



Working together to end homelessness

## **LLOYDS BANKING GROUP AND CRISIS ANNOUNCE NEW PARTNERSHIP AND ISSUE JOINT CALL FOR HUGE INCREASE IN THE NUMBER OF TRULY AFFORDABLE, QUALITY HOMES**

- *Lloyds Banking Group and Crisis call for one million new social homes to be built in the next ten years in new partnership*
- *New Crisis report reveals almost two million households on low incomes are living with poor conditions such as mould, damp and overcrowding*
- *Lloyds Banking Group will support Crisis to partner with Homes for Good to develop and launch a new not-for-profit lettings agency in response to chronic affordable housing shortage*

Lloyds Banking Group and homelessness charity Crisis have joined forces in a new two-year partnership to help tackle the shortage of good quality, affordable homes in Great Britain, which is leaving hundreds of thousands of people trapped in homelessness.

Together, Lloyds Banking Group and Crisis are calling for one million new genuinely affordable homes to be built and made available to those on the lowest incomes, with a focus on supporting people at risk of, and experiencing homelessness. It is part of a Lloyds Banking Group UK-wide response to homelessness which will include a partnership with Simon Community NI to support its Tenancy Sustainment project aimed at helping tenants overcome financial barriers to access private rentals.

Access to decent quality homes is a fundamental part of solving homelessness. Good quality social housing in the UK is becoming increasingly scarce, with not enough homes being built to replace those that are sold or demolished, and too many homes in disrepair and in poor condition, with issues such as mould, overcrowding and damp.

The partnership will empower Crisis to launch a bold response to the chronic shortage of affordable homes, with a new not-for-profit lettings agency, in partnership with Homes for Good.

### ***Home is where the start is***

Today's partnership announcement follows a new report from Crisis, *Home is where the start is: The case for ending homelessness with homes*, which reveals that almost two million (1.8 million) households on low incomes are living in poor conditions, experiencing potentially dangerous issues like damp, mould and overcrowding, due to the dire shortage of affordable homes, rapidly rising rents and increasing cost of living pressures.

Data also shows that 2.5 million households are worried that, in the coming year, they will either be forced into poor living conditions or will have to remain in already substandard homes.

The report also highlights that over 200,000 families and individuals who tried to move last year were forced to accept a property that was unsuitable or in poor condition - which includes having no access to a working bathroom or kitchen, or conditions that impact on physical and mental health.

The findings are a stark reminder of the scale of the housing emergency in the UK. With a severe shortage of good, genuinely affordable homes, millions of people across the UK are trapped in poor quality housing because the only realistic alternative is even worse: homelessness.

### ***New not-for-profit lettings agency***

In addition, over the two-year partnership, Lloyds Banking Group fundraising will support Crisis to develop and launch a new not-for-profit lettings agency. To do this, Crisis will partner with the award-winning Homes for Good, Scotland's first social enterprise lettings agency, to make renting easier and more affordable to people who would otherwise be homeless.

This innovative new agency will match and support both tenants and landlords and avoid poor and exclusionary practices. It will be fair for tenants and fair for landlords. For example, people who are homeless won't be asked to provide rent in advance, won't need to meet strict reference requirements, and won't need to provide guarantors. All profits from the agency will be reinvested into supporting people experiencing homelessness to find good quality, affordable homes.

The lettings agency will start operating in London later this year with the ambition to roll it out across Great Britain – making it the first GB-wide not-for-profit lettings agency.

It will draw on the successful record of the award-winning Homes for Good, Scotland's first social enterprise lettings agency. Homes For Good was founded in 2013 to improve conditions in the private rented sector for tenants and landlords and to support people on low incomes to access quality homes in the private rental sector.

### ***Working together – Lloyds Banking Group, Crisis and Simon Community NI***

Since 2018 Lloyds Banking Group has provided nearly £15 billion in financing to the social housing sector, supporting more than 200 housing associations across the UK. Today's announcement strengthens the Group's commitment to improving both the availability and the quality of social housing in the UK. Achieving this will involve Lloyds Banking Group and Crisis working closely with government, housing associations and other partners to deliver change.

The partnership will also see Lloyds Banking Group fundraising support Crisis' Changing Lives Grants Programme to help people experiencing homelessness to progress into education, employment and to start up small businesses. In addition, the partnership will see Crisis and Simon Community NI develop and deliver bespoke training programmes to businesses and communities across the UK with the aim of increasing understanding of homelessness, how it can be prevented and to spot signs of people at risk of losing their home. Lloyds Banking Group staff will also support with fundraising, volunteering, and sharing skills and expertise during the partnership.

For over 50 years, Crisis' frontline services have been supporting people experiencing homelessness into safe, settled homes, but in recent years, this has become increasingly difficult as soaring rents have priced out those on the lowest incomes. This has left the people Crisis supports trapped in unsuitable temporary accommodation or sleeping in cars, tents or on the streets with little to no option of finding a home of their own.

**Charlie Nunn, Chief Executive at Lloyds Banking Group, said:** "A good home is a fundamental human need, and yet the reality is a chronic lack of affordable housing in the UK. This means there are too many people trapped in a cycle of temporary accommodation, or living in poor, sometimes dangerous conditions. This cannot be right and is why today we are announcing our new partnership with Crisis - calling for one million new social homes to be built by 2033, with the clear focus on helping people who are most at risk of homelessness.

“We face an immense challenge, but we know that answers can be found through financial innovation, partnerships and fresh thinking. And as financial leaders for the social housing sector, we have a responsibility to use our capabilities, scale and relationships to help bring about positive change. We are committed to working with Crisis, business and community organisations across UK regions and the government, to end homelessness for good.”

