

Clarion Housing Group Making a Difference Report

2023/24

Our annual report of environmental,
social and governance (ESG)
performance and impact



CLARION
HOUSING GROUP

WHO WE ARE AND WHAT WE DO

Clarion Housing Group is the UK's biggest housing association, a builder of homes and neighbourhoods through our development arm, Latimer, and an investor in people and places through our charitable foundation, Clarion Futures.

Our mission is to provide affordable homes for those who need them most, and we work to improve the lives of individuals and communities across the country.

A business for social purpose, we reinvest our surplus into our homes - building the new ones that are so badly needed and keeping our existing homes in good order.

We provide support and opportunities to our residents and their communities, working with partners to change lives for the better.

Every year we help thousands of people into work or training. We also help our residents to manage their money, improve their digital skills, fulfil their potential and be part of vibrant communities.

Clarion colleague with resident

WE ARE CLARION HOUSING GROUP

2023/24 Highlights



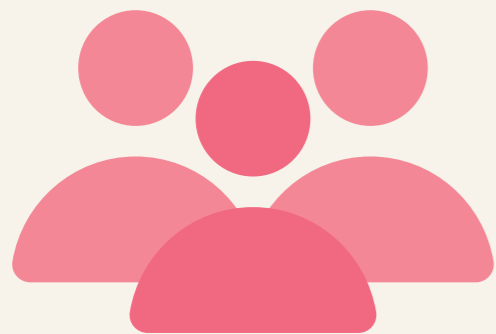
125,000
homes across the country



1,538
new homes built with 67% for
affordable tenures



£240m
operating surplus



360,000
residents



£993m
turnover



£418m
invested in our existing homes
through planned and reactive
maintenance



£123m
delivered in social value*
of which £121m was as a result
of the work of our charitable
foundation, Clarion Futures

*Social value is calculated using the HACT (Housing Associations' Charitable Trust) Social Value Bank.

MAKING A DIFFERENCE – OUR 2050 HORIZON

A sustainable approach, with a commitment to delivering environmental and social impact, runs through everything we do.

We invest today to meet the challenges of tomorrow in building homes fit for the future, and are committed to becoming a net zero organisation by 2050.

This will be no easy task, but we have put in place the resources, targets, strategies, and reporting mechanisms to help us achieve a transition to net zero that delivers for our residents, our people, our investors, and the planet.



Recovering Nature



Energy and Carbon

We need to move towards renewable energy as fast as possible and in doing so reduce our carbon emissions to net zero



Resources and Materials

We need to use less and reuse more within a circular economy



Biodiversity and Nature

We need to implement biodiversity strategies to enhance and protect our natural environment



Restoring Social Equality



Social Value

We need to eliminate fuel poverty and deliver positive social impact through everything we do



Wellbeing and Placemaking

We need to build and manage places that improve the physical and mental health of our residents



Climate Resilience

We need to ensure our developments and communities are protected from the future risks of climate change



Rethinking Business



Disclosure and Sustainable Finance

We need to openly compare ourselves to other businesses and ensure we lead the way in transparent and honest communication of achievements and challenges



Equity, Diversity and Inclusion

We need to celebrate the richness of our diversity and reflect the communities we serve



Ethics and Procurement

We need to uphold the highest standards across every aspect of the business



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The Sustainability Reporting Standard for Social Housing (SRS) was launched in November 2020 by the ESG Social Housing Working Group, which comprises Clarion and other housing associations, as well as banks and investors. For 2023/24 we are reporting against the latest SRS version 2.0 criteria.

The SRS looks at a set of comprehensive criteria across environmental, social and governance (ESG) measures such as zero carbon targets, affordability and safety standards. You can find our detailed SRS Data Book with all data and references in a dedicated section later within this report on page 75.



Clare Miller, Group Chief Executive

Foreword from Clare Miller, Group Chief Executive

At Clarion, we are driven to make a difference, with a social purpose rooted in our mission to provide homes for those who need them most.

Being a social landlord is just the start of what we do, however. Through our charitable foundation, Clarion Futures, we can help our residents with everything from developing new skills and getting into work to managing their money, and we create neighbourhoods people want to live in.

We are also a major developer, building for a better future as part of our commitment to becoming a net zero carbon organisation by 2050.

Following the publication of our sustainability strategy, in the last year we've built on these foundations, making progress towards our goals and furthering our understanding of what the long-term impacts of climate change could be to our residents and our business.

Our Clarion 2050 asset strategy, launched this year, showcases our vision for a sustainable, safe, and inclusive future for residents. By 2050, we aim to upgrade and standardise all our homes, making them more comfortable, sustainable and modern, whilst also supporting broader societal and environmental objectives.

We've also developed a Nature Recovery Strategy which outlines our approach to boosting biodiversity and green spaces, improving community wellbeing and strengthening climate resilience.

During the year, we've also shared our Sustainable Housing Finance Framework and Fuel Poverty Strategy which demonstrate our current thinking to achieve our long-term sustainability targets in these key areas. These are all brought together in our Climate Transition Plan which is in development – a document that will provide an action plan setting out our journey to net zero and charting our progress along the way.

We're already turning this thinking into action, investing in innovative approaches to test out ways of building homes fit for the future. One of these is a landmark project in Hertfordshire where we are trialling two different approaches to meeting the government's proposed 2025 Future Homes Standard.

Five houses were built with a focus on improving thermal performance through the fabric of the building, with two bungalows built using 'technology-led' methodology, aiming to deliver warmer homes and cheaper energy bills. The first

residents moved in over the summer, and we'll share the performance data we gather over the course of the next year with the government and our peers, driving change and helping to show how these proposed building standards can be met.

As part of our commitment to working ahead of the curve and supporting our residents through the cost of living crisis, we've also partnered with Hill Group and Octopus Energy to deliver the UK's largest ever 'Zero Bills' development.

The scheme in Newport, Essex, will comprise 89 homes designed to produce more energy than they use through the use of cutting-edge low-carbon technology.

I'm proud to say that Clarion residents will be among the first to benefit, with 25 of these homes available through affordable rent and shared ownership for the first time in the UK.

It's not all about sustainability in our development programme, though. Through Clarion Futures, we have generated almost a billion pounds in social value in less than a decade in what is one of the UK's biggest social investment programmes.

In the last year through our grants programme we've supported our sustainability strategy, awarding almost £150,000 in funding to partners delivering projects relating to issues such as improving access to green spaces, enhancing biodiversity and nature and boosting wellbeing and community cohesion.

Thanks to generous funding from the Rothesay Foundation and Travis Perkins, we've doubled the number of warm spaces supported by Clarion Futures, helping those at risk of fuel poverty as well as tackling loneliness and isolation by bringing people together. Over the year, we saw more than 36,000 visits to our 53 warm spaces nationwide, with partners signposting to sources of advice and support on issues such as money management, gaining digital skills and access to foodbanks.

We've also piloted innovative ways to support our residents through the cost of living crisis, trialling a smoking cessation project, cooking on a budget courses and responsive retrofit programme. Joining the dots between our money guidance and property teams, this initiative helps households cut their energy bills by installing energy efficiency measures

that can make an immediate impact, helping to bridge the gap before major retrofit works can be carried out.

We can only do all this, however, by listening to our residents and understanding the challenges they are facing. Our annual survey is a key part of this, but this year we've refreshed our approach to resident involvement, finding new ways to engage with those living in our homes to shape our services.

Towards the end of 2023, we were delighted to welcome seven residents to our new Customer Committee which will meet at least four times a year and participate in reviews of our policies and programmes. So far, the Committee has provided invaluable feedback on issues around repairs, legislation and resident involvement, and we look forward to continuing to work together to drive improvement.

As we look to the future, whilst we've made some great progress, I and the Group Executive Team know that we have a lot of work ahead of us to solve some of these acute challenges whilst considering the backdrop of wider market conditions, increased regulatory scrutiny, and financial pressures.

It is our role to maintain a continued focus on delivering against our ambitious strategy, and to work with government, peers and colleagues to ensure that focus does not diminish.

Ultimately as the world changes, we need to change with it, transforming how we work to ensure we can meet our target of being net zero carbon by 2050 and delivering £3bn in social value along the way.

It's not going to be easy but we're committed to sharing our progress and learnings, bringing to life our growing ESG leadership, and setting out how we plan to make sure Clarion is economically and environmentally sustainable for the long term.

Clare Miller,
Group Chief Executive

RECOVERING NATURE

The homes and communities we look after across the country are part of a much bigger picture – the planet we all share. Our global home is in growing danger from climate change. We are committed to playing our part in securing a sustainable future and becoming a net zero organisation is a top priority for us.

The scale of the climate crisis is vast, but we are doing all we can to make a real difference today in building a greener tomorrow.

Our Environmental focus areas and strategic, long-term targets:



Energy and Carbon – net zero carbon (Scopes 1, 2 & 3)



Resources and Materials – reduce resource use intensity in line with a circular economy



Biodiversity and Nature – enable the recovery of nature

ENERGY AND CARBON

Long-term target: Net zero carbon
[Scopes 1, 2 and 3].

Climate change is a clear and present danger facing us all. The magnitude of this global challenge is hard to comprehend but we are focused on doing our part to make a difference. This means reducing our energy consumption and driving down carbon emissions.

We are committed to becoming a net zero carbon organisation by 2050 and have developed a series of related strategies to help us reach this goal.

Our emissions

Last year we published our first complete carbon footprint inventory, including Scopes 1, 2, and 3. This year we are presenting year-on-year emissions for our complete carbon footprint for the first time (Figure 1), including our base year (2021/22), and two subsequent years (2022/23 and 2023/24). Our base year was set based on the availability and accuracy of data.

In total, our emissions have reduced by 8.3% (37,086 tonnes of carbon dioxide equivalent (tCO₂e)) between our base year and 2023/24. Our Scope 3 emissions continue to represent most of our footprint - the largest contributors being from the goods and services we buy, mainly relating to

the embodied carbon associated with constructing our new homes (Category 1 emissions), and from resident energy use within our existing homes (Category 13 emissions).

Category 1 also contains the largest absolute reduction in emissions from 2021/22. While efforts are being made to minimise embodied carbon in our developments, (see 'Embodied carbon' section), this reduction was largely driven by a lower number of homes being constructed in 2023/24 compared to previous years.

The reductions within Category 13 reflect our retrofit / energy efficiency initiatives (see 'Operational carbon' section), and our highly energy efficient new build homes. While emissions per home have decreased, the reduction in absolute emissions is less pronounced due to our portfolio's fluctuating size.

Continual improvement

Our calculation methodology is regularly reviewed to ensure we are using the highest quality and granularity of data that is available to us. In the coming year, for example, we will be working to refine how we measure and track embodied carbon across our new build developments.

We have made significant progress to date in developing our strategies, though we continue to face significant challenge in scaling up these efforts and reaching our net zero ambitions. To meet this challenge, we will continue to advocate for significant sector-wide transformation and funding - internally, with our partners, and from government.

Our evidence-based route to net zero, alongside the challenges we face, will be detailed in our Climate Transition Plan which is to be published later this year.

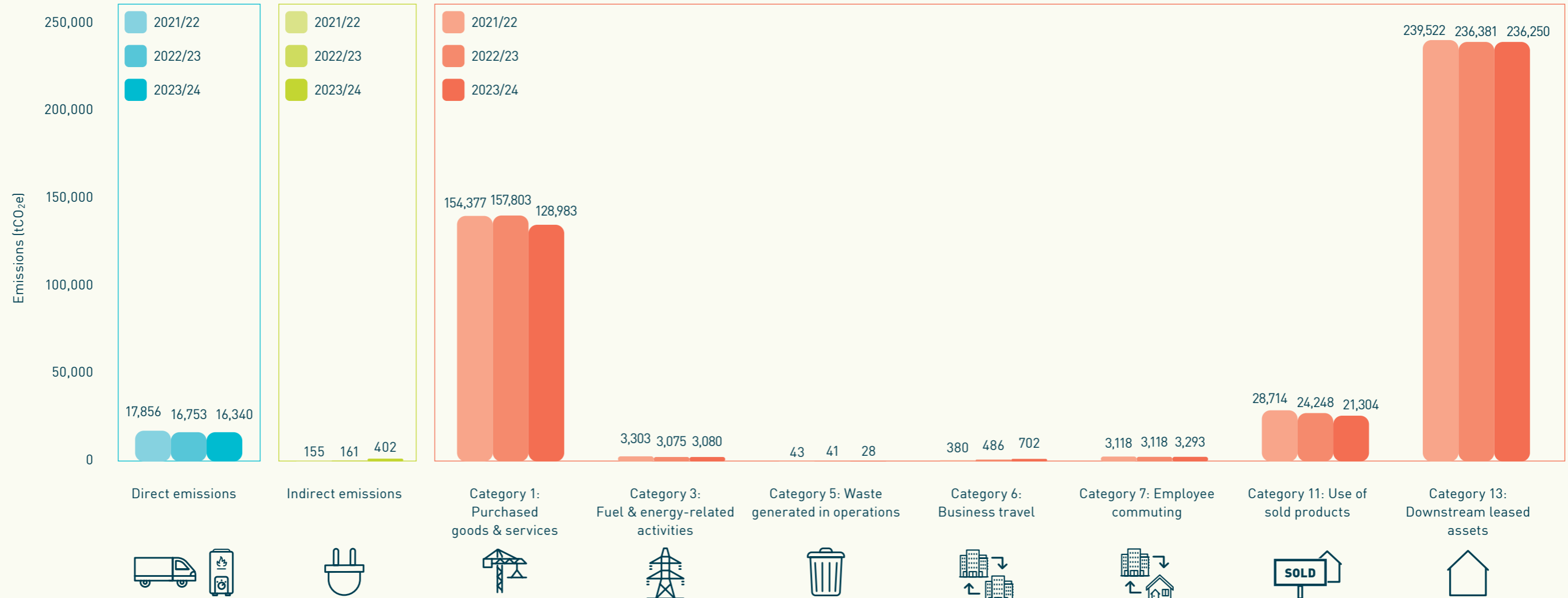
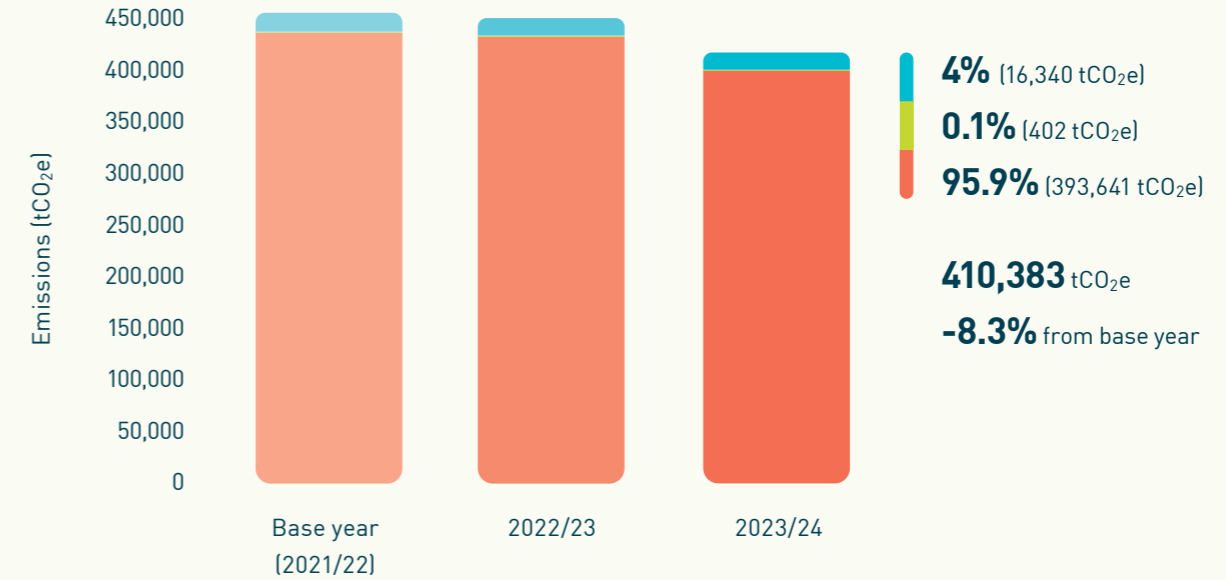


Breakdown of our emissions

Figure 1: Our emissions

- Scope 1** Direct emissions from burning fuel for energy at our workplaces, communal heating in our residential blocks, and in our vehicle fleet
- Scope 2** Indirect emissions from purchased electricity at our workplaces, in the communal areas of our residential blocks, and for our electric vehicles
- Scope 3** Indirect emissions from throughout our value chain. There are 15 Scope 3 categories in total, though we only report emissions for categories which are relevant to Clarion, for example, the emissions associated with building new homes (within Category 1), and energy used within our existing homes (Category 13)

Total emissions





Operational carbon

We are running a major programme to improve the energy efficiency of our homes - which account for the majority of our organisational emissions.

