

The Report

More Than a Landlord **A future of opportunity**

125 years strong A brief history of safe, secure and affordable housing

Resident's voice A business owner and mother of three tells her story

Roundtable debate What's the future for housing associations?

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This year marks the 125th anniversary of Clarion Housing Group. Here are some of the major moments in our history during that time.



1900

On his death, Victorian businessman William Sutton leaves the majority of his vast fortune - £1.5 million - to build homes for the working poor.



1913

The Bethnal Green Estate is quickly followed by developments in Clerkenwell and Chelsea - which shines as a beacon of progress, transforming an area previously blighted by overcrowding and poor living conditions.



1968

Compelled to make a difference, Architects David Levitt and David Bernstein establish Circle 33 Housing Trust with the vision of creating better homes in London's decaying inner city.



1900-2025
CLARION HOUSING GROUP

2025

Clarion celebrates its 125th year. Lots of things have changed, but one thing never will - the essential human need for a safe, affordable and comfortable home.

1909

Nine years later, Bethnal Green Estate, the William Sutton Trust's first estate welcomes its first residents including the first baby born on the estate - Rose Sutton Higby.



1945 - 1951

The Sutton Trust is at the forefront of the home building and social housing revolution as over 800,000 council homes are built.



2016

Circle 33 and the Sutton Trust go through numerous stock transfers and mergers before joining forces to form Clarion - the country's largest housing association, providing homes to around a third of a million people.



CLARION
HOUSING GROUP



Clare Miller
Group chief executive,
Clarion Housing Group

A legacy of housing, a future of opportunity

One hundred and twenty-five years ago, our founder, William Sutton, set out to provide safe, secure and affordable homes to those who needed them most. Today, that social purpose is more important than ever.

We've always believed that housing is about more than just properties. It's about creating thriving communities, investing in people's futures and driving meaningful change across the sector. Every repair made, every family supported, and every community initiative is a testament to the legacy of care that William Sutton envisioned.

But today's landscape makes our mission more challenging than ever. Millions are struggling with the rising cost of living while for many finding an affordable, secure home has never been harder. Demand for social housing is rising, yet the availability of truly affordable homes remains limited.

Rising energy costs are also placing additional pressure on households, making the need for well-insulated, energy-efficient homes even more critical.

We know that stable housing is the foundation for better health, stronger educational outcomes and economic opportunity. Without access to affordable, high-quality homes, families face greater hardship and communities struggle to thrive.

Investment in social housing is not just about bricks and mortar – it is an investment

in people, local economies and the future of the country. But without a sustainable plan to fund and expand social housing, more families risk falling into financial insecurity, homelessness or living in overcrowded conditions. As the UK's largest social landlord, Clarion is proud to be at the forefront of delivering high-quality and affordable homes.

Housing associations like ours have a critical role in addressing the UK's housing shortage, but we need to collaborate and we need more support. We cannot do it alone.

We welcome the government's ambition to deliver 1.5 million homes this parliament and stand ready to play our part. To turn ambition into action, we need a clear strategy. A long-term rent settlement, reflecting the social housing sector's unique role, would provide certainty and allow us to plan for the future.

Every £1m increase in our overheads either in taxation, additional regulation or lost funding means we are unable to build 80 much-needed social homes – homes that could provide stability for families, key workers and those most in need. By increasing grant funding for new affordable-home development, we could build at the scale and pace required, which is crucial to meeting the country's housing needs and the government's housing targets.

Continued investment in regeneration would allow us to modernise ageing homes and create more new homes that are energy efficient, sustainable and fit for the future.

But most importantly, these changes will help give more families the chance to have a place they can call home. From skills training to community-led projects, our work goes far beyond just providing homes. More support will allow us to do more in our communities.

Through our charitable foundation Clarion Futures, we are investing £10m each year in employment support, training and digital inclusion, while leveraging an additional £15m in partnership funding to deliver meaningful social impact. In this edition, you will read the story of our resident Jess (see page five), who was able to transform her and her family's lives by setting up her own photography business with the help of our jobs and training service.

As we mark our 125th anniversary, we're using our proud history as inspiration for the future. Just as William Sutton's vision changed lives more than a century ago, we remain committed to providing safe, warm and secure homes for the next 125 years and beyond. ●

How can the UK meet its housing goals? Like this

The provision of social housing is a long-term endeavour, funded by long-term debt. It follows that rental policy should be long term, too.

