



because
everyone
needs a
place to call
home

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

Our Year in Numbers

£1,151,123

Financial Gain

in benefits/grants claimed for service users

Access to Housing

1775

Private renting households receiving support

584

Current number of households housed by The Bond Board

212

Landlords offering affordable housing through the Bond Board

313

People housed this year

116

Children housed

154

New Bonds issued

193

Properties leased/managed by Letting Out

Maintaining Homes

25

Long term empty properties brought back into use

249

People supported to resolve Council Tax issues

454

Bonds over 12 months old

72%

Bonds over 12 months old

199

People supported to manage or resolve rent arrears

146

People threatened with notice to leave given specialist advice and support

“

Volunteering helped me out of isolation and gives us (volunteers) a feeling of self worth. I like to help and support people but also like socialising, chatting to people. I love that we get to help people and provide solutions to their problems.”

Bond Board Volunteer

Our Year in Numbers

Life opportunities

436

People experienced increased independence and quality of life

664

People reduced their social isolation

945

People attending Quids In

920

Attendances at our Migrant Support Service drop-in, delivered by Peer Support Volunteers with Lived Experience of migration.

Help in a crisis

414

Reduced food poverty

249

Reduced fuel poverty

116

Vulnerable people safeguarded

288

People provided with furniture and essential items

Volunteers

1306

Volunteer hours contributed

29

Active volunteers

5

Volunteers moved into paid employment

Our Peer Support volunteers

342

Housing issues, completed

174

Benefit applications, supported

118

Households to get essential household items

22

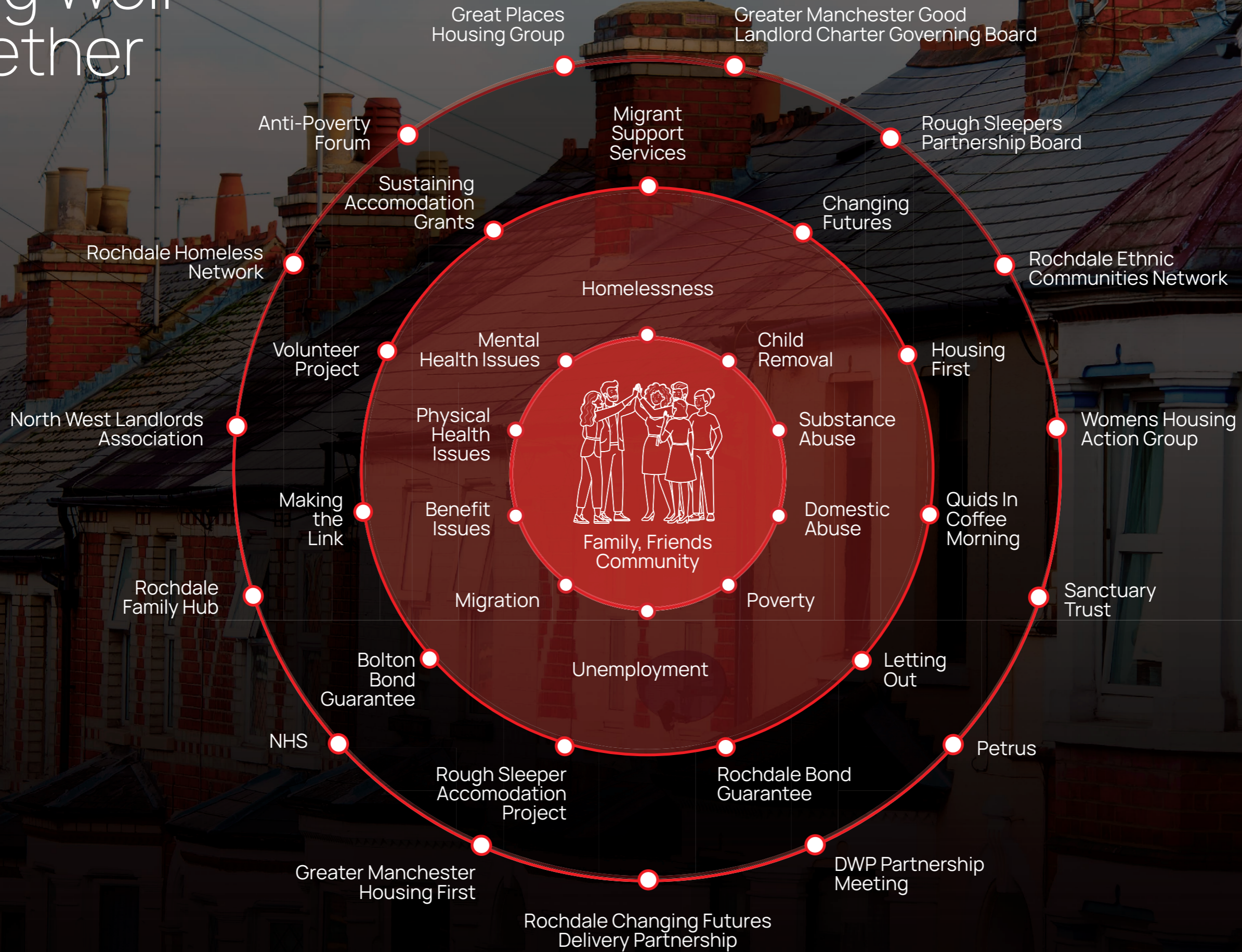
Homeless households into affordable accommodation.