Taking action to improve our homes is good for our residents, who will benefit from lower bills and greater wellbeing. It's also good for our planet - by reducing our carbon footprint.

Our work to retrofit our homes has accelerated in the past few years, and in 2023/24 we started work on improving the energy efficiency of 2,300 of our homes - something we aim to have completed by late 2025.

This work is being supported with finance from the government's Social Housing Decarbonisation Fund (SHDF), along with Clarion's significant co-funding contribution. We led a consortium of social housing providers in successfully applying for the Wave 2.1 funding, which was awarded in March 2023, and have added to this with our own investment.

Figure 2: Energy efficiency measures and investment for 2023/24

Measure	Number of installations	Carbon savings (kgs)	Estimated bill savings for residents	Investment
New boiler	2,662	1,331,000	£891,770	£7,130,237.72
Air Source Heat Pump (ASHP)	32	108,800	£32,000	£386,289.67
HHR storage heaters	38	57,000	£15,200	£293,433.63
External wall insulation	123	111,930	£66,420	£3,951,143.05
Cavity wall insulation	264	176,880	£104,280	£1,209,314.68
Loft insulation	440	264,000	£156,200	£889,993.64
Solar PV	13	11,050	£3,900	£67,141.00
Windows	1,411	465,630	£275,145	£16,665,175.68
TOTAL	4,983	2,526,290	£1,544,915	£30,592,729.07

During the year we invested tens of millions in energy efficiency improvements and this resulted in an estimated £1.5m reduction in the energy bills of our residents, and carbon emissions being slashed by almost 2,600 tonnes (Figure 2). Whilst many of these installations were completed individually, approximately 500 homes were more comprehensively retrofitted with multiple measures such as improved insulation, air source heat pumps or solar panels. We also completed retrofit assessments of more than 2,500 additional homes that will be made more energy efficient.

The majority of our existing homes (74.6%) have an Energy Performance Rating of C or better (Figure 3) and we aim to bring all our homes up to this standard by the end of the decade. This will not be easy, and will require significant investment over the next five years.

Figure 3: EPC ratings for existing homes

	EPC A	EPC B	EPC C	EPC D	EPC E or below
2021/22	0.0%	5.0%	64.3%	28.4%	2.2%
2022/23	0.2%	7.4%	65.2%	25.6%	1.6%
2023/24	0.2%	8.4%	66.0%	24.0%	1.4%

Energy efficiency is a fundamental feature of our new homes, with the vast majority (96.3%) of those built in 2023/24 having an EPC rating of B or better (Figure 4). Unfortunately, due to a delayed project which was delivered with direct electric heating, we had a small rise in the number of EPC C homes delivered in the financial year.

In addition to energy efficiency, renewable energy is growing across our new developments. Almost half (47%) of homes built during the year are connected to solar power - a significant rise from 2021/22, when the proportion was less than one in ten.

Figure 4: EPC ratings for new homes over the last year

Year	EPC A	EPC B	EPC C	Average SAP Rating
2021/22	2.5%	96.3%	1.2%	84.1
2022/23	1.5%	97.6%	0.9%	84.6
2023/24	2.4%	93.9%	3.7%	84.2

Upfront and embodied carbon

During the year we strove to improve the accuracy of quantifying the embodied carbon created by our developments – our second biggest single source of emissions. Using real data from a sample of typical developments completed in 2023/24, we extrapolated our embodied carbon performance for different archetypes to calculate our upfront embodied carbon (A1-A5). This was 589 kgCO₂e/m², with our total whole life embodied carbon (A-C) being 981 kgCO₂e/m².

These figures show a decrease from the previous year's figures of 693 kgCO₂e/m² for upfront embodied carbon and 1,119 kgCO₂e/m² for our total whole life embodied carbon. The reduction is largely due to an increase in the number of timber-framed houses in developments that were completed during the year.

Abolishing energy bills for residents

Improving the energy efficiency of homes is not only good for the environment but good news for residents struggling to afford energy bills. In December 2023 we announced a major new partnership with Octopus Energy and The Hill Group to deliver the UK's largest ever 'Zero Bills' development - where residents will have no energy bills for at least 10 years.

The new development, in Newport, Essex, will comprise 89 homes - ranging from two to five-bedroom houses - designed to produce more energy than they use. The new homes will feature cutting-edge low-carbon technology, including solar panels, high-quality insulation, heat pumps, and home storage batteries.

Some 25 of the homes will be for affordable rent and shared ownership, marking the first time that 'Zero Bills' homes will have been available for affordable rent in the UK.

Michael Cottrell, Zero Bills Homes Director at Octopus Energy, described the new partnership as a "giant leap in transforming the way we live in our homes and consume energy". He added: "This will also mark both the biggest 'Zero Bills' development in the UK and the first with affordable rent options with Clarion. This partnership pioneers a future where sustainable living is the standard for everybody, no matter their situation."

The new homes will "provide a blueprint for future sustainable housing and mark the start of our fruitful strategic partnership to deliver new homes complete with cutting-edge low-carbon technology that enable zero energy bills," according to Greg Hill, Deputy Chief Executive at The Hill Group.

Richard Cook, Group Director of Development at Clarion Housing Group, commented: "We are thrilled to be partnering with Octopus Energy and Hill Group on such an innovative project. It's crucial that we cut emissions and cut bills for homes of all tenures. I am proud that Clarion residents will be among the first to benefit from a Zero Bills home."



Future Homes Standard pilot in Cottered, Hertfordshire

Promoting the future of sustainable housing

Innovation drives change, and we are investing in innovative approaches to test out different ways of building homes fit for the future. A case in point is a landmark project in Cottered, Hertfordshire, where we are testing two different approaches to meeting the government's proposed 2025 Future Homes Standard.

During the year we worked with architect Pollard Thomas Edwards and contractor LIFE Build to build seven new homes to showcase two ways of meeting the proposed standard. Five houses were built with a focus on improving the thermal performance through the fabric of the building, using a mechanical ventilation heat recovery system combined with electric heating.

Two bungalows were built using a 'technology-led' approach, with an air-source heat pump for heating and a mechanical extract ventilation system.

New residents of the highly energy efficient houses and bungalows, which have been built for affordable rent, will benefit from warmer homes and cheaper energy bills.

The real life performances of all homes, such as temperature and humidity levels, ventilation and energy consumption, will be monitored for a year after the first residents move in. We will share this data with the government and housing sector bodies, to show how the new building standards due to come into force from 2025 can be met.

Richard Cook, Group Director of Development, commented: *"This landmark affordable housing project demonstrates our commitment to innovating and working ahead of the curve. These seven new homes in Cottered will not only provide warmer and cheaper homes for our residents but also invaluable insights as we prepare for new legislation and the futureproofing of our developments."*



Investing in sustainable architecture

During the year we announced Bell Phillips Architects as one of the winners of our William Sutton Prize, which supports ideas to improve the environmental impact of the social housing sector.

The firm has been awarded a £20,000 grant by Clarion Futures to take forward its proposal for a new 'vernacular architecture' using natural building materials for all buildings below 11 metres tall. This will reduce embodied carbon in construction and encourage the growth in timber and natural building products. The new approach would see buildings made using timber frames with a low-embodied carbon facade system made up of timber, Hemperete and lime render cladding.

Tim Bell, Director of Bell Phillips Architects, said: *"Nobody has all the answers on their own. Collaborating with like-minded people at Clarion will help us develop our ideas and put them into practice."*

Priorities for 2024/25

- We will complete and publish our Climate Transition Plan, demonstrating our pathway to net zero by 2050, and continue to explore new funding avenues in a bid to accelerate our retrofit programme.
- Another area of focus in the year ahead will be to monitor the performance of the homes we have built to the proposed 2025 Future Homes Standard, and apply any learnings to our future developments.
- We will also establish our longer-term strategy for decarbonising communal heating systems that serve our existing homes and neighbourhoods.

RESOURCES AND MATERIALS

Long-term target: Reduce resource use intensity in line with a circular economy.

Reducing waste, using resources as efficiently as we can, and reusing and recycling materials are key elements in the way we minimise our impact - and that of our supply chain - on the environment.

They fit into a wider commitment to a circular economy that guides our work to become as sustainable as possible.

As part of this, we are committed to eradicating waste sent to landfill, reducing our use of energy and water, and using sustainable materials such as 100% responsibly sourced timber.

Progress in 2023/24

Tackling waste

We continued to work with our contractors to ensure that the majority of waste from our construction sites is diverted from landfill. During the year, some 97.7% of construction waste produced on our construction sites was diverted from landfill. The proportion of demolition and excavation waste saved from landfill was 92% in 2023/24.

Our contractors have to report their waste performance using the sustainability and environmental monitoring reporting tool BRE SmartWaste. We have been using this tool since 2021 to collect data from our construction sites to benchmark performance.

We have set a target of sending zero waste to landfill by 2025 on developments where we have full control, and aim to cut our total construction waste by 25% by 2030. This will also be a target we will encourage our partners delivering Section 106 affordable homes to us to take up.

Clarion 2050, the organisation's asset strategy, contains an area focused on waste management, with a target of zero waste to landfill by 2030, as well as focusing on increasing levels of recycling to 65% by 2040.

Saving water

We are also working to reduce our impact on the environment by using less water, and aim for our new homes to have a maximum water efficiency rate of 105 litres per person per day - with a target to reduce this to 90 litres per person per day by 2030.

In 2023/24 the average water efficiency rate in our new homes was 107.8 litres per person per day - significantly lower than the 119 litres per person per day in 2020/21.



We are also now monitoring the water usage of our contractors on our construction sites and have set a target of a 50% reduction in site water consumption by 2030. For further information on this target, see [Latimer Sustainability Report 2023/24](#).

Sustainable materials

We are committed to using sustainable, responsibly sourced materials in the construction of our new homes. Take wood for instance. We require that all timber used in building our homes is certified by the Programme for the Endorsement of Forest Certification (PEFC) or the Forest Stewardship Council (FSC). We use the BRE SmartWaste auditing tool to monitor the extent to which this is being done. This reveals that in 99.9% of cases, the wood used in the construction of new homes came from managed forests with stringent environmental, social and economic standards. We are also reducing the embodied carbon in materials used for construction by encouraging the use of bio-based materials such as timber.

Priorities for 2024/25

- We are conducting a circular economy audit of buildings that are to be demolished through regeneration programmes in the years to come. This work will enable us to identify the embodied carbon and financial savings from creating a secondary reuse market for materials.
- Another priority will be to reduce our water footprint by cutting the current levels of consumption further to 105 litres per person per day (lpppd) by 2025 and to aspire to reach 90 lpppd by 2030 for our new home designs.
- We will also examine potential areas across our operations where we can make a significant impact in reducing waste and embracing a circular economy approach.

West London's Circular Composting Programme

As part of our ongoing commitment to sustainability, our West London Gardening team has launched a new composting programme, contributing to our long-term goal of reducing resource use and promoting a circular economy. This initiative involves converting 100% of the green waste generated at Clarion sites into nutrient-rich compost, which is then reused on the same estates to support the growth of plants, trees, and vegetables.

In the 2023/24 period, the programme successfully processed 12 tonnes of green waste, reducing it to 6 tonnes of dry mass, and producing 4.2 tonnes of high-quality compost. This effort not only diverted waste from landfill, saving £1,750 in disposal costs, but also retained the plant matter on site storing the previously sequestered carbon.

To date, eighteen compost bins have been strategically placed across eight Clarion sites, significantly reducing the carbon footprint associated with waste transport. This programme has also fostered good community engagement, with residents and volunteers participating in the composting process and using the compost in local gardens. Additionally, the initiative has provided educational opportunities, with practical classes held to spread knowledge about sustainable gardening practices.

The success of this composting programme highlights our commitment to sustainable resource management and our dedication to creating a circular economy within our communities.



Compost thermometer at Brunswick House, Neasden

BIODIVERSITY AND NATURE

Long-term target: Enable the recovery of nature.

With the survival of many species and habitats in the UK under threat, we are committed to playing our part in safeguarding biodiversity, creating nature-friendly neighbourhoods and developing green spaces.

This means being a responsible developer that leaves places in a better condition than when we found them. It also involves working with our residents to boost biodiversity - creating new habitats through tree planting schemes and urban garden projects.

Change takes time, but we are in this for the long haul and are fully committed to creating neighbourhoods where both people and nature thrive in healthy environments.

Progress in 2023/24

Safeguarding species

During the year we developed a Nature Recovery Strategy which outlines our approach to boosting biodiversity and green spaces both in our future developments and existing housing.

It is a comprehensive plan of action to enhance the environments in which we work, in the context of improving community wellbeing and strengthening climate resilience.

Protecting the natural environment is something that makes sense on multiple levels. Not only is it good for species and habitats, but it is also good for the physical and mental wellbeing of our residents. Ultimately, it is good for the planet that we all share.

The strategy guides our efforts to ensure our actions result in greater biodiversity in the places where we work. This translates to an aspiration of achieving a 20% Biodiversity Net Gain (BNG) for all new projects coming through the planning process from March 2024 (excluding Section 106). In addition, we have set a minimum of two habitat units per hectare to ensure that a meaningful addition to the local biodiversity is provided on brownfield sites.

Our strategy sets out measures such as considering ecology at an early stage in the planning process, with ecological considerations shaping our developments, which are also required to have Habitat Management and Monitoring Plans.

We are also looking at ways we can enhance nature by increasing biodiversity in our existing communities. This work will evolve over time, but we have already committed to targeting a voluntary 10% BNG uplift at up to five locations every year. Creating wildlife-friendly planted beds and incorporating features such as bug hotels and bat and bird boxes are among the ways in which we are supporting biodiversity in our existing communities.



Trees are a visible and symbolic feature of our sites, and we set out to keep as many in place as we can on our new developments. Where trees need to be removed, we make sure that we plant more than we take out. The majority (66.2%) of trees on our developments completed during the year had been there before work had begun. We also planted some 740 new trees in 2023/24 - which resulted in a five-fold increase in the number of trees on our new housing developments compared to before we started work.

Designing and managing our sites

All our new homes are built to a series of design standards that include sustainability requirements. These are covered in our Sustainable Development Framework, as well as design briefs and technical standards. Our new homes have healthy indoor environments as all airborne pollutants, such as Volatile Organic Compounds, emitted from products used in construction and fit-out will be below the levels defined in the Institute of Air Quality Management Indoor Air Quality Guidance document. All new Latimer homes will be fossil fuel free from 2025, so emissions from burning gas for heating and cooking will be removed.