As Mark Hattersley, chief financial officer of Clarion Housing Group says: “The government has understood the problems well. What we need now is support to accelerate delivery in the short term, as well as certainty and stability to invest over the long term.”

Good social housing contributes to the health and wealth of the nation. One year of building the 90,000 social-rented homes our country needs would add £51.2bn to the UK economy. Challenges remain, however. These include ageing stock, wider economic challenges such as supply chain cost rises, evolving building regulations that put pressure on investment, an older more vulnerable population, and a skills shortage.

Clarion is proposing a series of measures ahead of the government’s Spending Review. These asks fall into four broad categories:

1. Economic growth. More affordable and social housing increases productivity, and reduces homelessness and the reliance on temporary accommodation. We know, for example, that for every £1 of public grant, housing associations unlock £4 of private investment. Our ask:

- A ten-year rent settlement with annual increases capped at CPI plus 1 per cent and a fair and consistent approach to rent convergence. This will allow for more borrowing and to bridge the deficit in our operating surplus for social homes.
- Careful consideration of legislation that drives additional costs. For example, the increase in employers’ National Insurance contributions and Awaab’s Law.
- Equal access to the Building Safety Fund and Cladding Safety Scheme for social

landlords. Currently, this funding is only accessible for private-sector developers, not for housing associations or local authorities.

- A new Affordable Homes Programme with an increased grant rate per unit, reducing the debt requirement per home.

“To deliver the government’s housing ambitions and rebuild capacity,” says Kate Henderson, chief executive of the National Housing Federation, “we need the right support and funding for social housing, as part of a long-term plan for housing.”

2. Employment and skills. Good housing leads to better health, employment and education outcomes. Research by six housing associations showed that, compared to people living in temporary accommodation, low-cost private rental accommodation, or staying with family and friends, 76,555 more adults were in work through the stability of social housing. Our ask:

- Investment in construction skills and in technical skills for jobs that play a major role in reaching net zero greenhouse gas emissions by 2050. Investment in green skills not only boosts employment prospects for school leavers and jobs seekers, it will accelerate delivery of new, green homes and retrofit, too.

3. Improved public services. According to the Clarion Index, one in ten residents require support to help manage their tenancy while 44 per cent report a disability. These findings shape our services, and we use our voice to advocate on behalf of our residents. Our ask:

- Investment in stretched public services to ensure people get the support they need to live well in the community.
- Older people’s and supported housing to be part of the long-term Housing Strategy.

4. Decarbonisation and retrofit. At Clarion, we are committed to becoming a net zero organisation by 2050. Our Climate Transition Plan will lay out ways in which we will actively reduce emissions. Our ask:

- Increased revenue grants to help with pressures around existing stock investment, including boosting the funding allocation for the Warm Homes: Social Housing Fund.

Greg Reed, group chief executive of Places for People, summed up these asks, urging government to: “Invest in housing and skills, integrate housing with health and wellbeing, and create mixed communities where everyone belongs. Only this will give us a chance of solving the interlinked challenges society has faced for too long.” ●

The Q&A: a resident's view

Jessica Edwards: “Wanting to help people like me, I think that’s incredible”



Small business owner, mother of three and two-time resident Jessica Edwards shares how her housing association helped her take control and become her own her boss

Where did you grow up?

In the same estate in Mitcham, south London, where I live now. We moved out – my mum moved around a lot – but I’ve ended up where I started. I’m a council estate child.

What was it like growing up there?

In the 1990s there was a lot of crime and racism on the estate. But with all of the negatives you also had a lot of kids on bikes, running around, playing a bit of “knock down ginger”. I didn’t know if it was a good upbringing or a bad upbringing because it was all I ever knew. Aside from the negatives, it was a pretty cool place to live.

You left and then you came back. Why?

When my mum moved north, I chose to come back to London as I was an aspiring actress. There was some homelessness, a hostel, and

temporary accommodation before I finally got a permanent home. When I was offered the flat, at first, I didn’t want to move back due to what I remembered – the burglary and racism came flooding back. But when I moved in, it was calm, quiet, and well looked after. It was everything I didn’t think it would be.

What led you to set up your own business?

When I was acting (I had small parts in *EastEnders*, *The Bill* and some adverts), I needed a second job for a more reliable income. I went into childcare but got ill just before the pandemic and was too unwell to work. I lost it all overnight and had to find something else. That’s when I set up Captured by Jess. I had an idea to offer photography for council residents and low-income families who can’t afford £300 for a set of family pictures. I started my business with £50.

Where is the business now?