“

Thank you everyone who donated for me, it is so kind and considerate of you all to do this for me. It will make a difference to my life now I can have a better night sleep. I wish you all a Merry Xmas and a Happy New Year.

Bond Board Service User

Living Well Together



What people say about us

Service User

“I really don't know how and in what words to express my gratitude and appreciation, because I lack words for the gratitude that comes from my heart. I consider myself indebted to you for the rest of my life due to your unparalleled support, sincere cooperation and sincere service. First of all, I thank you, and then your esteemed team, from the bottom of my heart. Alhamdulillah, thanks to your efforts, my life has come out of numerous difficulties and has now reached an organized, peaceful and better state. Thank you very much”

“As the New Year begins, I wanted to take a moment to sincerely thank you for all the support, kindness and understanding you have shown me over the past year. Your help has meant a great deal to me and I truly appreciate the care and dedication you bring to your work. I wish you a very Happy New Year filled with good health, happiness and success in everything you do.

“I just wanted to say a big thank you for all your help and support in applying for the grants for me and my son. Your effort and kindness have made such a huge difference to us.

Because of your help, we've received a washing machine and a fridge, and we've also been approved for a cooker. These things have taken away so much stress and have made our home feel more comfortable, safe, and manageable. Having these essentials means I can cook proper meals, store food safely, and wash our clothes at home – things that make everyday life so much easier for me and my little boy.

It means a lot to know that someone is genuinely looking out for us. Thank you for always taking the time to support me, for listening, and for making sure we get the help we need. I truly appreciate everything you've done – it has made a real and lasting impact on our lives.

Thank you so much.

Landlords

“Cannot thank you enough for all the work you have done with us this year. At the minute we have 56 rooms and 8 other single let tenancies. We have only one single UC claim not in payment which isn't one of yours. In addition, we seem to have struck a really good balance in terms of housing people together that gel and aren't too chaotic. I think it's nothing short of a miracle whilst not tempting fate, that we don't have much more problems than we have.

The impact of record utility bills rates, mortgage rate increases & the really low LHA rate as made this a really difficult year. As you know, our support staff team was affected by illness and people leaving. I hope you and your family have a lovely Christmas and hopefully 2026 will be made a whole lot easier.

Thanks again, this job would have been a whole lot more difficult without your assistance.

Volunteers

“Volunteering helped me out of isolation and gives us (volunteers) a feeling of self worth. I like to help and support people but also like socialising, chatting to people. I love that we get to help people and provide solutions to their problems.

“We are showing care to others. I am learning so many new skills. It is also helping me with my health condition. I love to help people and I am thankful for this opportunity, its pure learning and understanding what a community we are. With the Bond Board we are always learning.

“We help make a difference in the community and learn new skills whilst improving my confidence. It feels good giving something to the community, showing care and compassion to people in need. I am also developing my skills and getting more experience and learning more about admin.

Case Study

Ruth lives a safer and more secure life thanks to holistic thinking, determination and resilience.

Ruth (not her real name) is 33 and has faced a number of challenges including homelessness, drug dependency, benefit sanctions and child removal.

Ruth was pregnant and street homeless with her partner when she was referred to the Bond Board. After her referral, Ruth gave birth and her baby was placed in temporary foster care. She does not want to continue living this hand to mouth existence with the daily stress, fear and disruption she experiences, but has struggled to make lasting change.

We involved Ruth in the Changing Futures Programme, a Ministry of Housing, Communities and Local Government initiative set up to help people with multiple disadvantages. We needed to deal with the most immediate need first and Ruth moved into an A Bed Every Night (ABEN) property. ABEN is a Manchester-wide programme set up in 2018. She had separated from her partner before moving but decided to leave the property to be with him again. Unfortunately she was assaulted by him. We urgently worked with Domestic Violence services to move Ruth into another ABEN property and supported her with GP, drug services and children's services appointments. This multi-agency approach is vital in ensuring people have the right support to address all their basic needs.

