



16th April 2026

Crisis to kickstart home buying plans with landmark contribution from Lloyds Banking Group

- Crisis to launch game-changing programme to buy homes for people experiencing homelessness
- Crisis and Lloyds Banking Group extend partnership for a further two years

Thursday, 16th April: Today, Crisis is taking a major step towards changing the way it supports people experiencing homelessness into stable, long-term homes, with plans to start buying its own properties, with support from Lloyds Banking Group.

With a chronic shortage of genuinely affordable homes trapping thousands of people in a cycle of homelessness, Crisis will start to acquire its own properties to help people experiencing homelessness rebuild their lives. This is the first time the national homelessness charity will be delivering housing in its 60-year history. Crisis plans to buy its first homes by summer 2026, with the ambition to purchase at least 100 homes across London and Newcastle over the next three years, with plans to scale.

Lloyds Banking Group has unlocked an additional £6.9 million of unclaimed funds to support Crisis with the first step in this major new venture for the charity.

Alongside this additional support, Crisis and Lloyds Banking Group are announcing the extension of their partnership for a further two years. The two organisations - alongside Simon Community in Northern Ireland - have been working together since 2023. Lloyds Banking Group colleagues have since raised over £5 million for Crisis' essential frontline services including their nationwide Skylight Centres and the Changing Lives grant programme. Changing Lives supports people experiencing homelessness, enabling them to progress into education, employment, and entrepreneurship, with over 220 grants delivered through the partnership to date.

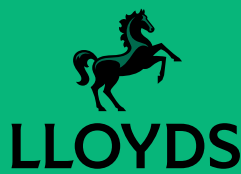
As part of broader efforts to improve access to stable housing, the two organisations have also worked to promote social purpose in the private rented sector. Lloyds Banking Group helped to fund the setup of Good Place Lettings, a new socially responsible lettings agency and property management company. Launched in October 2025 by Crisis and Homes for Good, the agency has supported close to 40 individuals into settled homes, including people at risk or experiencing homelessness.

Lloyds Banking Group's fundraising will now support Crisis' growing Engagement and Assessment teams, the first port of call for people approaching Crisis and a vital part of the charity's frontline services.

This comes against the backdrop of mounting pressures across the housebuilding sector that could put vital social housing delivery at risk. Both organisations welcome the current government's renewed commitment to deliver social housing at scale, including through increased funding. However, official figures show the scale of the challenge: in England last year, more social homes were sold or demolished

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than were built, resulting in a net loss of almost 4,000 properties.¹ The ongoing shortage of genuinely affordable, good quality homes continues to drive rising numbers of people into temporary accommodation, sofa surfing and rough sleeping.

Without urgent action, Crisis and Lloyds Banking Group warn that the housing crisis could deepen further, and we could see another generation in which tens of thousands of children grow up without a home.

Matt Downie, Chief Executive at Crisis, said: “With the support of Lloyds Banking Group, we can now kick-start our plans to become a not-for-profit landlord in the next few months. What this means is that we’ll be able to start to offer some of the people we support – people experiencing the very worst forms of homelessness – genuinely affordable, secure homes so that they can rebuild their lives.

“While this intervention is only part of the picture, and more needs to be done by the UK government to deliver social housing at scale, with the ongoing support of Lloyds Banking Group and the passion and commitment of their staff, we can start to make this important shift and put homes firmly at the heart of the solution to end homelessness.

“We’re delighted to be renewing our successful partnership with Lloyds Banking Group. At a time when homelessness has reached unprecedented levels, partnerships like this enable us to innovate and do things differently to better meet the challenges we face.”

Charlie Nunn, Group Chief Executive Officer at Lloyds Banking Group said: “We’re so proud to support Crisis’ landmark intervention to end homelessness with homes, by making it possible for the charity to acquire and manage housing for the very first time.

“This level of ambition and imagination is an inspiration. We need more of it, with strong collaboration, across the public, business and charity sectors. And it is in everyone’s interest to help initiatives like these to succeed.

“Thanks to colleagues across Lloyds Banking Group, we have already raised over £5 million for essential frontline services and enabled creation of the social enterprise lettings agency, Good Place Lettings. By supporting Crisis to expand their efforts, we can transform lives.”

Ends

Notes to Editors

Lloyds Banking Group has unlocked an additional £6.9 million of unclaimed funds for Crisis to enable them to buy and manage their own properties for the first time.

Lloyds Banking Group has taken exhaustive steps over several years to trace clients and return these funds in line with regulatory obligations. Where this has not been possible, after a period of at least 6 years with no client activity, these funds may be passed on for charitable purposes.

Customers retain the right to reclaim these funds and Lloyds Banking Group will investigate and meet

¹ Figures from the Ministry of Housing, Communities and Local Government, released 12th February 2026, show that in England there was a net loss of 3,834 homes for social rent last year. Overall, 16,291 social homes were either sold or demolished last year in England and 10,807 social homes were built.

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future claims where valid.

Lloyds Banking Group Colleagues have spent a combined 10,000 hours volunteering to support Crisis since April 2023.

Crisis has begun to see families seeking support who have young, pre-school age children, and in extreme cases have been forced to sleep in cars or on the streets. With local authorities unable to cope with demand and leaving people unable to access the help they are entitled to, more people on low incomes are being pushed to the brink – making it impossible for people build a life for themselves. This is a drag on growth, hindering people’s ability to apply for jobs and cutting off the economic potential of thousands of people.

References

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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, or 07973 372587 (out of hours)

About Lloyds Banking Group

With 28 million customers, we’re proud to be the UK’s biggest digital bank. Our services span retail and commercial banking, insurance and long-term savings, delivered through trusted brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows. Our purpose is Helping Britain Prosper. For more than 320 years, we’ve served households and businesses across the UK.

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