The environmental management of our construction activities is in the hands of our construction partners, primarily our contractors. To ensure we have good management of environmental issues on site, including topics such as spills and waste management, we ask for our contractors to have a certified Environmental Management system following the principles of ISO 14001 or EMAS (Eco-Management and Audit Scheme). To ensure that the construction sites deliver on these standards, our contractors are required to carry out planned inspections and spot checks of site against environmental aspects. These should be carried out by company directors and specialist environmental staff.

Supporting innovative solutions

As an open, forward-looking organisation, we seek innovative solutions to the challenges we face, and our William Sutton Prize celebrates novel approaches to issues such as sustainability.

Building with Nature, which promotes nature-friendly development, was one of the winners of the Prize in 2023 alongside The Green Partnership, for their proposed framework to set clear standards and guidance to improve the delivery of environmental, social, and economic benefits from the introduction of biodiversity and green spaces across communities. It aims to create a set of comprehensive and standardised practices which demonstrate ‘what good looks like’ when it comes to managing and maintaining communities for the benefit of people and nature. We are supporting Building with Nature and The Green Partnership to develop the framework.

Dr Gemma Jerome, Director of Building with Nature, said: *“Winning The William Sutton Prize is a huge honour and it means everything. Working with Clarion to bring this idea to life will make such a difference, helping to create green spaces where people can live and flourish for years to come.”*

Green makeover for historic estate

The Sutton Estate in Chelsea, which dates back to the early 20th century, is undergoing a major refurbishment in which open areas are being transformed into a network of green spaces.

Improvements made for residents on the historic estate include green infrastructure ranging from bird and bat boxes and green roofs to new native and ornamental plants. The measures boost ecological connectivity, promote the wellbeing of residents, and support sustainable water management.

Our work on the Sutton Estate is accredited by the Building with Nature standard, in recognition of the integration of high standards of green infrastructure design, implementation, and maintenance in the wider refurbishment of several residential blocks.

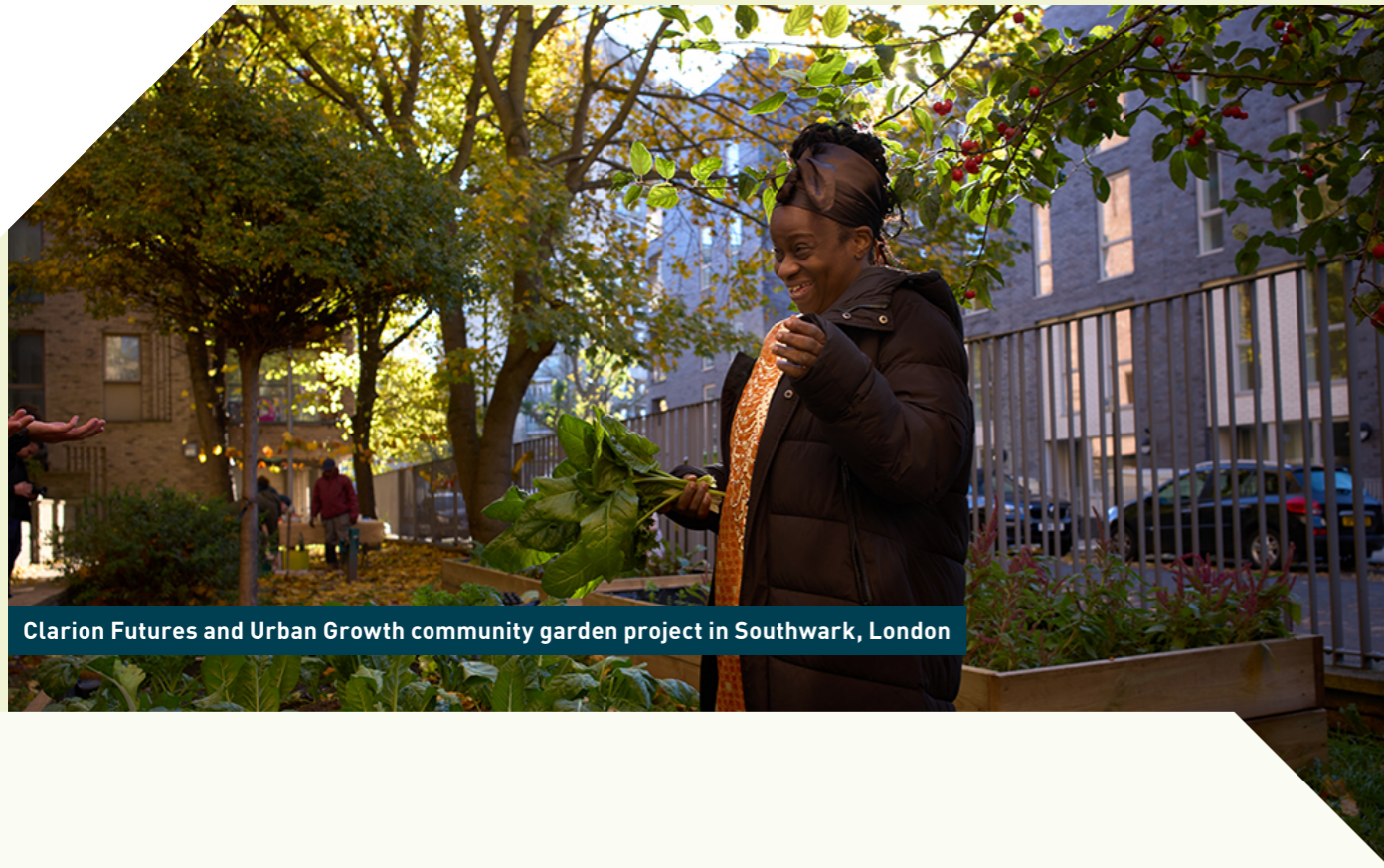
The accreditation, achieved in 2022, was the result of a rigorous evaluation process which assessed the project against 23 standards covering areas such as climate resilience, social cohesion, managing water quantity and quality, and wildlife-friendliness.

Our redevelopment of the Sutton Estate, done with the involvement of the people who live there, demonstrates how urban projects can include interconnected green spaces that support biodiversity, manage surface water, and encourage community cohesion.

It provides a model for other redevelopments, showing the social and environmental benefits of integrating nature in the places where people live.



CGI of plans for green spaces at Sutton Estate, Chelsea



Clarion Futures and Urban Growth community garden project in Southwark, London

Green grants to boost environmental projects

Local people around the country are benefiting from a series of new green grants given by Clarion Futures to more than 20 organisations across the country in 2023/24.

During the year £145,800 was awarded to partners, with grants of up to £7,500 given to organisations delivering projects relating to environmental issues such as improving access to green spaces, enhancing biodiversity and nature, and boosting wellbeing and community cohesion.

Creating wildlife-friendly community gardens, running gardening courses and forest school sessions for local people, and holding workshops on reducing waste, increasing recycling, and saving energy, are among the projects that have been supported.

The Tower Hamlets-based charity It's Your Life is being funded to deliver a 'garden to plate' gardening and cooking programme for local residents, while the Central Eltham Youth Project has been given a grant to transform unused land on the Geffery's estate in Bromley into a community garden. Another recipient is the CP Learning Trust for its community orchard project in Wisbech. Others awarded funding include

Hope Against Poverty CIC, which runs community-based environmental workshops in South Cambridgeshire, and The Garden Classroom in Islington, which maintains beehives in local green spaces.

Judy Smith MBE, Founding Trustee and Treasurer at Central Eltham Youth Project, said:

"We're so excited to be moving forward with plans for our community garden – something that wouldn't be possible without the funding we've received from Clarion Futures.

"Having a green space where we can bring local people together to grow their own fruit and vegetables and take part in other activities will make such a difference in terms of wellbeing, and we hope that the garden will become a much-needed sanctuary from the hustle and bustle that surrounds us."

Matt Parsonage, Head of Communities at Clarion Futures, commented: *"Our Community Green Grants Programme was developed to help improve access to green spaces, increase biodiversity and boost our residents' wellbeing, and we're delighted to be working with so many fantastic partners to bring this to life."*



Community gardens project in Bromley

Priorities for 2024/25

- We will be delivering biodiversity net gains across several of our existing estates, through projects working with residents to improve green spaces in their own neighbourhoods.
- In addition, we will roll out our new Design and Implementation Guide for Existing Homes and Neighbourhoods to help our colleagues and contractors in their work to enhance biodiversity.
- We will also be reviewing the contracts we have with companies who manage our green spaces to ensure that they align with our approach to promoting nature recovery.





RESTORING SOCIAL EQUALITY

We are driven to make a difference, with a social purpose rooted in our mission to provide homes for those who need them most. Being a social landlord is just the start of what we do. We can help our residents with everything from developing new skills and getting into work to managing their money, and we create neighbourhoods people want to live in.

It's part of a holistic approach to people and places, where we invest in developing sustainable communities and generating social value for our residents.

Our Social focus areas and strategic, long-term targets:



Social Value – eliminate fuel poverty and generate over £3bn in social value



Wellbeing and Placemaking – create healthy places that improve resident wellbeing



Climate Resilience – all communities resilient to future physical climate risks

Resident at a warm space supported by Clarion Futures



Activities for children and young people in Merton funded by Clarion Futures

SOCIAL VALUE

Long-term target: Eliminate fuel poverty and generate over £3bn in social value.

People have been at the heart of what we do for more than 120 years - ever since our founder, Victorian philanthropist William Sutton, left his £1.5 million fortune to provide social housing. Providing a roof over the heads of 360,000 people is just one aspect of what we do. For we also invest in people and places through our charitable foundation, Clarion Futures.

We generate social value through our work supporting communities and helping individuals to get on in life, and helped to develop the 'Social Value Bank' with the Housing Associations' Charitable Trust (HACT) which quantifies the impact of this work.

We are committed to making fuel poverty a thing of the past, by making our homes more energy efficient and supporting residents on a journey to cut both bills and emissions which is a win-win - good for our residents and good for the planet.

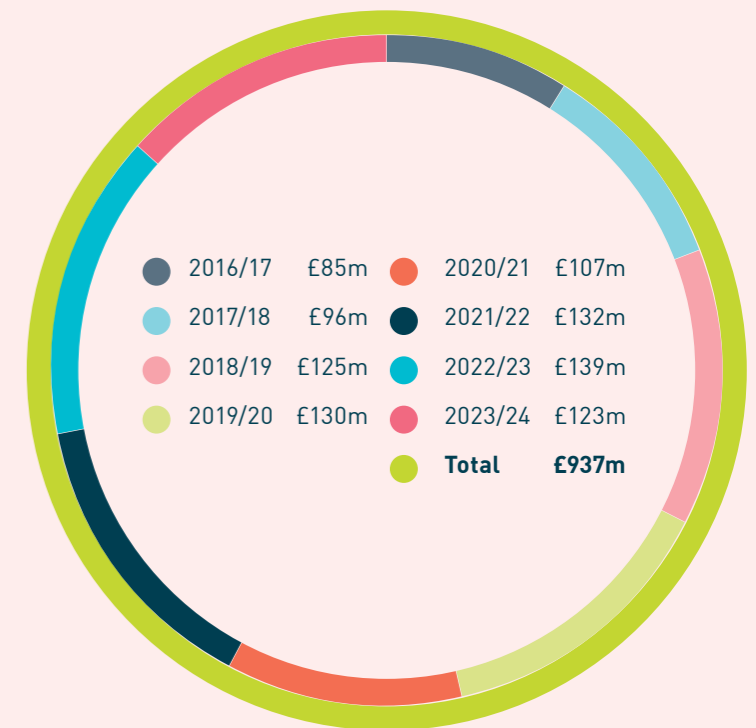
Progress in 2023/24

Generating social value for people and neighbourhoods

We have created almost a billion pounds in social value in less than a decade through what is one of the UK's biggest social investment programmes. During the past year through Clarion Futures we invested £16.5m into supporting residents and communities which resulted in a return of £121m in social value*. When combined with the social value generated across the rest of the organisation, this brings the total to £123m for the year (Figure 5).

*Social value is calculated using the HACT (Housing Associations' Charitable Trust) Social Value Bank.

Figure 5: Total social value created since 2016 year-on-year





These achievements are illustrated by the countless people whose lives have been changed for the better. This includes more than 1,700 people we helped to find work or apprenticeships. The impact of the cost of living crisis was reflected in a 41% surge in the number of households we helped in 2023/24 - with more than 6,100 households supported with money guidance and advice on reducing energy bills. There was also a steep rise in the funding we gave organisations supporting our residents and communities with everything from tackling food poverty to skills training. This amounted to more than £1.5m in 2023/24 - a 160% increase on the previous year.

The social value we generate every year also encompasses programmes promoting digital inclusion, employment support and physical wellbeing, amongst other things. In 2023/24 we gave business development and capacity-building advice to more than 100 charity partners with over 2,000 hours of support. This is part of our Resilience Programme which is supported by the Fusion21 Foundation.

Our impact is amplified by our supply chain, with the delivery of social value a condition of the agreements we have with our major contractors. This results in extra benefits to local communities which range from job opportunities to the free refurbishment of community buildings and development of green spaces.

Alleviating fuel poverty

As well as the emergency support we give residents struggling to heat their homes and stay warm, particularly those whose homes are not energy efficient, we are looking at longer-term solutions. One new project we piloted during the year aims to help households cut their energy bills by installing energy efficiency measures that can make an immediate impact. It's something we're calling 'responsive retrofit'.

This can help bridge the gap before major retrofit works such as upgraded insulation can be carried out. Trials of this new approach took place with residents at higher risk of fuel poverty in the Midlands living in homes with Energy Performance Certificate (EPC) ratings of D or lower. 85% of those who we made contact with engaged with basic guidance and 99 households took up the offer of an in-home assessment. This led to 46 completed assessments and 276 energy efficiency measures being installed as a result, including having radiator reflectors, water efficient shower heads and thermostatic radiator valves fitted.

The impact of the pilot is being evaluated by the National Energy Action fuel poverty charity, which will inform our next steps.

Tackling the green skills shortage

Improving the energy efficiency of our homes, as part of a wider push across the sector, is a huge challenge requiring major investment. It also represents a significant opportunity for job creation - with the green jobs needed to make change happen. That is why we developed a 'Green Employment Pathway' during the year to help our residents pursue green careers in roles such as domestic energy and retrofit assessors, as well as specialist project coordinators.

We have run workshops for residents to increase their understanding of the variety of jobs and opportunities in the green sector and give an insight into the careers that can be followed. This approach has already started to achieve results, with more than 150 people helped into green jobs in 2023/24.