I’ve branched out – I do weddings and events. I’ve invested in pop-up photo booths and I sell popcorn and candy floss, including alcoholic candy floss (piña colada is the most popular flavour). I’ve just been given a regional Photographer of the Year award by Hitched, the wedding website.

What role did Clarion Futures play?

Back at my community centre, I was told about a cooking class, and that you’d get a free slow cooker just for turning up. I came for the slow cooker and discovered the Clarion Futures programme. It included a £1,000 towards my business and a series of courses on things like marketing, website building, and understanding cash-flow forecasts.

Was it helpful?

Because of my ADHD, I find it really hard to take in information. I get overwhelmed reading things. Having someone I could ask and being made to feel that no question is too silly gave me confidence. They would make time to speak to me if I got confused.

Did it strike you as odd that a housing association was offering business courses?

When I first heard about it, I couldn’t believe it. Clarion Futures changed how I thought about housing associations. They could just take the rent money from us and that’s it, but wanting to help people like me and give them a chance, I think it’s incredible.

Did you get your slow cooker?

I did but I haven’t used it for a while because I’ve been so busy with work. ●

“It’s impossible for every housing association to do everything”

The role and purpose of social housing continues to evolve

What does the future look like for housing associations in 2025 and beyond? What does it look like in a changing economic and social environment, one with greater commitments and fewer certainties – one where the government has promised to build 1.5 million new homes in a five-year parliament?

These questions were at the heart of a *New Statesman* roundtable debate, “More than a Landlord: What Does the Future Look Like for Housing Associations?”. Organised in tandem with Clarion Housing Group, the discussion took place earlier this year.

Setting the scene on behalf of the housing association sector, both Clare Miller, group chief executive of Clarion, and Scott Black, group chief operating officer of Places for People, painted a picture of their residents and the struggles many of them experience.

Clarion, England’s largest social landlord, houses 360,000 people in 125,000 homes. Of those, 18 per cent have gone without food at some point in the last 12 months, and 12 per cent are unemployed seeking work.

Meanwhile, a fifth of the homes are overcrowded. Similarly, Black said of Places for People residents that 20 per cent are struggling to feed themselves while 35 per cent cannot afford to heat their homes.

The future resident, Miller noted, is only going to be “older, poorer and in worse health. So, the problems that we witness today are only going to get more extreme.”

It is in this context that both Miller and Black set out a series of “asks”. Miller – imagining herself as “minister for a day” – detailed four priorities. First, she said, “we need a national plan” that outlines how the UK intends to house its population. Second, government must offer housing associations greater economic certainty. “The idea that we can run our organisation on a one-year – or even a five-year – forecast fails to recognise the financial commitment we need to make,” Miller said.

Third, and related, the sector

needs more investment. Finally, Miller said, the government needs to reconsider what it is asking of housing associations today. “The reality is that there is not enough money in the system and therefore hard choices have to be made,” she said in a plea for clarity of purpose.

Black built on this agenda, arguing for a ten-year rent settlement that tracks the consumer price index (CPI) of inflation, plus 1 per cent. He also made the case for greater fluidity in the planning system, and more investment in skills and training to help address a repairs and maintenance bill that currently amounts to £1m a day. “A large part of that goes to third-party contractors because we cannot find the skills we need to employ the people we need,” observed Black.

Offering a perspective from opposition, the shadow housing minister David Simmonds observed that it “feels as if more words have been spoken than bricks have been laid in the debate about housing”. Offering a few more words, he focused on two ways in which housing associations could play a role in influencing the debate. First, he suggested that they could help meet supply by becoming “a significant developer or builder”. Second, in the interest of creating a sustainable “pipeline of houses”, he advocated a role in helping older people downsize and, in turn, creating starter homes for younger people.

On the rent settlement, while some cautioned that it might lead to higher rents for the working poor, others insisted it is a necessity. Alistair Smyth, director of policy and research at the National Housing Federation, pointed to recent research his organisation had undertaken. Accordingly, a settlement that includes rent convergence, amounting to an additional £3 per week per resident, would generate an additional £3.5bn in rental income which, in turn, could lead to 90,000 more new social homes over ten years compared to a rent settlement without convergence.



The right rent settlement could lead to 90,000 more homes over ten years

More broadly, a long-term financial settlement is necessary to secure future housing needs and to encourage banks and other private-sector institutions to invest. According to one estimate from Cara Pacitti, senior economist at the Resolution Foundation, it requires £50bn to restore affordable housing population levels to what they were around 2010.

