



Working together to end homelessness

## LLOYDS BANKING GROUP, CRISIS AND SIMON COMMUNITY NORTHERN IRELAND CALL FOR IMMEDIATE ACTION FOR MORE GENUINELY AFFORDABLE HOMES TO TACKLE HOUSING CRISIS

- Homelessness will dramatically rise unless action is taken to build more genuinely affordable homes.
- New research from Crisis reveals that nearly a quarter of a million households are now experiencing the worst forms of homelessness across England – equivalent to 1 in 100 households.
- Lloyds Banking Group, Crisis and Simon Community Northern Ireland are calling for one million new social homes for rent in the next ten years.

Today, on World Homeless Day, nearly a quarter of a million households (242,000) across England are experiencing the worst forms of homelessness, including sleeping on the streets, spending nights on friends and families' sofas or in unsuitable temporary accommodation.<sup>1</sup>

Lloyds Banking Group and Crisis are calling out the urgent need for more genuinely affordable homes to be made available to those on the lowest incomes, with a focus on supporting people at risk of, and experiencing homelessness.

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 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.

**Charlie Nunn, Chief Executive at Lloyds Banking Group, said:** *“The lack of genuinely affordable housing in our communities means that too many people are living in insecure or poor-quality conditions. Temporary accommodation should be a short-term measure but is increasingly becoming the default solution. We have partnered Crisis in calling for one million more homes for social rent by 2033 and, this World Homeless Day, want to continue working with leaders across the housing sector, UK cities and regions in order to help everyone access a safe and lasting home.”*

### Tackling the housing gap

Lloyds Banking Group continues to support housing associations, working closely with them to innovate and support new models of social housing (including the need for retrofit and sustainability of new builds). Since 2018, the bank has provided around £16bn<sup>2</sup> of funding to housing associations across England, Scotland and Wales to help build more homes and retrofit existing homes as well as provide support for people seeking short term support, whilst looking for permanent homes.

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<sup>1</sup> [The Homelessness Monitor: England 2023](#) was commissioned by Crisis and led by Heriot-Watt University, as part of the Homelessness Monitor series, a longitudinal study providing independent analysis of the homelessness impacts of recent economic and policy developments in England.

<sup>2</sup> See Notes to Editor for full funding and partnership details.

## **Fundraising for homelessness**

As part of the partnership with Crisis, Lloyds Banking Group is encouraging colleagues to spend an hour of their day on World Homeless Day to join sessions to hear more about homelessness in the UK, how we can better support people and the solutions needed to bring homelessness numbers down. Since the partnership launched in April 2023, the Group has been busy fundraising for Crisis, with activities including trekking the Lava Fields in Iceland and 1500 colleagues walking in Cities across the UK.

## **Working together with Crisis and Simon Community NI**

Lloyds Banking Group, Crisis and Simon Community NI are calling out the urgent need for more genuinely affordable homes to be made available to those on the lowest incomes, with a focus on supporting people at risk of, and experiencing homelessness, because everyone should have a safe place to call home.

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.

**Matt Downie, Chief Executive at Crisis, said:** "Homelessness is on the increase. The numbers of households in temporary accommodation have reached record levels and the number of children growing up in B&Bs in England without a secure home has more than doubled in the space of a year.

"Yet we know how to end homelessness and the most important solution is secure, affordable homes – we urgently need more social homes to be built and made available to those on the lowest incomes. This World Homelessness Day, we're joining forces with our partners, Lloyds Banking Group, to make this urgent call.

"We are also hugely grateful to the whole team at Lloyds Banking Group for getting behind this partnership with so much energy and commitment, raising thousands to support our vital work as we help people across Britain rebuild their lives away from homelessness."

**Jim Dennison, Chief Executive at Simon Community Northern Ireland, said:** "At Simon Community, we're not just providing temporary accommodation and support services, we are also working hard in local communities to prevent homelessness and providing new housing options to end it.

On this World Homeless Day, we're proud to stand shoulder-to-shoulder with our dedicated partners, Lloyds Banking Group and Crisis, committed to do all we can to provide the safety, security, and stability of a home to those in need. Together, we are driven to end homelessness and make it a chapter in the past."

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), Simon Community NI media team at [media@simoncommunity.org](mailto:media@simoncommunity.org) or the Lloyds Banking Group media team on [mediarelationsteam@lloydsbanking.com](mailto:mediarelationsteam@lloydsbanking.com)

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## **Notes to Editor**

- An ambitious plan to deliver 10,000 new sustainable homes across South Wales in a decade by the country's largest social housing provider, Pobl Group, was recently boosted by a £100 million sustainability linked loan from Lloyds Banking Group.
- In August 2023, the Group provided a £200m sustainability-linked loan to the social housing provider Stonewater, supporting its continued expansion and improvement programme.

- Lloyds Banking Group is supporting B3Living housing association, to optimise the energy efficiency of its current portfolio and build hundreds of new, affordable properties by providing a £50m sustainability-linked loan.
- Lloyds Banking Group provided £3m of funding to Two Saints which has acquired, refurbished and launched Brent House, a 29-home facility in Havant, offering short-term support for people seeking permanent homes. (May 2023)
- In April 2023 Bank of Scotland provided a £70m sustainability-linked funding package to Link Group, one of Scotland's leading housing and support organisations. Link Group play an important part in ensuring the UK has quality, sustainable social housing for generations to come.
- In February 2023 we provided a £40m, five-year sustainability-linked loan to Adra Housing, North Wales' largest housing association, to help it build more homes and retrofit more than 450 existing homes.
- We have funded Pocket Living's affordable development to drive the delivery of affordable homes specifically for London's first-time buyers. To date we have collectively funded over 1,000 new homes.
- We have provided funding to Longhurst Group in the Midlands and East of England, which will enable around 300 new affordable homes to be built by 2027.
- In addition, we provided L&Q with a £525 million sustainability linked funding package to support the housing association's target of building 8,000 new homes by 2024, of which 50% will be affordable.

### **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**

Simon Community 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 has grown to become Northern Ireland's leading homelessness charity and service provider. From the beginning of just one house, two full-time staff and a few volunteers in Belfast, Simon Community now provides 464 warm beds each night throughout Northern Ireland with a staff count of over 300 and 100+ volunteers. We work without judgment to support people who are, or are at risk of, becoming homeless.

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