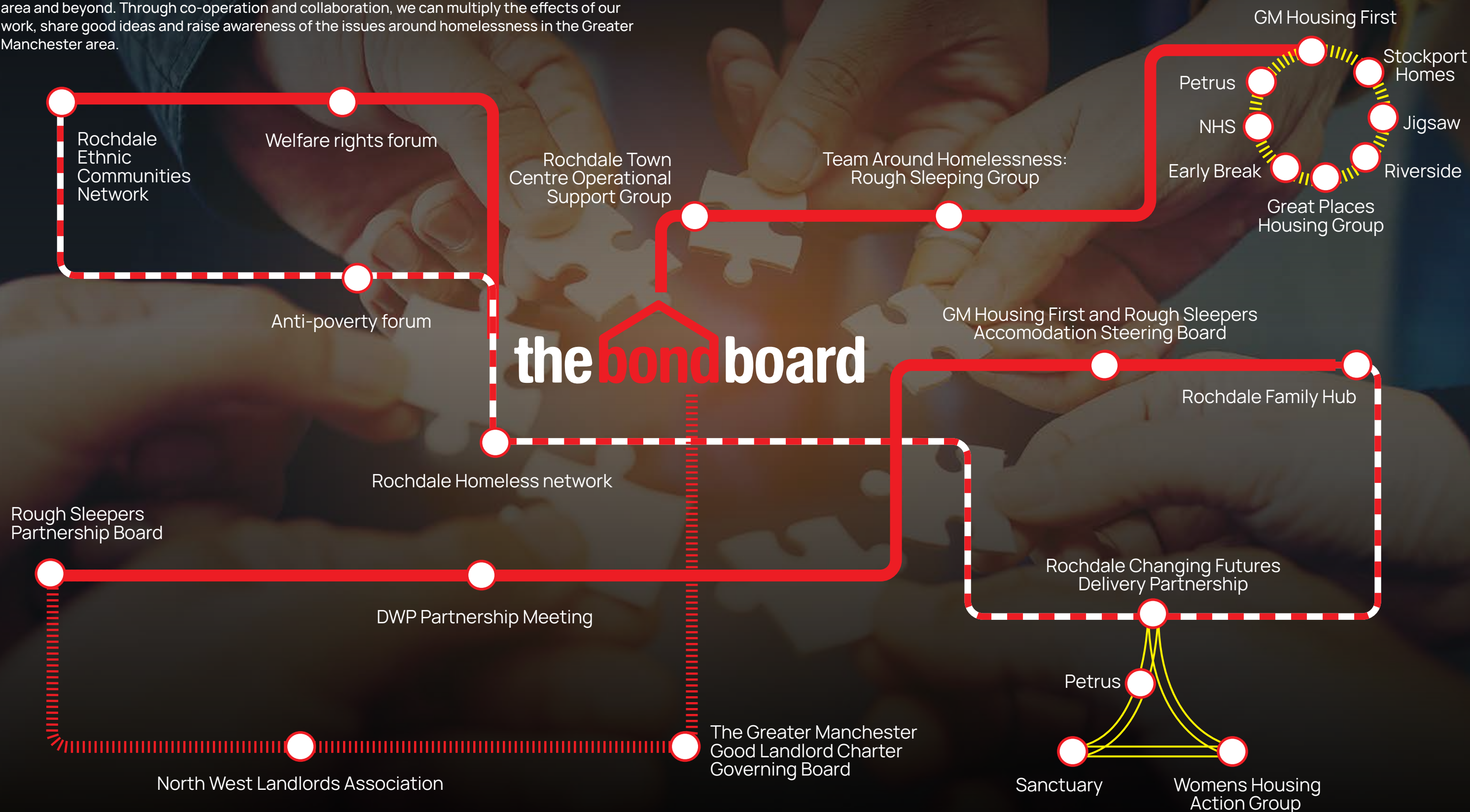
Outcome

As a result of this comprehensive support, the client has successfully transitioned into life in the UK. She now feels settled and secure, with her family reunited and thriving. Her son is doing well in school, her daughter is actively volunteering, and the client is happy in her employment and stable housing. Most importantly, she feels excited and optimistic about the future, with a strong foundation around her. This experience highlights the importance of holistic, tailored support in helping refugees overcome challenges and achieve stability, independence, and a sense of belonging.

Collaboration/ partnerships

We strive to work in partnership with all relevant statutory and third sector organisations in our area and beyond. Through co-operation and collaboration, we can multiply the effects of our work, share good ideas and raise awareness of the issues around homelessness in the Greater Manchester area.

