

Charlie Nunn: ‘Now’s the Time for Housing Delivery’

- Charlie Nunn will host the second Social Housing Forum today, convening leaders from housing, finance, government and the third sector

News announcements:

- Breck Homes appointed to convert a former Lloyds Banking Group data centre in Pudsey, West Yorkshire into 124 new affordable homes
- Lloyds Banking Group and government partner on a Small Sites Aggregator to unlock finance to fragmented brownfield land across the UK, enabling delivery of affordable homes on sites typically overlooked by large developers

The Social Housing Forum (SHF), hosted by Group Chief Executive Charlie Nunn, reconvenes at a critical moment for the UK’s housing sector today. With a renewed focus to deliver more social and affordable homes, the SHF brings together leaders from housing, finance, government and the third sector to turn shared ambition into action.

The SHF is part of the Social Housing Initiative (SHI), launched by Lloyds Banking Group in 2023 to design and deliver practical, scalable solutions to the housing crisis. Its work is grounded in partnership, convening organisations from all three sectors to move from strategy to delivery.

This comes as the government published a long-term plan last week – Delivering a Decade of Renewal for Social and Affordable Housing – setting out how the government will deliver the biggest boost to social and affordable housebuilding in a generation, alongside driving up the safety and quality of homes.

Charlie Nunn, Group Chief Executive, Lloyds Banking Group, said: ‘Greater partnership across the public and private sectors is fundamental in achieving the UK’s national ambition for the biggest increase to social and affordable housing in a generation.

We have the bold ambition, and what’s needed now is momentum. Recent government commitments have unlocked immense opportunity for renewed investment, accelerated delivery and innovation at scale. We want to deliver more good quality and genuinely affordable homes, in the places they’re needed most.’

Deputy Prime Minister and Housing Secretary, Angela Rayner said: ‘This government will deliver the biggest boost to social and affordable housebuilding in a generation, unleashing a social rent revolution and embarking on a decade of renewal for social and affordable housing across the country.

We need all parts of the social housing sector to help us meet this ambition and turn the tide on the worst housing crisis in living memory. By working together in partnership across the public and private sectors we can deliver the homes and living standards working people and families desperately need through our Plan for Change.’

Contact



124 Affordable Homes to Be Delivered in Pudsey by Breck Homes

Following last year's announcement at the Social Housing Forum, Lloyds Banking Group has taken a significant step forward in its commitment to repurposing former data centres and office sites into much-needed social housing.

The first of these sites, located in Pudsey, West Yorkshire, is now progressing with development. The Group has confirmed that Breck Homes will lead the transformation, with Incommunities appointed as the registered provider.

Subject to full planning approval, the proposed scheme will deliver a mix of houses and apartments — all 100% affordable. Approximately 70% of the homes will be available for rent, the majority at social rent levels, with the remaining 30% offered through shared ownership. This project demonstrates how buildings can be reimaged to create real homes for real families and deliver meaningful impact, quickly, with Lloyds Banking Group calling on others to think about innovative ways to transform their own underutilised sites.

Turning Funding into Homes

Since 2018, the Group has provided over £20 billion in funding to the housing sector supporting everything from large-scale developments to smaller, community-led schemes.

Through Lloyds Living, it became the first UK bank to directly enter the housing market as a provider of good quality homes for families at risk of homelessness. The Group has also committed £200 million to support local providers who provide housing for those who need it most. This will focus on those experiencing homelessness or individuals with special needs, enabling small housing providers across the country to increase the number of quality homes they are able to make available for the most in need.

Earlier this year, Lloyds Banking Group joined The Royal Foundation's Homewards programme as a founding Activator. Led by Prince William, Homewards aims to demonstrate that homelessness can be ended through place-based partnerships. As part of this commitment, the Group will deploy an initial £50 million in new lending across the six Homewards locations, with a particular focus on supporting smaller organisations to deliver homes. This includes ongoing support for housing in Liverpool, where the Group is working closely with local partners to unlock delivery.

Social Housing Initiative highlight: Small Sites Aggregator

Over the past year, the Group has accelerated delivery through the Social Housing Initiative a cross-sector programme launched in 2024 to design and deliver replicable, scalable housing solutions. One of its flagship interventions is the Small Sites Aggregator, developed in partnership with government, which identifies and unlocks fragmented brownfield land across the UK. These are sites that are typically too small or complex for large developers, but which, when aggregated, can deliver meaningful volumes of affordable housing in the places that need it most.

The SHI partners include local authorities such as the West of England Combined Authority and Sheffield City Council; financial institutions including Lloyds Banking Group and Legal & General; registered providers including Onward, Bromford, Flagship and Abri Group; national bodies including Homes England and the National Housing Federation; and charities such as Crisis and The Royal Foundation's Homewards programme.

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Notes to Editors

To support delivery, today Lloyds Banking Group published the Building Futures whitepaper, which sets out two scalable funding models: Social Housing Contracts and Regional Land Development Vehicles. These are designed to unlock capital, de-risk development, and enable faster delivery of homes — reflecting Lloyds Banking Group’s belief that long-term success will come through collaborative approaches that combine government vision with private sector scale and innovation.

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