In 2023/24, Clarion Futures:



Supported **1,724** people into work, including placing 135 people into apprenticeships



Supported **6,118** households with one-to-one money guidance and energy advice



Awarded **3,243** grants or vouchers for food and energy to households experiencing severe hardship



Worked with partners to help **7,031** people improve their digital skills



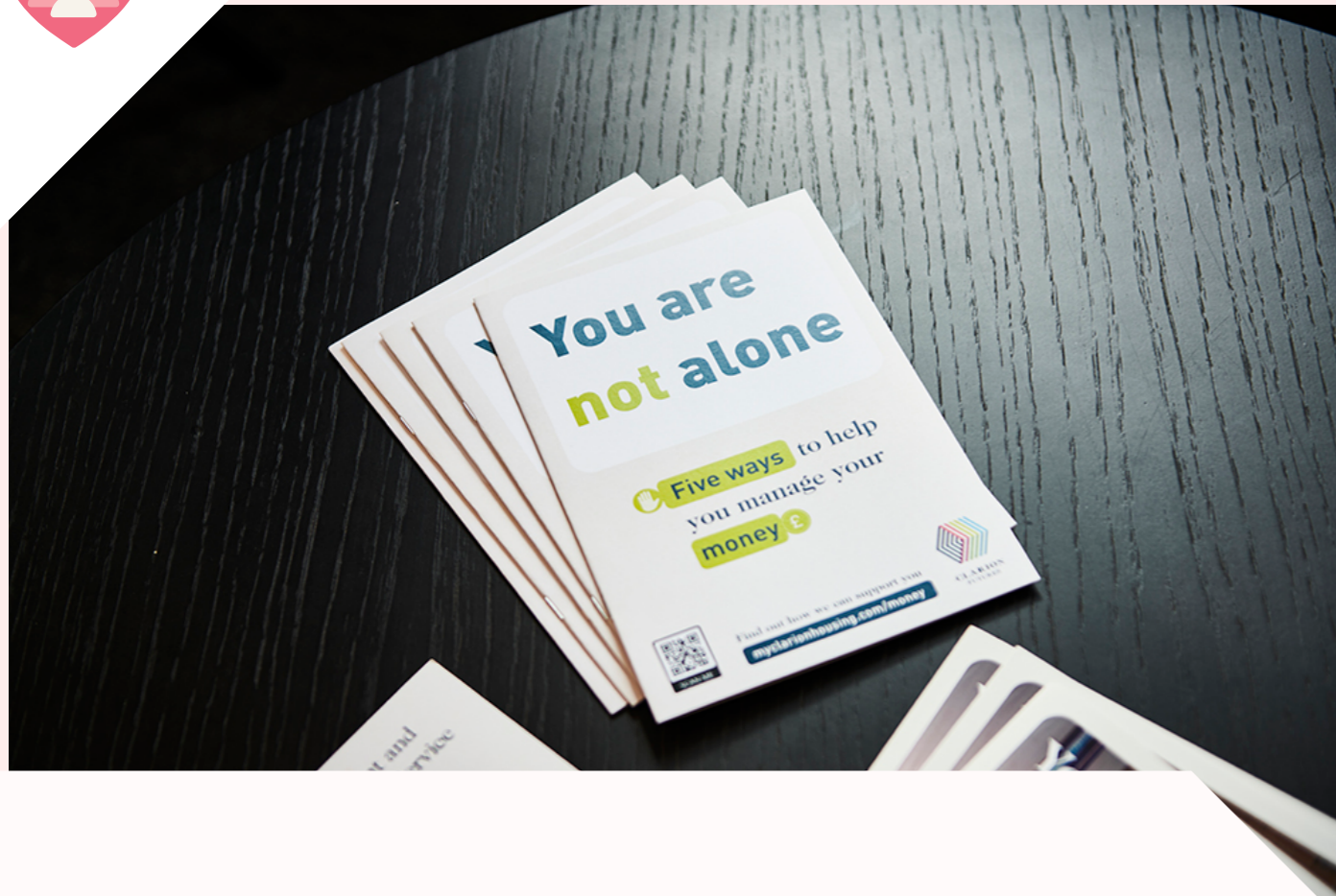
Supported residents to deliver more than **£2m** worth of volunteering time



Improved **6,518m²** of community land and buildings



Awarded **£1,557,894** in grants to organisations supporting Clarion residents and communities



New ways of supporting residents through the cost of living crisis

Household budgets are being pushed to breaking point and beyond by the cost of living, and we are continually evolving the ways in which our residents can get help from us.

Our money guidance team helps thousands of residents every year and in 2023/24 supported a record 6,118 households who were struggling to stay afloat. We have become more proactive and now reach out to residents we assess as at risk of facing financial hardship, in a bid to tackle issues at an earlier stage.

Every penny really does count in households on low incomes that do not have the luxury of savings to use as a financial buffer. Issues such as changing benefits, falling behind with the rent, or the costs of moving home, can swiftly result in households being unable to make ends meet. Eight out of ten money guidance cases are now generated from this new approach of contacting residents to see how they are doing financially. It enables us, and our residents, to tackle problems at an earlier stage - before they get to crisis point. Another benefit of our proactive approach is that we are supporting people who might not otherwise ask for help.

We are constantly looking at new ways we can support residents in cutting their costs and making their money go further.

A recent example of this came about after we noticed a growing trend in residents who smoke saying they want to give up but can't access support. This has prompted us to integrate free support to stop smoking into the money guidance service we provide to our residents. This is possible thanks to a partnership with Action on Smoking and Health, the National Centre for Smoking Cessation and Training, and the Smoke Free stop smoking app.

Helping our residents quit the habit has huge potential to improve not just household finances but also their health.

Those interested in giving up smoking are given free access to the Smoke Free app along with four weeks' worth of nicotine replacement products.

Cutting out just one packet of cigarettes a week means an extra £15 or more in a weekly household budget, potentially doubling how much can be spent on food.



Creating opportunities for all

When it comes to supporting people into work, there is no 'one size fits all' approach.

Everyone's situation is different, and some people may need an intensive and wide-ranging package of support to help them find employment. Our Active Inclusion programme is designed to help people with multiple needs become job-ready, by helping them overcome barriers to work such as lack of digital literacy and functional skills, mental health and wellbeing issues, and physical disabilities.

The programme was originally part of Love London Working, a successful employment scheme led by Clarion Futures which had helped thousands into work by the time it ended in December 2023 - including more than 130 people who had complex needs that had previously prevented them from finding employment.

It is now part of the national jobs and training service we offer our residents and was named 'Tailored Employment Support Programme of the Year' at the Employment Related Services Association (ERSA) Employability Awards in November 2023.

Sharon's story

Sharon, 52, took part in the Active Inclusion programme to get additional support to become job-ready. She had spent years out of work due to health issues. Sharon's confidence was low and this, combined with limited IT skills, was making it difficult for her to find employment.

After being helped to update her CV, she joined a group run by our digital inclusion team which helped to improve her digital skills.

Sharon went on to attend one of our job clubs, getting support in applying for jobs and volunteering opportunities. She succeeded in finding a voluntary position, which boosted her confidence, and is now considering apprenticeship opportunities. Sharon continues to be supported by our Active Inclusion team, developing her skills through job clubs and digital inclusion sessions.

Sharon said: "Thanks to the support I've received, I was able to secure a volunteer job which was a dream come true. All my life, all I've wanted is to wake up and go out and make a difference, and despite some health setbacks, with the help of my adviser I'm rebuilding my self-confidence and am looking forward to whatever the future holds for me."

Phil Miles, Director of Clarion Futures, commented: "Truly tailored and holistic employment support is vital for those furthest from the labour market such as Sharon, helping to overcome complex barriers including long-term unemployment, disability and skills shortages."



Giving a warm welcome

Many of our residents are among those who have been forced to choose between keeping warm and eating, in the face of energy bills that soared in 2022 and have remained high ever since.

During the year we expanded our warm spaces programme, which offers warm and welcoming places for people experiencing hardship and social isolation, thanks to a donation of more than £315,000 from the Rothesay Foundation, the charitable foundation of leading UK pensions insurer Rothesay. This was complemented by a donation of more than £100,000 made by one of our suppliers, Travis Perkins, as part of its contribution to social value.

There were more than 36,000 visits made to the warm spaces nationwide, where people could also get advice and support on a range of issues such as money management, gaining digital skills and information about foodbanks.

The expansion of the programme meant we were able to offer warm spaces in more than 50 locations, double the number of the previous year. Not only that, but we were also able to distribute ‘warm packs’ that included things such as an electric blanket, draught excluder, room

thermometer and heating timer, as well as warm clothes like hats, gloves and socks.

Phil Miles, Director of Clarion Futures, said: *“We’ve been able to support more people in need, opening the doors to double the number of warm spaces to provide opportunities to tackle loneliness and isolation, take part in activities and keep warm. The icing on the cake is the warm packs we’ve been able to provide, making sure that our support stretched beyond the doors of our community centres and into people’s homes.”*

One of the warm spaces supported in 2023/24 was run by the Holloway Neighbourhood Group at a community centre in Islington, North London. It provided a welcoming place for local people to come together and enjoy a bowl of homemade soup.

Eira Gibson, Chief Executive of the Holloway Neighbourhood Group, said: *“It’s hard to put into words how critical something so seemingly simple can be – you need to step into the space to feel the warmth not only from the space and the soup but the people, connecting and sharing in normal everyday challenges.”*



Intergenerational cooking event

Bringing generations together

We support projects that create connections within communities and are working with partners such as InCommon, Intergenerational Music Making and Places for People to bring older and younger residents together in a common cause - that of coming up with solutions to improve their neighbourhoods.

This Intergenerational Social Action programme was launched in 2023/24, with the help of £1.2m in funding from the #iwill Fund created by the Department for Digital, Culture, Media and Sport and The National Lottery Community Fund.

More than 1,000 people have already engaged with the programme, which is managed by a board made up of residents aged from 13 to 72.

It enables projects based around themes such as storytelling, greening our streets and music. In Dorking, for example, local people set up a project that brought different generations together through the power of song. This had a big impact on the participants, building confidence, reducing social isolation and loneliness and changing perceptions.

During the year we also supported the launch of Intergenerational England, a new organisation dedicated to supporting the health, education, wellbeing, and housing needs of people of all ages.

Sarah Mitton, Age Friendly Communities Manager at Clarion Futures, said: *“We’re committed to continuing on our journey to creating age connected communities, finding ways to bring people together in the places that connect them and through the issues that affect them.”*

Priorities for 2024/25

- We will continue to test out new approaches to tackling poverty including running two intensive employment support pilots in south east London and Borehamwood in Hertfordshire.
- We will also continue to support residents to weather the storm of rising costs that are taking their toll on households, working closely with our partners to increase the help we can offer.
- Another priority will be to review our existing grant programmes to make sure they are easily accessible and that they deliver for our residents.
- In addition, we will lobby the government to make the case for additional funding for our work helping people and communities.



Residents taking part in a free yoga class at a warm space at St Hugh's Community Centre in Bromley

WELLBEING AND PLACEMAKING

Long-term target: Create healthy places that improve resident wellbeing.

We build homes that will stand the test of time, creating sustainable communities that are easy to get around and add to the local environment. Our new developments come about as a result of careful design and planning aimed at integrating them into the wider area and creating places where people want to live.

Living in homes and places that are fit for purpose, with good air quality and easy access to nature, boosts wellbeing. Our work to create high quality homes and neighbourhoods is informed by the government's National Design Guide. We also invest in local projects promoting physical and mental health and community cohesion.

Progress in 2023/24

Wellbeing

Our work extends far beyond merely providing homes, with our charitable foundation Clarion Futures running a major social investment programme. This offers people support and services to help them with everything from developing careers to managing their money and gaining new skills. It is part of our work to make a difference and help our residents, many of whom are on low incomes and have been hit hard by the cost of living crisis.

We can only do this, however, by understanding the challenges they're facing. That's why we run an annual survey called The Index, which gives us a broad look at our residents' lives, views and experiences.

The representative survey of 2,000 residents was conducted over the summer of 2023, asking all sorts of questions about things like how they feel about their neighbourhood, their digital skills, and their employment status.

It found that more than three quarters (77%) of respondents had to cut back on household spending last year - a significant rise from the 65% forced to reduce their spending in 2022. One in five (20%) of our residents went hungry in 2023 because they couldn't afford to buy food. The cost of living crisis has had a negative impact on the mental health of half (51%) of our residents, according to the latest survey.

We continued to go to the aid of residents struggling to make ends meet, working with thousands of households to help them manage their money, as well as giving grants to help those in hardship cover the cost of energy and food bills.

The isolation felt by a significant number of our residents is another issue that we continued to address. One in six (16%) of our residents feel



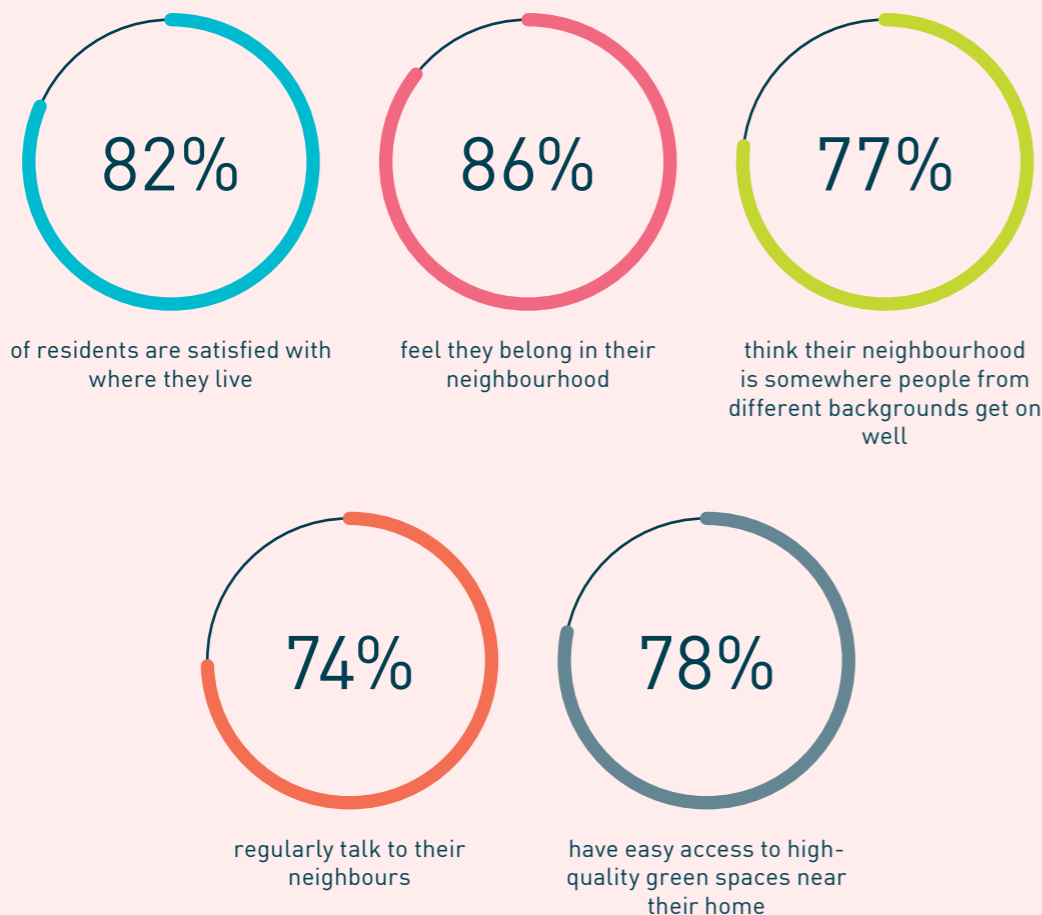
lonely “always” or “often” and during the year we carried on ensuring that all residents can access the ‘Togetherall’ digital mental health support service used by the NHS, which is available online 24/7, along with our befriending service that pairs residents with volunteers who make regular phone or video calls to chat. These services are complemented by the support we provide to community projects which bring people together.

More than half (59%) of our developments completed in 2023/24 include community wellbeing initiatives which have been informed by feedback from local people.

Our wider work to promote wellbeing continued to achieve results, with the majority of our residents happy with their communities and able to access green spaces near their home.

We also regularly provide support to residents who are having difficulty managing their tenancy. Our tenancy sustainment team works closely with Clarion Futures colleagues to signpost residents to assistance from different organisations, as well as helping with applying for hardship grants and providing support with wellbeing and safety.