**Matt Downie, Chief Executive at Crisis, said:** “Our new research shows the heart-breaking reality for people at the sharp end of the housing emergency. Behind these statistics are the stories we hear in our frontline services – parents having to sleep in chairs so their children can take the only bed, or wheelchair users forced to take a flat on a second floor with a faulty lift. These situations are unacceptable and it’s a disgrace that some people are left with only two options: poor quality housing that could endanger their health – or homelessness.

“Our new partnership with Lloyds Banking Group will ensure we can take the bold action that is desperately needed to begin tackling the biggest issue facing the people we support – the chronic shortage of good quality, affordable housing. Our new lettings agency will mean we can help people experiencing homelessness directly into a safe, settled homes, the essential foundation they need to rebuild their lives.

“We’re delighted to have the support of Lloyds Banking Group and its staff in our mission to end homelessness. The money raised and expertise shared through the partnership will also enable us to continue our vital support for people experiencing homelessness, helping more and more people to leave homelessness behind for good.”

To arrange a spokesperson or case study interview, please contact the Crisis media team on 020 7426 3880, [media@crisis.org.uk](mailto:media@crisis.org.uk), or the Lloyds Banking Group media team on [mediarelationsteam@lloydsbanking.com](mailto:mediarelationsteam@lloydsbanking.com)

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## Notes to Editor

**Home is where the start is report** - <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/home-is-where-the-start-is/>

The research findings about housing conditions are from an online survey of 2,000 low income households conducted by Crisis and Opinium in November 2022. The sample was representative of households on the lowest 40% of incomes in Great Britain.

In the survey 18% of low income households described living in poor housing conditions in the last year – this is equivalent to 1,880,000 households (nearly two million).

Each of these households described living in a home that had one or more of the following issues

- Poor physical conditions such as damp, mould, or having a bathroom, kitchen or heating in disrepair
- Living in an overcrowded home
- Living in conditions that had a negative impact on the physical or mental health of an adult or child in the household

1 in 4 (25%) of respondents had moved or tried to move home in the past year. Of these respondents, 10% accepted a property that was in unsuitable/poor condition because they had no other choice – equivalent to 200,000 low income households.

In addition, 24% of all low income households said they felt concerned they will need to live in poor quality conditions in the next year (equivalent to 2.5 million households) – meaning they would continue staying in currently poor conditions or have to move into a home in poor condition.

### **Current housing policies across England, Scotland and Wales**

In terms of national governments' progress on new social rented supply, the Scottish and Welsh governments have each committed to delivering more social rented housing to help protect families and individuals from homelessness. Scotland is making moderate progress against their target, more headway needs to be made in Wales, and England by far has the most work to do.

Delivery targets in England, which are set via Homes England's Affordable Homes Programme, aim to deliver just 30,000 homes for social rent over five years to 2026, nowhere near the 450,000 (90,000 per year) needed. In 2021-22, 7,500 new social rented home were delivered across England.

Statutory homelessness in England: July to September 2022 -

<https://www.gov.uk/government/statistics/statutory-homelessness-in-england-july-to-september-2022>

### **About Crisis**

Crisis is the national charity for people facing homelessness across Wales, Scotland and England. We know that homelessness is not inevitable, and we know that together, we can end it.

We provide services directly to people experiencing homelessness, carry out research into the causes and consequences of homelessness, and campaign for the changes needed to end it.

You can contact the Crisis media team on 020 7426 3880, [media@crisis.org.uk](mailto:media@crisis.org.uk), or 07973 372587 (out of hours)

### **About Lloyds Banking Group**

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 26 million customers and a presence in nearly every community. Our main business activities include retail and commercial banking, general insurance, and long-term savings, provided through well recognised brands including Lloyds Bank, Halifax, Bank of Scotland, Scottish Widows. Our purpose is Helping Britain Prosper.

We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK's prosperity, and we aim to Help Britain Prosper by operating as a responsible, sustainable, and inclusive Group.

Our four independent charitable Foundations have been supporting homelessness charities and projects across the UK for over 30 years. They're currently providing £5.8 million in funding to 97 homelessness charities, in addition to providing a range of other upskilling and volunteer support.

### **About Simon Community Northern Ireland**

For further information or to arrange an interview please contact Open Communications: **Kaz Lynas: 07090 989 1458**

Simon Community NI is available for support 24 hours per day, 7 days a week and can be contacted via Freephone on 0800 171 2222.

Established in 1971 in response to a homelessness crisis in Belfast, Simon Community NI has grown to become Northern Ireland's leading homelessness charity and service provider. From a beginning of just one house, two full time staff and a few volunteers in Belfast, Simon Community NI now helps over 3000 people every year across 22 projects throughout Northern Ireland with a staff count of 300 and 50 volunteers. We work without judgement to support people who are, or are at risk of, becoming homeless.

Simon Community NI exist to support people who are homeless or at risk of homelessness to achieve a meaningful and independent place in their community.

### **About Homes for Good**

Homes for Good is Scotland's first social enterprise lettings agency. Founded in 2013, the Glasgow-based organisation is run as a social business group – placing ethics, social change and tenants' wellbeing at the centre of its business model, on an equal footing with generating income and being a sustainable business.

The award- winning HFG group has grown year on year, with around 570 properties currently under management, working with 130 landlords and over 800 tenants in and around Glasgow and the West of Scotland. To date HFG has raised around £20 million investment to create its own 340- strong portfolio of high-quality homes for people in housing need. Through support from the National Lottery Community Fund, Homes for Good will be replicating and testing its model in other parts of the UK, with Crisis as a central partner. Homes for Good plans to have 1000 properties under management within the next 4 years, supporting over 1500 tenants to have safe and secure homes.