Ruth decided to vacate her supported accommodation and temporarily left the area. As she'd verbally relinquished the license agreement, she was considered 'intentionally homeless' by the Local Authority when she returned. They no longer had any legal obligation to house her.

We found Ruth safer accommodation when she accepted a tenancy in a House in Multiple Occupation (HMO). We supported her with food poverty issues and new appointments with the Courts and solicitors working on her assault case.

Ruth is looking forward to her future. She has managed to remain settled and sustain her current tenancy for over 9 months. She was awarded PIP, accessed mental health support, engaged with drug services and has applied for photo ID meaning she can apply for rehousing with the Local Authority. We have recently completed a referral to Rough Sleepers Accommodation Programme (RSAP), designed to deliver supported move-on accommodation for the long-term homeless, and she is currently waiting for a refurbished property to be completed. When Ruth moves in, she has the tools and support network which give her a better chance of sustaining this tenancy and increasing her life opportunities.

Case Study

How a talented service user became a valuable member of the team.

Almost every charity relies on volunteers and the Bond Board relaunched its Volunteer Project in 2023. So far, 32 volunteers have been recruited, supporting the Migrant Services drop in, our bi-weekly Quids In sessions, the Letting Out team and with office administration. Suzanne (not her real name) and her young son were originally referred to our Migrant Support Service over 5 years ago by a partner organisation after being granted asylum by the Home Office. People granted asylum have fled difficulties in their home countries and have almost always suffered some kind of trauma. Suzanne was plunged into an entirely new environment where she needed to find somewhere to live and support for her son, who has a serious skin condition, but we were able to ensure the right accommodation and financial support were in place. She wanted to apply the skills she had developed working in finance before her move but felt her options were limited while she cared for her son. He initially had some difficulty settling in to his nursery, adding to Suzanne's anxiety.

We needed someone to help us in the Bond Board office and asked Suzanne if she'd like to volunteer. She began working with our office administrator and her help was invaluable. In November 2023, we launched a drop-in service for non-UK nationals who need help with resettlement. We asked Suzanne if she'd like to volunteer as a peer support worker. She supported the people who came to the drop-in in a thorough and professional way and her lived experience made her a valuable member of the team. Her confidence grew and we provided mentoring and training to support her. She had been volunteering for 2 years when a vacancy arose in our Migrant Support Service team. Suzanne felt confident enough to apply and got the job!

Suzanne is now a full-time Bond Board employee and a vital member of the team. Her case shows how a determined though vulnerable person is referred for support, develops their confidence as they feel more at home and becomes part of the support network herself. Our volunteer programme attracts people with a wide range of backgrounds who volunteer to gain work experience, give something back after receiving support themselves or to help with social isolation. They are an essential part of the Bond Board service.

Case Study

One man's journey to overcome 20 years of homelessness, drug and alcohol dependence and poor mental health

John (not his real name) is a highly intelligent 53-year-old and has faced multiple mental and physical health challenges. He has been an entrenched rough sleeper for 20 years and has lived a transient lifestyle, sleeping wherever he could. He had never managed a tenancy, received appropriate benefits or been able to live independently. He was aware his situation needed to change but was reluctant to engage with local services following years of feeling ignored, unheard and forgotten. John was referred to the Bond Board by the Manchester Changing Futures team, a Local Government initiative set up to help people with multiple disadvantages. We run the Rough Sleeper Accommodation Project (RSAP) designed to deliver supported move-on accommodation for the long-term homeless.

We assessed John's needs and created an action plan with his goals and wishes at its core. Additionally, we:

- identified services required to help John reach his full potential.
- agreed to coordinate this complex support.
- committed to advocating on his behalf to prevent him from falling through the cracks again.

Through RSAP, John was provided with a fully furnished one-bedroom flat, a fundamental step that gave him security, stability and an address to use applying for support. With Drug and Alcohol Team, GP surgery and Mental Health services in place, we implemented a coordinated "working together" approach. Our consistency and transparency helped build trust with John, who began to believe in our commitment to his wellbeing. We successfully helped him claim Universal Credit and PIP.

Support processes can be slow and as we worked with the various services, John's mental and physical health declined. His Drug and Alcohol service support worker frequently changed and repeatedly retelling his story caused him distress and the feeling that he was getting nowhere. After six months of advocacy, John was assigned a Social Worker and a Dual Diagnosis Worker to assess his needs and explore long-term supported housing options. Today, John is actively engaged with the Drug and Alcohol Service and is working toward abstinence. His long-term goal is to become a Support Worker and help others facing similar challenges. He is financially stable, receiving all the benefits he is entitled to, and now manages his own bank account. John's journey shows the importance of tailored, trauma-informed support for people facing multiple disadvantages. It demonstrates how consistent advocacy and a person-centred approach can break down systemic barriers and foster long-term change.