Key insights from The Index



Placemaking

The drive to create sustainable communities where people want to live and can thrive is at the heart of our developments from the outset. Making sure that green spaces and natural features such as hedgerows are part of our developments is one of the ways in which we develop a sense of place - encouraging a connection with nature that boosts health and wellbeing.

Our single biggest project, the Tendring Colchester Borders Garden Community where we propose to build more than 7,500 homes, is a showcase for placemaking. The proposed development is based on Garden Community principles. These include having affordable homes, with local jobs within easy commuting distance, in a development that enhances the natural environment.

At Ashmere in Ebbsfleet Garden City, Kent, another one of our major developments, there has been a focus on providing extra social value through community engagement and wellbeing initiatives targeted at young people.

Supporting groups based around shared interests, such as book clubs or fitness groups, is also a feature of many developments, bringing people together and promoting social cohesion.

During the year the majority (64%) of our completed developments included community infrastructure such as parks, play areas and public open spaces, as well as sustainable urban drainage features.

More than half (52%) of developments completed during the year included car clubs or green travel plans to encourage sustainable transport. We also installed 748 electric vehicle charge points - amounting to almost half (46.7%) of new parking spaces. All new homes finished in 2023/24 are within 1km of a bus stop or railway station, with most of them (74%) having public transport within 500 metres - making it easier for residents to live car-free lifestyles. In addition, three quarters (76%) of the homes we built in 2023/24 had access to secure cycle storage such as communal bike sheds.

Building safety and quality

We have a rolling safety programme across all our properties which is led by an in-house team of building safety managers. Our status as the country’s biggest housing association allows us to lead by example - whether it is by driving forward building safety reforms or exemplifying best practice.

In 2023/24, we integrated evaluations of external walls and front entrance doors into our fire risk assessments. We also piloted a new campaign to raise awareness of the importance of gas safety and the annual gas safety checks we carry out in the homes of our residents.

Some of the UK’s top building safety experts attended a seminar we held in September 2023 to showcase our bespoke system for creating virtual versions of our high-rise buildings. This innovative system provides a comprehensive digital record of all aspects relevant to fire and structural safety, including details of building components and the results of inspections and completed works. Dame Judith Hackitt, who chaired the Independent Review of Building Regulations and Fire Safety prompted by the Grenfell Tower tragedy, was the keynote speaker at the event and stressed the importance of the ‘golden thread’ of information in building safety.

During the year, the government-backed Construction Leadership Council invited Dan Hollas, our Building Safety Director, to help develop guidance for the sector on the ‘golden thread’ of information in understanding the makeup of buildings and what is needed to keep them safe.

Keeping our homes in good order is another priority for us and during the year we carried out around 23,000 surveys of our homes to assess their condition. We continued to upgrade individual properties, with more than 400 kitchens and 300 bathrooms and almost 3,000 windows and doors replaced. In addition, we put in more than 250 new heating or electrical systems and replaced almost 150 roofs.

In October 2023 we recruited a specialist team to deal with more complex major repairs, which completed more than 180 projects during the year.



We also made significant progress in resolving problems posed by leaks, condensation, damp and mould (LCDM), implementing a comprehensive strategy to ensure the safety and wellbeing of our residents through proactive engagement, effective communication and structured interventions.

A team of Resident Liaison Officers (RLOs) provide support to residents in complex cases, maintaining a single point of contact and getting in touch proactively and regularly to update on progress and next steps. We have also established dedicated communication channels for residents reporting leaks, condensation, damp and mould, and have established resident focus groups to gather feedback and help us continually refine and improve our approach.

We have also taken steps to educate residents and staff on damp and mould prevention, developing new information and materials incorporating feedback from resident consultations to ensure relevance and effectiveness; and providing training for all staff and contractors on identifying and reporting early signs of damp and mould, including guidance on ventilation and other preventive measures.

In response to feedback from our residents, we hosted webinars during the year to provide expert advice on dealing with leaks, condensation, damp and mould.

We align our actions with the Housing Health and Safety Rating System (HHSRS) by addressing both severe (Category 1) and moderate (Category 2) hazards. All Category 1 hazards are addressed with urgency, with teams responding promptly to any report of LCDM, and arranging temporary accommodation for residents if extensive work is needed.

Although less severe, Category 2 hazards are proactively managed. We ensure proper record-keeping and continuous communication with residents, keeping them informed about the status of their reports and necessary actions.

This approach has resulted in our specialist team dealing with more than a thousand cases during the year.

Figure 6: Building Safety and Quality performance

Measure	2021/22	2022/23	2023/24
Gas safety % of homes with a gas appliance have an in-date, accredited gas safety check	99.7%	99.4%	99.8%
Fire risk assessment % of buildings have an in-date and compliant Fire Risk Assessment	98.8%	96.2%	99.1%
National housing quality standard % of homes meet the national housing quality standard	100%	99.6%	99.0%

Priorities for 2024/25

- We will invest in improvements in our existing neighbourhoods, collaborating with local people to identify the specific needs and issues of particular areas - addressing the causes and coming up with solutions.
- We will also continue to prioritise the safety and security of our residents, and develop healthy and sustainable communities.



Engaging with young people

As part of our efforts to promote safe communities where people want to live, we work with organisations around the country who are tackling crime and antisocial behaviour by engaging with young people.

One such organisation is Be Inspired, formerly known as Gloves Not Gunz. It was set up in Croydon in 2017 by two fathers who were concerned about crime in their local area and has worked with more than 6,000 young people to date.

Be Inspired uses yoga and sports like boxing and jiu-jitsu as ways to engage with young people and start a dialogue aimed at preventing them from being caught up in criminal or antisocial behaviour, or being excluded from education.

Partners such as the police, Youth Offending Service and youth clubs refer young people aged between 7 and 16 to the programme.

As well as learning basic boxing skills, the young people can participate in sessions on topics including mindfulness and personal development. They are also offered mentoring to help them take advantage of education or employment

opportunities. Another aspect of the programme helps young people to manage their emotions, and learn about behaviour change and healthy relationships.

Clarion Futures has supported Be Inspired for several years, both with funding and business support through our Resilience Programme which aims to build the capacity and capability of grassroots voluntary, community and social enterprise organisations.

Adam Ballard, co-founder, Be Inspired, said: *“We believe sport has the power to help young people live positive futures and learn self-belief, self-control, discipline and life skills so that they can be the best they can be. That’s why we set up Be Inspired and it’s great to see the positive impact that our programme has in terms of improved fitness, increased confidence and a reduction in youth ASB.”*

He added: *“The funding and business support we’ve received from Clarion Futures has been transformative, enabling us to reach more young people and provide opportunities to fulfil their potential, so we’re really grateful to have them on our team.”*



CLIMATE RESILIENCE

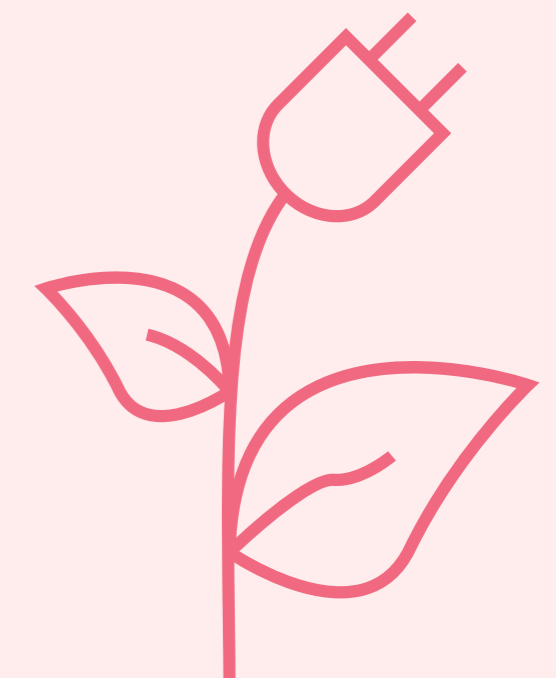
Long-term target: All communities resilient to future physical climate risks.

We plan ahead for the long term, anticipating change and adapting our approach accordingly. Our homes are built to last, and we are focused on ensuring they can stand up to the extreme weather events arising from climate change.

A major retrofit programme of our existing homes is already underway, to transform energy efficiency and make it easier to keep them warm in the winter and cool in the summer.

We have committed to ensuring that from 2025 all new homes will be fossil fuel-free, designing future developments to be net zero carbon ready, with renewable energy sources such as solar power and air source heat pumps.

Even with all these efforts to decarbonise, we know that the world is facing the impacts of an already-changing climate. Whilst this is uncertain, we are doing our best to prepare for it and to ensure our homes and our business are fit for purpose for generations to come.



Trees providing shade in Bow



Progress in 2023/24

Preparing for the future impacts of climate change

We continued to align our work with the recommendations of the Taskforce for Climate-related Financial Disclosures (TCFD) and International Financial Reporting Standards (IFRS) S2. In 2023/24 we made progress towards reporting against almost all areas required by TCFD and IFRS S2. These areas range from governance and strategy to risk management, and metrics and targets around climate-related risks and opportunities (Figure 7).

We continue to use our climate scenarios to look at the climate-related risks we could face in the future (Figure 8) which helps us understand the level of risk for our homes. This is part of a mapping process to anticipate where risks such as flooding, heatwaves, and sea level rise could hit different parts of the UK where we have homes, under different future climate scenarios. In turn this will enable us to take targeted action to mitigate the future impact of climate change and inform the design of our future developments, as well as our investment decisions.

Water butt at Peasecroft

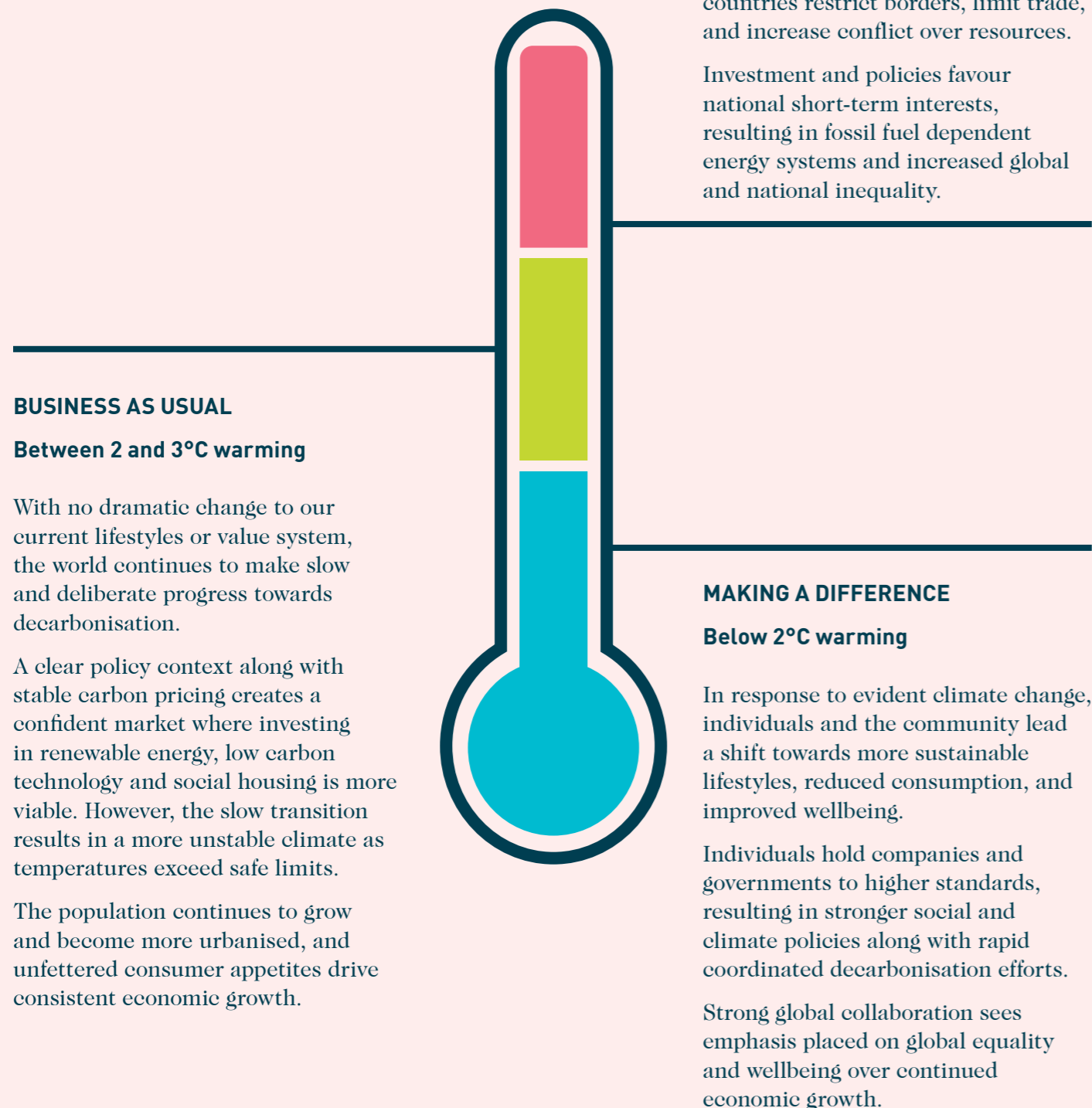
Figure 7: Climate resilience disclosure progress

● In progress ● Complete / Planned Completion

Measure			FY24	FY25	FY26
GOVERNANCE	Disclose the organisation's governance around climate-related risks and opportunities	Describe the Board's oversight of climate-related risks and opportunities	●	●	●
		Describe the management's role in assessing and managing climate-related risks and opportunities	●	●	●
STRATEGY	Disclose the actual and potential impacts of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning where such information is material	Describe the climate-related exposures the organisation has identified over the short, medium, and long term	●	●	
		Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy and financial planning	●	●	
		Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios	●	●	
		Describe how the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation	●	●	
RISK MANAGEMENT	Disclose how the organisation identifies, assesses, and manages climate-related risks	Describe the organisation's processes for identifying and assessing climate-related risks and opportunities	●	●	
		Describe the process for managing climate-related risks and opportunities	●	●	
		Describe how processes for identifying, assessing, and managing climate-related risks are integrated into overall risk management	●	●	
METRICS & TARGETS	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process	●	●	
		Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks	●		
		Disclose the targets used by the organisation to manage climate-related risks and opportunities	●	●	



Figure 8: Clarion Housing Group climate scenarios



SOCIAL INEQUALITY

Above 3°C warming

Extreme weather events become more frequent and severe which, along with a growing global population and pressure on energy, food and natural resources, results in significant forced migration and climate refugees.

In response, there is an increase in nationalism and protectionism as countries restrict borders, limit trade, and increase conflict over resources.

Investment and policies favour national short-term interests, resulting in fossil fuel dependent energy systems and increased global and national inequality.

BUSINESS AS USUAL

Between 2 and 3°C warming

With no dramatic change to our current lifestyles or value system, the world continues to make slow and deliberate progress towards decarbonisation.

A clear policy context along with stable carbon pricing creates a confident market where investing in renewable energy, low carbon technology and social housing is more viable. However, the slow transition results in a more unstable climate as temperatures exceed safe limits.

The population continues to grow and become more urbanised, and unfettered consumer appetites drive consistent economic growth.

MAKING A DIFFERENCE

Below 2°C warming

In response to evident climate change, individuals and the community lead a shift towards more sustainable lifestyles, reduced consumption, and improved wellbeing.

Individuals hold companies and governments to higher standards, resulting in stronger social and climate policies along with rapid coordinated decarbonisation efforts.