Earlier in the debate, David Simmonds had argued that the planning system is misunderstood. He pointed to the 1.5 million properties with consent already in place as a “rebuke to those who say the planning system doesn’t move fast enough”.

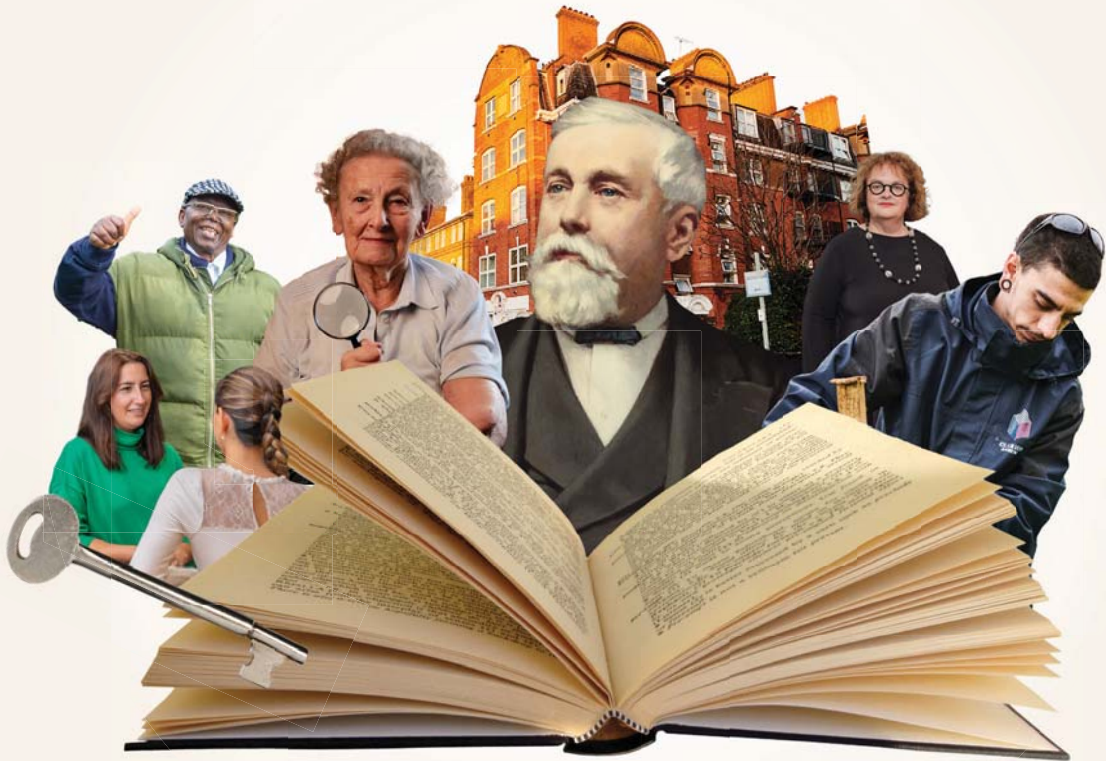
Others remained unconvinced. Chris Curtis, Labour MP for Milton Keynes North – and member of the Housing Select Committee – said it was “ridiculous” that social developers were having to “wait 15 years to get things through planning and, possibly, another five years for the stupidly set up [judicial review] system”.

Offering a practical example, Places for People’s Scott Black said: “We’ve got five or six sites where we are desperate to start but we can’t

because they are ‘under water.’”

Much of the debate focused on the evolving role of housing associations. Naushabah Khan, Labour MP for Gillingham and Rainham and another member of the Housing Committee, noted how lines have become “blurred” as housing associations are asked to take on service functions that traditionally have fallen to central and local government. In the pursuit of precision, she said: “The ability to deliver quality housing has to be a priority,” adding that “it is impossible for every housing association to do everything”.

Others wondered aloud – in the words of the housing ombudsman Richard Blakeway – whether it was possible to turn “what sounds like a burden for providers into an opportunity”. Sophia Worringer, deputy policy director at the Centre for Social Justice, noted, for example, that by playing a role in upskilling their tenants, housing associations could create the trades needed to maintain their own properties. Blakeway added: “There is an intimacy in the relationship between landlord and resident that is distinct.” ●



125 years ago, our founder William Sutton set out to provide safe, secure, and affordable homes. Today, that social purpose is more important than ever.

As social housing evolves, our purpose remains clear: to give people a place to call home and help them build a better future.



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