Case Study

How close partnerships with Landlords help the Bond Board succeed

Landlords are sometimes seen as the bad guys of the rental market but since the Bond Board launched in 1993, Landlords have been central to our success. Being a Landlord can be stressful, keeping up with legislation, ensuring properties are compliant with all regulation and dealing with difficult tenants.

These issues can be even more acute with the people the Bond Board serves and it can be challenging to persuade Landlords to work with us. But once they do, they frequently agree to developing a deeper relationship and allowing us to manage more of their property.

Alongside our original Bond offer, we have developed a range of services for Landlords such as incentives to keep rents low for new lets, rent-in-advance, larger Bonds, property improvement incentives, housing management and leasing with a guaranteed rent incentive.

Since 2021, we have been working with a Landlord who had built a portfolio of 58 rooms to rent across several Houses of Multiple Occupation (HMOs). Managing this type of accommodation can be demanding as HMOs often have a higher turnover of tenants and can bring additional challenges around rent collection, benefit claims and managing relationships between people sharing the property.

Over the last 5 years, mortgage costs have risen and after Russia invaded Ukraine utility bills rose sharply. This added to the Landlord's concerns about the risk of missed rent payments or issues with tenants benefits. Working with us enabled the Landlord to deal effectively with the additional stress he was feeling.

As shared housing can sometimes lead to tensions between tenants, we filtered suitable residents and carefully matched them to create a good mix within each property. Where tenants receive Universal Credit, we helped arrange direct payments to ensure rent is paid reliably and on time. As part of our commitment, we remain available to help resolve tenancy issues as and when they arise.

The Landlord has reflected that what made the difference to him is having a trusted partner to help with finding the right tenants, resolving benefit issues and offering readily available expert advice. Our services and support made it much easier for this Landlord to continue offering his accommodation.

Of course, the flip side of this is that our partnership meant that dozens of vulnerable people are in stable housing that might not have been available to them, a great example of how the Bond Board works with a supportive Landlord.

Looking Ahead

THE NEXT CHAPTER
In Renting Starts Here



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

Andrew Bepput
CEO
The Bond Board

LOOKING AHEAD

CEO's statement

Recent changes in housing legislation are influencing landlord behaviour. While reforms aim to strengthen protections for tenants, we are already seeing some landlords becoming more cautious about who they are willing to let to. Many are choosing tenants with stable employment and stronger housing histories, making it even harder for people with complex needs, those who are unemployed, or those with past housing difficulties to secure a home.

At the same time, access to affordable homes in the private rented sector continues to shrink. Demand remains high, while the continuing freeze in Local Housing Allowance rates means the gap between benefit levels and market rents continues to widen. For many people facing housing crisis, the number of realistic housing options is becoming increasingly limited.

In this challenging environment, our work supporting access to the private rented sector remains essential. Through relationships with over 450 private landlords, our knowledge of the local housing market, and the practical support we provide to tenants, we continue to help people find and sustain homes that might otherwise be out of reach.

Many of the landlords we work with return to us again and again because they value the support we provide. Their willingness to let properties at Local Housing Allowance rates, or close to those levels, helps ensure that people on low incomes still have a chance of accessing the private rented sector. At a time when public debate about landlords is often negative, we remain grateful to the many landlords who work with us because they want to make a positive contribution to their community.

Alongside this work we continue to bring empty properties back into use, creating additional housing opportunities in a market where supply remains extremely limited.



We have also supported families living in temporary accommodation to move into more stable homes, helping to reduce the uncertainty many families experience when living in temporary housing.

For people with more complex needs, simply having a tenancy is not always enough to sustain a home. Our Housing First and specialist rough sleeper support services work with people who may otherwise be excluded from mainstream housing options, helping them maintain their tenancies and rebuild stability in their lives.

Volunteers also play an important role in our work. Many bring lived experience of the challenges our beneficiaries face and provide valuable peer support through our drop-in sessions and community activities. Their involvement helps ensure our services remain welcoming and accessible as demand continues to grow.

Over the coming year we will begin a strategic review of our work. Through creative engagement with tenants, people seeking homes, landlords and partners, we aim to develop a deeper understanding of how changes in the private rented sector are affecting access to housing. This will help shape the next stage of our work and ensure our services continue to respond to the realities faced by the communities we support.

Although the housing environment remains challenging, our commitment remains clear. By working alongside landlords, volunteers, partners and the communities we serve, we will continue to create opportunities for people facing housing crisis to find and keep a place they can call home.