Strong global collaboration sees emphasis placed on global equality and wellbeing over continued economic growth.

Climate resilience is a major consideration in the design of our new developments, along with detailed risk assessments of new homes to guard against climate change impacts such as rising temperature and floods. These assessments allow us to make informed decisions over the best forms of mitigation to invest in, ranging from things such as levels of shading to forms of insulation and ventilation.

In addition, potential future climate change impacts such as risks around flooding, overheating, and restricted water supplies are part of the due diligence we carry out when considering buying land to build on. If any of these factors are deemed to be a high risk in the short to medium term, and cannot be easily mitigated through the design process, it will inform how we progress with our investment decision.

During the year we have been developing a Climate Transition Plan to help inform our journey towards becoming a net zero carbon organisation by 2050. The plan, which will be published in the coming year, outlines the ways in which we are mapping our social risks and opportunities as we transition to becoming a net zero carbon business.

After engagement on our climate scenarios with our Group Executive Team in the last financial year, we identified ten Climate-Related Exposures (CREs) where we are most exposed to climate change impacts (Figure 9). This gives us a more manageable framework to understand and manage our top climate-related risks and opportunities.

Figure 9: Our Climate-Related Exposures (CREs)

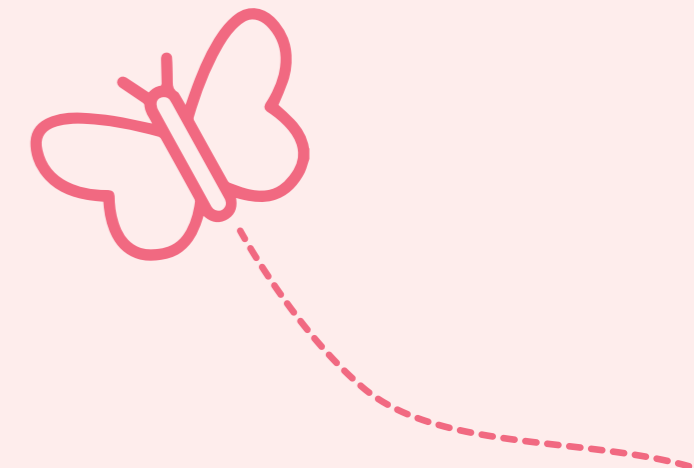
1	Growing climate regulation and volume of risks to be managed		Identify and manage new risks that come from climate-related issues, including policy changes and compliance
			Deal with increased challenges associated with a changing climate such as flooding, heatwave, and sea level rise across our geographically diverse portfolio spanning over 170 local authorities
3	Diversifying model and developing innovative funding solutions	✓	Evolve our business model and develop innovative funding solutions to enable us to improve climate related business resilience
5	Increased expectations for market leadership in sustainability	✓	Enhance our reputation and brand through market leadership in sustainability practices
7	Need for new services that improve community resilience		Help address growing social inequalities and increase community resilience in a changing climate
			Nurture new ideas and trial the implementation of emerging solutions that will help unlock the technological and operational shifts required to respond to the changing climate
9	Evolving green skills required	✓	Train and upskill staff and adapt workforce strategies to meet new environmental and operational challenges
			Be agile and adaptable in the face of emerging challenges, flexible in decision making and willing to explore diversification of product and service offer (within regulatory requirements) to reduce dependency risks



Residents in the play area at Union Walk

Priorities for 2024/25

- We will continue to disclose against the recommendations of the TCFD and IFRS S2 climate-related disclosure regimes.
- Workshops will be held with directors and their teams across our organisation to review the Climate-Related Exposures (CREs) we are facing to determine how we can address them. This will help shape adaptation plans and processes that we will develop in readiness for the climate challenges ahead.
- Another priority will be to establish clear processes for understanding, assessing, and managing climate-related risk and embedding these into our overall risk management.
- We will also undertake a review of the potential impact of overheating affecting our homes and residents, and will examine practical mitigation measures which can be deployed to reduce the risk of overheating for particular property types.





Staff member at Clarion office

RETHINKING BUSINESS

We are a business with a social purpose where doing the right thing is business as usual. The right thing for our residents and customers. For our organisation and people. For our investors and partners, and for our planet.

We work in an open and transparent way, placing the needs of our residents front and centre.

An evidence-led approach, prudent planning and the passion of our people and partners to make a difference, drives our progress to provide homes for those who need them most.

Our Governance focus areas and strategic, long-term targets:



Disclosure and Sustainable Finance – benchmark ourselves as national leaders for performance and disclosure



Equity, Diversity and Inclusion – reflect the diversity of the communities we serve



Ethics and Procurement – maintain a supply chain resilient to modern slavery and ethical risks



Site Manager at our Sustainable Homes Programme retrofit site in Tonbridge, Kent

DISCLOSURE AND SUSTAINABLE FINANCE

Long-term target: Benchmark ourselves as national leaders for performance and disclosure.

Being the UK’s largest housing association provides us with a platform to promote transparency, leading by example in our reporting on ESG performance.

We are pioneers of change and were the UK’s first housing provider to establish a Sustainable Housing Finance Framework in 2019.

We also helped to develop the Sustainability Reporting Standard for Social Housing in 2020. This assesses performance against key ESG criteria and has become the common reporting standard for the sector.

Our status as a trusted partner of government and business is reflected by the confidence financial markets have in us. Including our recent bond issue, this has enabled us to raise £1.7bn of sustainable finance since 2019, demonstrating investors’ support for the sustainable investment plans set out in our framework.

Progress in 2023/24

Benchmarks and accreditations

We play a leading role in promoting sustainability across the sector. During the year the NextGeneration sustainability benchmark rated our development arm, Latimer, as the UK’s most sustainable not-for-profit housebuilder for the second year running. The ranking is based on social, economic and environmental performance and Latimer came third out of the country’s top 25 developers of new homes. It also achieved a Gold Award for driving sustainability in affordable housebuilding.



In 2023/24 an updated version of the Sustainability Reporting Standard for Social Housing (SRS), which we helped to revise, was released. The SRS is now used by more than 100 housing providers as well as investors such as abrdn, Aviva, Legal & General, Lloyds, M&G Investments, NatWest, and Schroders.

Sustainable finance

We are highly rated by leading credit agencies, who increasingly consider ESG factors in their assessment. During the year Standard & Poor’s affirmed our A- rating, with a stable outlook, and commented that it expects us to “mitigate cost pressures and contain debt” and continue “enhancing” the provision of our services.

Moody’s rated us as A3 and improved its outlook from “negative” to “stable” during the year. It praised the steps we have taken “to mitigate the adverse effects of the weaker operating environment, thereby limiting development risk”.

In May 2024 Fitch Ratings assessed us as A+, with a stable outlook, and noted that we had maintained a “strong performance despite sector challenges in recent years.”



The Regulator of Social Housing also confirmed our V2 financial viability rating during the year, which indicates that we meet the regulator’s viability requirements and have the financial capacity to deal with a reasonable range of adverse scenarios.

Our credibility with banks and investors, arising from a reputation for fiscal prudence and stability, was reflected in a new £150 million loan facility that we agreed with ABN AMRO Bank in March 2024. This facility will become a sustainable one once we have agreed appropriate KPIs in summer 2024. During the year one of our banks also agreed to increase our existing loan facility with them by £50 million.

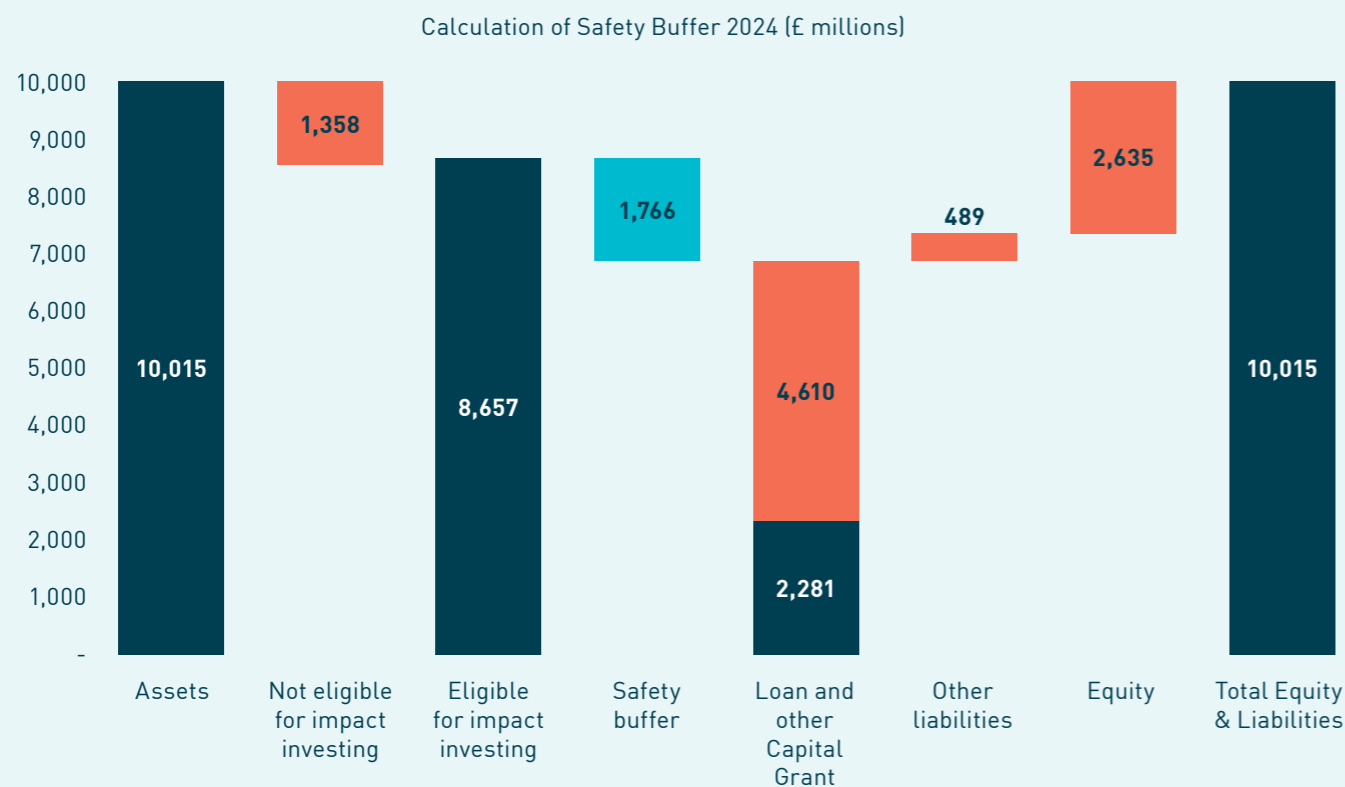
Our ESG credentials and track record in developing sustainable housing makes us a partner of choice for investors seeking more than merely a financial return.

The Sustainable Housing Finance Framework (SHFF) we launched in 2019 sets out how we calculate a safety buffer to ensure we have enough sustainable assets eligible for funding by our sustainable bond issues. This safety buffer stood at £1,766m on 31 March 2024 (Figure 10).

During the year we developed a new SHFF to give investors greater detail and clarity over how we use the proceeds from our public bonds.

Our 2024 [Sustainable Housing Finance Framework](#) aligns with the International Capital Markets Association’s principles on green, social and sustainable bonds, and the Loan Markets Association’s green and social loan principles.

Figure 10: Sustainable Safety Buffer



The framework also sets out the specific projects funded and shows how they align to the Sustainability Reporting Standard, the UN Sustainable Development Goals, and our own sustainability strategy.

It also formalises a new Sustainable Finance Group which is supported by finance and sustainability colleagues across the business, and jointly chaired by our Director of Treasury and Corporate Finance and Director of Sustainability. As well as providing strong governance of the new SHFF, the group also works to explore new and innovative ideas with regards to funding of retrofit and other sustainable objectives.

An independent assessment of the new framework, carried out by DNV Business Assurance Services UK during the year, concluded it is in alignment with the ICMA and LMA principles. Projects funded under the framework “will provide clear environmental and social benefits” according to DNV.

We issued our first sustainability bond under the new framework in May 2024, raising £250m in a 33-year bond priced at a coupon of 5.375%. It was oversubscribed 3.3 times, demonstrating the confidence investors have in our strategy as well as their appetite for investing in sustainable organisations.

Including the May 2024 bond, we have raised £1.7bn in sustainable finance to date, more than any other registered provider in the sector.

Risk management and governance

We have the highest possible rating for governance, G1, from the Regulator of Social Housing. This signifies that we have a robust and prudent business planning, risk and control framework. Our G1 rating, which was confirmed in 2023/24, also indicates that we have effective governance arrangements that deliver our aims, objectives and intended outcomes in an effective, transparent, and accountable way.

We strive to demonstrate best practice in the sector and during the year we complied with the National Housing Federation’s Code of Governance 2020 (with the exception of Principle 3.1(4)).

Our Group Investment Committee is chaired by Mark Hattersley, the Chief Financial Officer. The Board believes that his detailed knowledge and experience of the business makes him best placed to chair the Committee, which has four non-executive members

who provide appropriate independent scrutiny.

Our Board’s Audit and Risk Committee oversees the effectiveness of our assurance arrangements, systems and processes to manage risk, with different parts of the Group owning and managing their own risk registers. Our principal risk register of our highest priority organisational risks includes one specifically relating to sustainability, ESG and climate change. Our Board and Group Executive Team regularly review this register with our Audit and Risk team to ensure that there are sufficient processes in place to manage and reduce the residual risk in this space. This principal risk is regularly reviewed with the Director of Sustainability to ensure ongoing management of the risk across the organisation.

Any conflicts of interests are declared by Board members, who may be required to recuse themselves from any relevant discussions or decisions.

During the year we reviewed our risk management processes and boosted our crisis leadership capability by running simulations where our senior team had to work through a complex scenario and respond in real time.

Priorities for 2024/25

- We will agree key performance indicators around sustainability for the £150m credit facility with ABN AMRO Bank.
- In addition, we will embed the enhanced governance and reporting requirements set out in our 2024 Sustainable Housing Finance Framework, as well as progressing our major investment in retrofitting thousands of our homes to improve their energy efficiency. This not only makes sense for our residents, with lower energy bills, but also reduces our carbon footprint and the impact we have on the environment.
- Our Sustainable Finance Group will examine different ways of funding large scale retrofitting of homes.
- There will be a continued focus on providing both financial and sustainable returns to our investors, and we will seek to improve our ranking on the NextGeneration Benchmark scheme.



Race, Ethnicity, and Cultural Heritage (REACH) Network staff exhibition

EQUITY, DIVERSITY AND INCLUSION

Long-term target: Reflect the diversity of the communities we serve.

We are a diverse and inclusive organisation that promotes equality of opportunity and represents the residents and communities with whom we work.

Equity, diversity and inclusion (ED&I) is part of our DNA. Closing our gender and ethnicity pay gaps, supporting people to be their best selves, and offering sustainable careers are just some of the things which are making us an employer of choice.

Our inclusive approach extends beyond our team of more than 4,000 colleagues. We involve our residents in our work to shape the services we provide to them, and take a customer-centric approach.

Resident-led change

Our residents play a vital role in our work, with their involvement helping to develop the services we provide. The ways in which they can get involved range from belonging to regional committees that scrutinise our work to sitting on our Housing Association Board.

During the year the input of residents highlighted improvements that could be made in areas ranging from the provision of home aids and adaptations to how we deal with antisocial behaviour and engage with residents on sustainability. Their feedback also prompted us to host webinars providing specialist advice on dealing with leaks, condensation, damp and mould.

