

This is an additional information sheet for those who are interested. You don’t need to read this if you don’t wish to, but for those who do, it will provide you with a bit more information about the plans for the partnership over the next two years. We need your voice to ensure our plans to work in partnership with Lloyds are the right ones and for you to shape these ideas at every stage.

**Lloyds Banking Group and Crisis**

Lloyds Bank have chosen to partner with Crisis due to our shared vision of improving access to housing for everyone. Since 2018, Lloyds have supported around £15 billion of funding to the housing sector, including working with over 200 housing associations to improve access to social housing.

Through Crisis’s new partnership with Lloyds we will help to build a better future for people experiencing homelessness through the three main themes of the partnership:

**Increasing access to affordable housing**

Through Crisis’ new partnership with Lloyds, we are aiming to increase and improve access to affordable housing across Great Britain. This will begin with Lloyds supporting Crisis to partner with Homes for Good to establish a new not-for-profit lettings agency, which will see all profits reinvested into supporting people experiencing homelessness to find good quality, affordable homes.  We want to demonstrate how much more effective the approach of providing a settled home can be, compared to the costly and damaging temporary accommodation options currently on offer.

The letting agency will begin operating in London later this year before being rolled out more widely.

The lettings agency will operate in a similar way to a regular high street lettings agency. However, Crisis’ Ethical Lettings Agency will do things differently and fairly and our plans include:

* No rent in advance
* Reduced reference requirements
* No need for guarantors
* Engage with landlords who have properties that could be let within Local Housing Allowance (LHA) - this is the amount in benefits you can receive towards housing costs, set at a local rate
* Offer lower management fees for landlords and offer packages of support to help keep rents lower
* Acquire housing stock that can be let within LHA rates

**Supporting more people to rebuild their lives and become financially secure**

Crisis’ Changing Lives Grant programme helps those who have experienced homelessness to achieve their goals and ultimately become financially secure, enabling them to secure and maintain a settled home. When a Crisis member doesn’t have the financial means to make their ambitions a reality, they can apply for a grant to help them take steps to get into education, employment, self-employment, or even to start their own business. The partnership with Lloyds will help Crisis to expand our existing grants programme so that it is more than just a grant-giving programme. We want to support people both before and after they receive funding, and we plan to do this by:

* Offering wraparound support for people who have started their own businesses
* Running idea clinics, where people can connect with business experts and get guidance and advice to take the next steps to develop their start-ups
* Developing a digital platform for applications, as well as offering the option for audio applications so that the application process is more inclusive
* Broaden the programme so non-Crisis members can access the Changing Lives Grants
* Hosting educational workshops for Changing Lives grants recipients, offering practical resources and knowledge on key business topics

**Activating the nation to find the solutions to end and prevent homelessness**

As the current cost of living crisis bites, more and more people are concerned about how they will make ends meet and, in many circumstances, keep their home.

Lloyds staff will have important interactions with people experiencing homelessness around their branches who may be under financial stress. Crisis and Lloyds will work together to:

* Create a training programme where Lloyds staff will hear directly from people with lived experience of homelessness helping to educate Lloyds staff and challenge myths and misconceptions
* Equip and empower staff to better connect with customers experiencing homelessness including understanding their rights to support from their local authority and empowering them to confidently signpost to other agencies who can help
* Develop a community education programme, including financial literacy and housing advice within the community
* Co-produce advice packs for organisations or individuals, such as employers or schools who want to know what they can do to prevent homelessness