COLLABORATION/PARTNERSHIPS



Changing Futures

The Changing Futures programme is a joint initiative by the Department for Levelling Up, Housing and Communities (DLUHC) and The National Lottery Community Fund. The fund is for local organisations to work in partnership to better support those who experience multiple disadvantages. Our work will build on the Fulfilling Lives programme in Greater Manchester and uses a MEAM (Making Every Adult Matter) approach to focus on improving outcomes for individuals, local services and to encourage system change. We work collaboratively with Sanctuary Trust, WHAG and Petrus to remove obstacles to progress and promote system change.

Tenants' Advocacy Service

An early intervention homeless prevention service for private rented tenants at risk of homelessness. The service provides landlord/tenant mediation advising about legal rights and responsibilities, and providing support for both parties with the aim of brokering consensus to prevent tenants from losing their homes. This technical and specialist knowledge supports tenants to address underlying issues, claim their welfare rights and increase their knowledge and confidence to maintain a tenancy. Support delivered resulted in a homeless prevention rate of over 70%.

Housing First

Providing intensive, flexible, person-centred support for people who are homeless or at risk of becoming homeless with multiple/complex needs, along with offers of accommodation in either the private rented sector or via social housing. The project offers intensive wrap around support for those who have experienced rough sleeping or find it difficult to live in a hostel/supported accommodation. The project provides homes for service users, and uses the stability of an address to tackle other support needs and health issues for tenants in an intensive, trauma-informed, flexible way. Continuous and reliable support enables tenants to deal with life changes and reduce crisis.



Case Study



Issue

M contacted us for support with her rent shortfall, she was concerned about her ability to cover the costs of a recent rent increase.



Intervention

A home visit was arranged to complete a Discretionary Housing Payment application and request she be considered for additional financial support to cover her full rent liability. During the home visit, we reviewed M's current household income and expenditure. She is in receipt of Universal Credit, Personal Independence Payment and is entitled to a Motability car, which her daughter drives for her. M wanted to be more independent and make steps to returning to work, we supported her to complete the online form to be considered for free driving lessons. M was able to digitally provide the proofs required for her application when prompted for them.



Outcome

M was awarded 40 hours of driving lessons to help her on her way to being more mobile and independent. However, her Discretionary Housing Payment was not awarded, decision makers felt that she had adequate income to be able to afford the increased rent. M will now look at making changes to her budgeting and expenditure to be able to prioritise her rent.

Volunteering

950.5
Total hours

volunteered



Volunteers in action at TBB

Since the re-launch of the Bond Board Volunteer Project in 2023, 32 volunteers have been recruited for various roles within the organisation. Our volunteers have supported the Migrant Support Service drop in, our bi-weekly Quids In sessions, the Letting Out team and with office administration.

Roles include setting up rooms, preparing and serving refreshments, registering attendees, supporting and befriending service users, inputting data and helping with tenancy sign-ups. Our volunteers have become an integral part of the Bond Board's service delivery and its continued development, and we are committed to the personal development of each individual volunteer.

VOLUNTEERING

Four volunteers have gained employment as a direct result of their volunteering with us after gaining the relevant experience for their desired roles.

Five have volunteered with us for two years or more and six for at least 12 months.

Our volunteering program is inclusive, diverse and over half of our active volunteers are experts by experience. If you'd like to volunteer with the Bond Board or know someone who might, please get in touch: <https://www.thebondboard.org.uk/contact-us/>

13 Current number of volunteers

32 Total number of volunteers since Jan 2023.

4 Volunteers have gone into employment



Looking Ahead

LOOKING AHEAD

Navigating Change and Sustaining Impact

Our focus remains on responding to the complex and changing challenges faced by people at risk of homelessness. The pressure on the private rented sector continues to grow, with rents rising due to demand and the sector itself shrinking for those on low incomes. At the same time, property standards and environmental expectations are increasing, which shape the type and cost of housing available. While the upcoming Renters' Reform Bill may offer new rights to tenants, it could also create new barriers, deterring some Landlords from letting to people with complex needs.



For example, although tenants may gain the right to keep pets, Landlords will be able to ask for an extra deposit or pet damage insurance, adding more financial barriers.

For people on low incomes in housing crisis, choice is already limited. We are committed to helping our beneficiaries navigate these changes, which means staying agile and informed. Our local market knowledge and community relationships are key strengths, and we will continue to adapt and advocate for solutions that work.



Our local market knowledge, and community relationships are key strengths, and we will continue to adapt and advocate for solutions that work

Andrew Beeput
CEO
The Bond Board