Giving our residents a voice, and listening to them, is a core part of our inclusive culture. In 2023/24 we reinvigorated our approach to involving residents in our work to ensure they have a real stake in the issues that concern them, launching a new Resident Involvement Strategy and making changes such as setting up a resident-led Customer Committee.

We also launched new customer service commitments in areas ranging from safety and maintenance to dealing with complaints, and keeping estates clean and secure. We began sharing data with our residents on our performance against our pledges, where we exceeded targets in many areas and made significant progress in others. We also made it easier for our residents to contact teams dealing with specific areas without first having to go through a general point of contact. In addition, we enhanced the data we collect on our residents to improve our understanding of their individual situations.



Problem solving

A renewed focus on complaints during the year included establishing a dedicated group of senior colleagues to tackle issues highlighted by the Housing Ombudsman and ensure that lessons are not only learned, but acted upon.

We hold ourselves fully accountable on those occasions when things may not go according to plan and improving the speed of response to problems raised by residents remains a key priority. We worked hard in 2023/24 to change things for the better and saw our resident satisfaction increase from the previous year.

We consistently exceed our targets for resident satisfaction, with an upward trend over the past couple of years, achieving 89.9% satisfaction with completed repairs in 2023/24.

Measure	Target	Performance		
Resident Satisfaction	80%	2021/22 83.4%	2022/23 81%	2023/24 83.8%
Repairs Satisfaction	85%	2021/22 90.5%	2022/23 88.8%	2023/24 89.9%

	2021/22	2022/23	2023/24
Total complaints	6,238	7,510	5,750
Average time for resolving	20 days	23.5 days	24.5 days
Complaints upheld by the Ombudsman	55 (<0.9% of complaints)	65 (0.9% of complaints)	219* (3.8% of complaints)

**Please note that this figure is subject to change following the publication of the Housing Ombudsman's Landlord Report later this year.*

An increase in the number of complaints upheld in the last financial year is likely to be due to external factors and we are working closely with the Ombudsman and our residents to understand the reasons for this and to drive improvements through our major transformation programme, Connect. During the year we also made preparations for a new reporting regime where housing associations will report data about their performance to the Regulator of Social Housing.

The new Tenant Satisfaction Measures (TSMs) come into force in 2024/25. They will include statistics based on perceptions of our performance - which can be influenced by external factors such as the scrutiny we receive as the country's largest housing association - as well as the actual work we do for our residents. As part of our preparations for the new reporting system, we have developed a group scorecard and a single repository for the data that we will be providing from this year.

Boards and Committees

Our Group Board is complemented by our three Subsidiary Boards that oversee Clarion Housing Association, our development arm Latimer, and charitable foundation Clarion Futures. We also have specialist Committees charged with oversight of specific areas such as audit and risk, remuneration, treasury, and investment.

In September 2023 Jeremy Newman, former Global Chief Executive Officer and UK Managing Partner of BDO, and ex-Chair of the Audit Commission, joined our Group Board as a Non-Executive Director, and in December 2023 he became Chair of our Audit and Risk Committee.

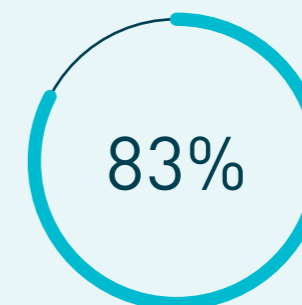
We also appointed Sasha Morgan, Head of Strategy at Kick It Out, an organisation dedicated to tackling discrimination within sport, and finance and governance specialist Sharon Critchlow, to our Housing Association Board during the year.

To amplify the resident voice within our governance structure, we established a resident-led Customer Committee during the year. It is helping to shape and improve our services and reflects the premium we place on the views of our residents.

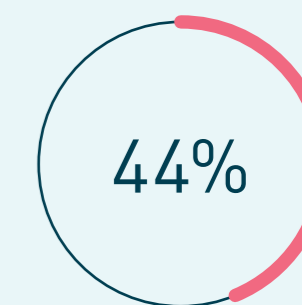
Almost half (44%) of our Board and Committee members are women and more than one in four are from Black, Asian and Minority Ethnic (BAME) backgrounds, mirroring the proportion of our residents from BAME backgrounds.

Measure	
% of the Board that are Non-Executive Directors	83%
% of Board that are women	44% (all Boards and Committees)
% of Board that are Black, Asian and Minority Ethnic (BAME)	28% (all Boards and Committees)
% of Board that have a disability	6% (all Boards and Committees)
% of Board that are LGBTQIA+	3% (all Boards and Committees)
Average age of Board members	55 years (all Boards and Committees)
Current executive members on Remuneration, Nominations and People Committee	None
Succession plan has been provided to the Board in the last 12 months	Yes
Average length of Board members' service	Four years

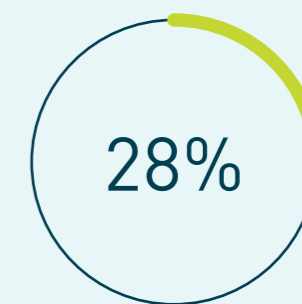
Measure	
% of Group Executive Team that are women	50%
% of Group Executive Team that are Black, Asian and Minority Ethnic (BAME)	12.5%
% of Group Executive Team that have a disability	25%



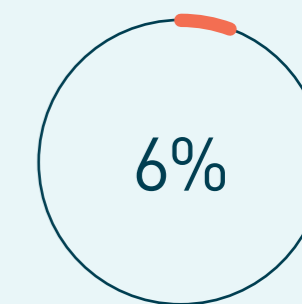
% of the Board that are Non-Executive Directors



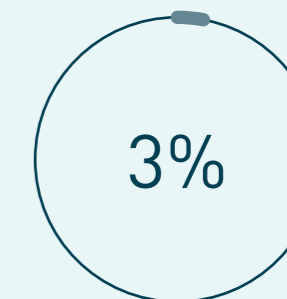
% of Board that are women (all Boards and Committees)



% of Board that are Black, Asian and Minority Ethnic (BAME) (all Boards and Committees)



% of Board that have a disability (all Boards and Committees)



% of Board that are LGBTQIA+ (all Boards and Committees)



An inclusive culture promoting wellbeing

We embrace difference and are a workplace where people are free to be their best selves in an environment where their wellbeing is taken seriously. We are accredited with the Inclusive Employers Standard, and during the year we successfully renewed our status with the Department of Work and Pensions as a Disability Confident Employer. We also developed a new tailored adjustments policy. This goes beyond what is required under the Equality Act as it is potentially open to all colleagues, and is supported by the Business Disability Forum. In addition, we signed up to the Mindful Employer Charter which is a commitment to support the mental wellbeing of our people.

A free 24/7 counselling service and resources and advice to promote physical, mental, financial and social wellbeing are available to our colleagues, as well as a number of support networks - such as one for male colleagues which was launched during the year.

Our people are all trained in ED&I, with managers given training to prevent unconscious bias in our recruitment process. During the year we developed training materials on unconscious bias and supporting those with different sexual identities, for all colleagues to benefit from.

In terms of diversity, we saw a significant rise in the proportion of BAME colleagues in leadership roles during the year, rising to 14% from 8.4% in 2022/23.

We also made major progress in tackling gender and ethnicity pay gaps. Our median gender pay gap was -4.9% as of 5 April 2023 - far less than the 14.3% national average (Figure 11) - meaning that our female colleagues earn slightly more than men. Our median ethnicity pay gap has widened slightly in favour of BAME colleagues, at -0.39% as of 5 April 2023 (Figure 12).

Figure 11: Gender pay gap
(in line with government's gender pay gap reporting standards)

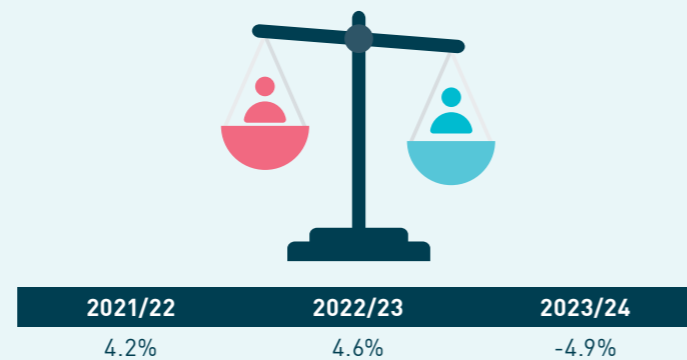


Figure 12: Ethnicity pay gap

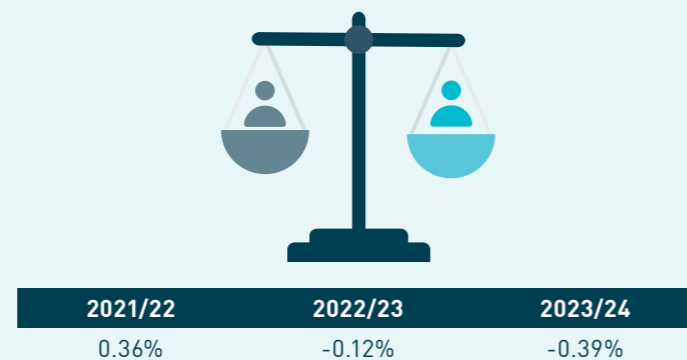
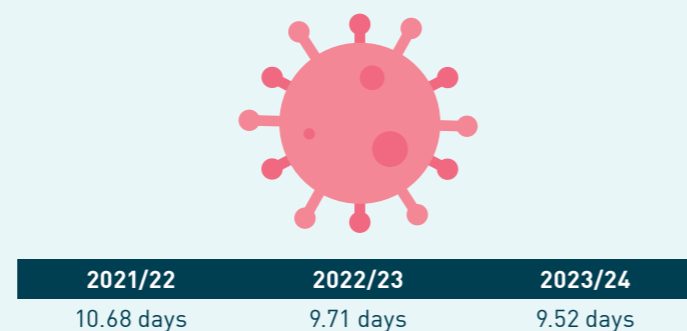


Figure 13: Sick days
(average number of days lost to staff illness)



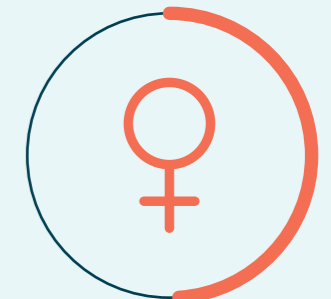
22.8% of our employees are from Black, Asian and Minority Ethnic (BAME) backgrounds



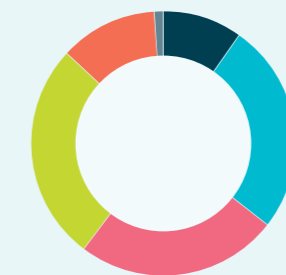
7.2% of our workforce have declared a disability



2.5% of those who disclosed their sexual orientation identified as LGBTQIA+



Women make up **48%** of our workforce, with our Group Executive Team evenly split between genders



The average age of our workforce, not including our Group Executive Team, is **45**

● 20-29: 10% ● 30-39: 26% ● 40-49: 25%
● 50-59: 27% ● 60-69: 12% ● 70+: 1%



Creating lasting careers

Our people are our prime asset in our mission to provide homes for those who need them most, and we invest in them accordingly. This extends beyond remuneration to offering a truly inclusive working culture where people can build sustainable careers.

Our apprenticeship programme, graduate training scheme, and the various courses we send colleagues on to gain new skills and qualifications are examples of how we back our people in their professional development.

During the year we sent almost 100 colleagues on management apprenticeships run by Imperial College Business School and workplace training provider Corndel.

More than 400 of our managers completed our Managing for Success training in 2023/24 to develop their leadership skills.

All of our directors took part in a bespoke leadership development course, and we funded almost 50 colleagues to complete professional qualifications such as MBA courses.

Another new development during the year was a mentorship scheme to support colleagues with their career development.

Priorities for 2024/25

- We will continue to implement our renewed focus on involving residents in our work, as well as making further improvements on our gender and ethnicity pay gaps.
- Another area of focus will be continued collaboration with our residents to take forward feedback from the Housing Ombudsman and support the introduction of new consumer standards.
- In the coming year we will also continue to promote our values to existing and new colleagues, as well as supporting our people in furthering their careers, offering apprenticeships for those starting out, and ensuring inclusion across Clarion.



Clarion Customer Committee

Introducing our new Customer Committee

During the year we demonstrated our continued commitment to ensuring that we listen to our residents and act on their concerns, with the creation of a Customer Committee.

Alongside a resident Chair, six residents were selected from some 120 applications to join the new Committee, which has been set up to review our performance on the services we provide and reports to our Housing Association Board.

The perspectives brought by the Committee members, who are driven by a passion to make a difference, are helping us to enhance the work we do for our residents.

The Committee also includes Rob Lane, Chief Property Officer, and Michelle Reynolds, Chief Customer Officer.

It will meet at least four times a year and participate in reviews of our policies and programmes.

The Committee Chair is Richard, who has been one of our residents in Newton Le Willows, Merseyside, for 14 years. He brings extensive experience of the public and housing sectors, having held roles covering finance, estate and property management and home ownership.

The new Committee held its first meeting in January 2024 and has since examined issues such as customer satisfaction levels, our repairs services, and the way we handle complaints.



ETHICS AND PROCUREMENT

Long-term target: Maintain a supply chain resilient to modern slavery and ethical risks.

As a business for social purpose, an ethical approach is a fundamental part of how we work. Our supply chain, which extends to hundreds of companies, works in line with our values and ethical position on issues such as modern slavery.

We have a stringent set of policies, procedures and contractual obligations to guide our work and that of our partners and eliminate any risk of modern slavery. Our procurement team is trained in ethical procurement, with expertise in working with suppliers. Ethical considerations are part and parcel of our working relationships and part of a wider approach of seeking to do the right thing in all that we do.

Our supply chain amplifies our positive impact in the locations where we work. Social value is one of the criteria we use when awarding major contracts, alongside positive environmental impact, price and quality.

Progress in 2023/24

Adding value

Social value is tackled in two approaches. Firstly, our procurement process evaluation scores 10% of any bidder's response on their social value proposition. This is evaluated by a panel of stakeholders. The second part is the application of our Social Value Policy, which in 2024 saw the roll out of the Social Value Toolkit which boosts our work with suppliers to create measurable social value for the communities we work in.

Our work to maximise the impact of our contracts generated £6.6m in social value in 2023/24. This is the result of a focus on using our spending power and strong relationships with our suppliers, as well as collaboration between our procurement teams and those working for our charitable foundation Clarion Futures, to secure social value. We have also obtained commitments from the supply chain contracts signed this financial year that amount to approximately £20m of social value which will be driven through business activities over the course of their lifetime.

Supply chain governance

Prospective partners have to provide assurances over issues ranging from waste management and carbon emissions to modern slavery and safeguarding. Our drive to demonstrate that our supply chain is an extension of our values and sustainability principles made significant progress. Some 160 of our biggest suppliers were assessed during the year using the Achilles supply chain risk, procurement and ESG platform we introduced in 2023. This provides us with ever increasing insight into our supply chain and we protect our residents from supplier failure by using Dun & Bradstreet to ensure supplier financial sustainability.



The platform, which draws on data on areas such as health & safety, modern slavery, and ethical procurement, is used to track and monitor our supply chain, and has been used to assess all significant procurements since 2023/24.

Modern slavery

We are vigilant in maintaining a zero-tolerance approach to modern slavery and work with our partners to maintain awareness of this issue and guard against it. This involves working closely together in assessing and addressing risks, as well as providing confidential routes for whistleblowers to raise any concerns.

During the year no issues came to light with our suppliers and contractors, with no reported breaches of the Modern Slavery Act 2015. We also trained several hundred (398) of our people in how to spot and tackle the signs of slavery and human trafficking.

Our Group Procurement team are also fully certified by Chartered Institute of Procurement & Supply (CIPS) through its Ethical Procurement and Supply Training.

Priorities for 2024/25

- We will continue to refine our procurement system to reflect the performance of potential suppliers and contractors against ESG indicators. This is part of our ongoing due diligence of our suppliers. In addition, social value will continue to be embedded and promoted internally.
- Another priority in the coming year will be reviewing our approach to tackling modern slavery and ensuring that we and our partners are doing all that we can to ensure it remains absent from our supply chain.

Generating social value

In addition to value for money, we focus on how our suppliers can provide wider benefits for communities - the human impact that amounts to social value.

This is in keeping with our status as a business for social purpose and the major social investment made by our charitable foundation, Clarion Futures.

We use our spending power as the country's largest housing association, to generate social value - collaborating with our partners to bring about economic, social and environmental gains for our communities.

This results in changing lives for the better, such as helping people into work. We worked with our supply chain to create 203 jobs and apprenticeships for people during the year.

We also provided 364 people with training and qualifications to help boost their career prospects, as well as finding work placements for 74 people.

Our partners also invested more than £1m to improve our communities and support local projects ranging from refurbishing an adventure playground to tackling food poverty.

As part of this, one of our major suppliers, Travis Perkins, donated £250,000 to support our work to help residents hit by the cost of living crisis.

Shelley Hathaway-Batt, Head of Strategic Partnerships and Projects at Clarion Futures, said: *"As we move to a more socially conscious world, where consumers are demanding more from businesses in terms of sustainability, transparency and ethical business practices, housing associations should take the lead, collaborating with organisations that not only provide high quality services but also care about the communities in which they work and want to contribute to making a difference."*



Roman Road Adventure Playground

SRS Data Book

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Climate Change	T1	C1	Core	Distribution of EPC ratings of existing homes (those completed before the last financial year).	% of Homes rated A	0.2%	
					% of Homes rated B	8.4%	
					% of Homes rated C	66.0%	
					% of Homes rated D	24.0%	
					% of Homes rated E or worse	1.4%	
					% of Homes without an EPC rating	0%	
		Enhanced	Average SAP rating of existing homes (those completed before the last financial year).	Avg. SAP rating	72.05 (modelled)		
				Energy use intensity of existing homes	Avg. kWh/m ² /yr	134 (modelled)	
	C2	Core	Distribution of EPC ratings of new homes (those completed in the last financial year).	% of Homes rated A	2.4%		
				% of Homes rated B	93.9%		
				% of Homes rated C	3.7%		
				% of Homes rated D	0.0%		
				% of Homes rated E or worse	0.0%		
				% of Homes without an EPC rating	0.0%		
	Enhanced	Average SAP rating of new homes (those completed in the last financial year).	Avg. SAP rating	84.2			
			Energy use intensity of new homes	Avg. kWh/m ² /yr	Data not currently available		
	C3	Core	Does the housing provider have a Net Zero target and strategy?	Yes/No	Yes		
				If so, what is it and when does the housing provider intend to be Net Zero by?	Qualitative response, date	2050 (Scopes 1, 2 and 3). See 'Energy and Carbon' section for more information	
		Enhanced	Is the housing provider's Net Zero commitment in line with the Science Based Target (SBT) initiative?	Yes/No	No - We do not currently have an approved Science-Based Target (SBT) however the Climate Transition Plan that we are developing outlines our pathway to achieving net zero and demonstrates how this compares to the SBTi 1.5C-aligned trajectory		
				Does the housing provider have a costed transition plan?	Yes/No	Yes - Our Climate Transition Plan will be published externally on our website and outlines our pathway to net zero based on our Long Term Financial Plan (LTFP)	

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Climate Change	T1	C4	Core	What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?	Qualitative response	See 'Energy and Carbon' section of this report.	
			Enhanced	Number of homes that have been retrofitted in the last financial year	# homes	1,812 homes received one or more retrofit interventions (see Figure 2, excluding new boilers). Within this, 542 homes were considered to have received substantial retrofits (through SHDF, and homes that were equipped with an ASHP and/or solar PV).	
				Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing provider is aiming to retrofit	%	Clarion is aiming to retrofit ~91,000 homes via installing fossil fuel free heating systems, and/or fabric efficiency upgrades, by 2050. Of this total, 2% of homes in the past year have received retrofit interventions that fulfil, or part fulfil, these requirements.	
	C5	Core	Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so.	Scope 1 (kgCO ₂ e)	16,340,000		
				Scope 2 (kgCO ₂ e)	402,000		
				Scope 3 (kgCO ₂ e)	393,641,000		
				Total emissions (kgCO ₂ e)	410,383,000		
				Total emissions (kgCO ₂ e/home)	3,288		
	Enhanced	Does the housing provider qualify for SECR reporting?	Yes/No	Yes			
		SECR Intensity Ratio for Total Emissions (Scope 1-3)	kgCO ₂ /m ² (SfH have informed Clarion that kgCO ₂ e/£m turnover is also an acceptable unit to disclose)	23,070 kgCO ₂ e/£m turnover			
	C6	Core	How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?	Qualitative response	Yes - See 'Climate Resilience' section of this report		

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)	
Ecology	T2	C7	Core	Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?	Qualitative response	Yes - See 'Biodiversity & Nature' section of this report		
			Enhanced	Biodiversity Net Gain (BNG) of new homes (those completed in the last financial year).	%	We are now collecting BNG performance data on all our new projects which require measurement through the planning process and will report on performance across the development portfolio in future annual Making a Difference ESG reports		
		C8	Core	Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?	What is the housing provider's Biodiversity Net Gain target for new and existing homes? Does this exceed minimum requirements?	New homes	Yes - See 'Biodiversity & Nature' section of this report	
					Existing homes	Yes - See 'Biodiversity & Nature' section of this report		
				1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]		Yes		
				Qualitative		Yes - See 'Biodiversity & Nature' section of this report		

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Resource Management	T3	C9	Core	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	Yes	
			Enhanced	% of materials from responsible sources	% materials	99.9% timber from certified responsible sources (for developments)	
		C10	Core	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	Yes	
	Enhanced		% of materials that are recycled and/or diverted from landfill.	% materials	97.7% (for developments)		
	C11	Core	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	Strategy in place for new developments (see 'Resources & Materials' section of this report), and strategy in development for existing homes/ estates to be published in 2024/25. Currently no strategy regarding corporate operations.		
		Enhanced			See 'Resources & Materials' section of this report		

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Affordability and Security	T3	C12	Core: Report against one metric	For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:	% of PRS rent		
			Enhanced: Report against both metrics	1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA)	% of LHA rent	62%	
	C13	Core	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	Number of General Needs units	73,554	% of General Needs units	59.7%
				Number of Intermediate Rent units	1,412	% of Intermediate Rent units	1.1%
				Number of Affordable Rent units	14,236	% of Affordable Rent units	11.5%
				Number of Supported Housing units	963	% of Supported Housing units	0.8%
				Number of Housing for Older People units	6,203	% of Housing for Older People units	5.0%
				Number of Low-cost Home Ownership units	10,762	% of Low-cost Home Ownership units	8.7%
				Number of Care Home units	12	% of Care Home units	0.0%
				Number of Private Rented Sector units	816	% of Private Rented Sector units	0.7%
	Number of Other units	15,331	% of Other units	12.5%			

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Affordability and Security	T4	C14	Core Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	Number of General Needs units	12	% of General Needs units	0.0%
				Number of Intermediate Rent units	0	% of Intermediate Rent units	0.0%
				Number of Affordable Rent units	449	% of Affordable Rent units	0.4%
				Number of Supported Housing units	0	% of Supported Housing units	0.0%
				Number of Housing for Older People units	0	% of Housing for Older People units	0.0%
				Number of Low-cost Home Ownership units	579	% of Low-cost Home Ownership units	0.5%
				Number of Care Home units	0	% of Care Home units	0.0%
				Number of Private Rented Sector units	0	% of Private Rented Sector units	0.0%
				Number of Other units	498	% of Other units	0.4%
				Enhanced	Number of homes disposed of in the last 12 months, by tenure type	Number of disposals	1294 total (341 General Needs, 54 Intermediate Rent, 172 Affordable Rent, 271 Supported Housing, 277 Housing for Older People, 134 Low-cost Home ownership, 45 Other)
	Number of homes acquired in the last 12 months, by tenure type	Number of acquisitions	575 S106 homes acquired				
		C15	Core	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Qualitative response	See 'Social Value' section of this report	
	C16	Core	How does the housing provider provide security of tenure for residents?	Qualitative response	See 'Wellbeing & Placemaking' section of this report		

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)	
Building Safety and Quality	T5	Core	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	% of homes for which all required gas safety checks have been carried out.	99.8%			
				% of homes for which all required fire risk assessments have been carried out	99.1%			
				% of homes for which all required electrical safety checks have been carried out	97.2%			
		Enhanced		% of homes for which all required asbestos management surveys or re-inspections have been carried out.	%	99.8%		
				% of homes for which all required legionella risk assessments have been carried out.	%	100%		
				% of homes for which all required communal passenger lift safety checks have been carried out.	%	99.4%		
		C18	Core	What % of homes meet the national housing quality standard?	% of homes	99%		
					Of those which fail, what is the housing provider doing to address these failings?	Qualitative response	All Decent Home Standard failures are either allocated to repairs to remedy and/or within programmes of works for 2024-25	
			Enhanced	What is the target date for bringing homes that do not meet the standard into compliance?	Date	31/03/2025		
	C19	Core	How do you manage and mitigate the risk of damp and mould for your residents?	Qualitative response	See 'Wellbeing & Placemaking' section of this report			
				Enhanced	How many cases of damp and mould were reported in the period that required action?	Number cases	14,686	
			What % of the housing providers portfolio do these homes account for?	% of portfolio	15% of owned units			

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Resident Voice	T6	C20	Core	What are the results of the housing provider's most recent tenant satisfaction survey?	% of residents satisfied	Customer Satisfaction Survey – 83.8%	
				How has the housing provider acted on these results?	Qualitative response	See 'Equity, Diversity & Inclusion' section of this report	
	C21	Core	What arrangements are in place to enable residents to hold management to account for the provision of services?	Qualitative response	See 'Equity, Diversity & Inclusion' section of this report		
	C22	Core	In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?	Number	219		
Qualitative response				See 'Equity, Diversity & Inclusion' section of this report			
Resident Support	T7	C23	Core	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?	Qualitative response	See 'Social Value' section of this report	

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Placemaking	T8	C24	Core	Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	Qualitative response		See 'Social Value' section of this report
			Enhanced	Social Value calculations (including monetisations) of placemaking activities	£	Clarion do not currently monetise Social Value for placemaking activities. However, HACT is about to introduce a new Built Environment Bank, incorporating a suite of measures relating to impact on local communities, including local environment, supply chain and construction. This coming year, we will identify which of these values fall under the definition of 'placemaking' and assess our readiness to measure them, and also review alternative Social Value methodologies regarding placemaking measures.	

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Structural and Governance	T9	C25	Core	Is the housing provider registered with the national regulator of social housing?	Yes/No	Yes	
		C26	Core	What is the housing provider's most recent regulatory grading/status?	Varies by Nation	G1/V2	
		C27	Core	Which Code of Governance does the housing provider follow, if any?	Name of code	National Housing Federation's (NHF) Code of Governance 2020	
		C28	Core	Is the housing provider a Not-For-Profit?	Yes/No	Yes	
				If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Name % %		
		C29	Core	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	Qualitative response	See 'Disclosure & Sustainable Finance' section of this report	
			Enhanced	Is the housing provider required to report against TCFD? If yes, is the housing provider doing so?	Qualitative	Not required, though reporting voluntarily (see 'Climate Resilience' section of this report)	
		C30	Core	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?	Yes/No	No	
Enhanced			If yes, describe.				

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Board and Trustees	T10	C31	Core	How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?	Qualitative response	See 'Equity, Diversity & Inclusion' section of this report	
				What % of the board are women?		44% (all Boards and Committees)	
				What % of the board are BAME?		28% (all Boards and Committees)	
				Does the housing provider consider resident voice at the board and senior management level?	What % of the board are residents?	33% of the Board of Clarion Housing Association (our landlord body)	
				What % of the board have a disability?	6% (all Boards and Committees)		
				Average age of the board	55 years (all Boards and Committees)		
				Average tenure of the board	Four years		
				Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?			
	C32	Core	What % of the housing provider's board have turned over in the last two years?	%	15%		
			What % of the housing provider's Senior Management Team have turned over in the last two years?	%	12.5%		
C33	Core	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	Number	3 (Jeremy Newman, Sharon Critchlow and Tom Smyth)			
			Description of experience	See https://www.clarionhg.com/about-us/who-we-are/group-board-and-committees			
C34	Core	What % of the housing provider's board are non-executive directors?	%	83%			
C35	Core	Has a succession plan been provided to the housing provider's board in the last 12 months?	Yes/No	Yes			
C36	Core	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	Number of whole years	5			
C37	Core	When was the last independently-run, board-effectiveness review?	Date [month and year]	November 2021			
C38	Core	How does the housing provider handle conflicts of interest at the board?	Qualitative response	See 'Disclosure & Sustainable Finance' section of this report			

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Staff Wellbeing	T11	C39	Core	Does the housing provider pay the Real Living Wage?	Yes/No	No - Clarion is not an accredited Living Wage Foundation employer, however, we pay our employees at least the voluntary London or National Living Wage	
		C40	Core	What is the housing provider's median gender pay gap?	% gap	-4.9%	
		C41	Core	What is the housing provider's CEO:median-worker pay ratio?	Ratio	12.42:1	
		C42	Core	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Qualitative response	See 'Equity, Diversity and Inclusion' section of this report	
		C43	Core	How does the housing provider support the physical and mental health of its staff?	Qualitative response	See 'Equity, Diversity and Inclusion' section of this report	
		C44	Core	How does the housing provider support the professional development of its staff?	Qualitative response	See 'Equity, Diversity and Inclusion' section of this report	
			Enhanced	What % of employees have received qualification that are relevant for their professional development, within the last year? - Split result by demographic.	% employees	1.16% (49) 28 Females 21 Males Asian/Asian British x 5 Black/Black British x 4 White British x 24 White other x 3 Demographics undisclosed x11 Disability not collected for 2023/24 as equitable reasonable adjustments are offered. Now collected in preparation for reporting next year.	

Theme	Criteria	Criteria requirement	Criteria	Measurement Unit	Response	Additional Measurement Unit (if applicable)	Additional Response (if applicable)
Supply Chain	C45	Core	How is social value creation considered when procuring goods and services?	Qualitative response	See 'Ethics and Procurement' section of this report		
			What measures are in place to monitor the delivery of this Social Value?				
		Enhanced	What is the relative weighting of Social Value considerations in procurement policies?	Weighting	10%		
			How much Social Value has been delivered from the housing provider's supply chain in the last 12 months?	£	£6.59m		
	T12	Core	How is sustainability considered when procuring goods and services?	Qualitative response	See 'Ethics and Procurement' section of this report		
			What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?				
	C46	Enhanced	What is the relative weighting of environmental impact considerations in procurement policies?	Weighting	Clarion has a dedicated Sustainable Procurement Policy, interlinked with the standalone 'Sustainability' and 'Procurement' policies which are applied to all procurement contracts. There is no standard weighting for environmental impact as there is for social value, but this is added by the procurement and sustainability teams as appropriate depending on the tender in question		
			How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?	Qualitative response	See 'Ethics and Procurement' section of this report		

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