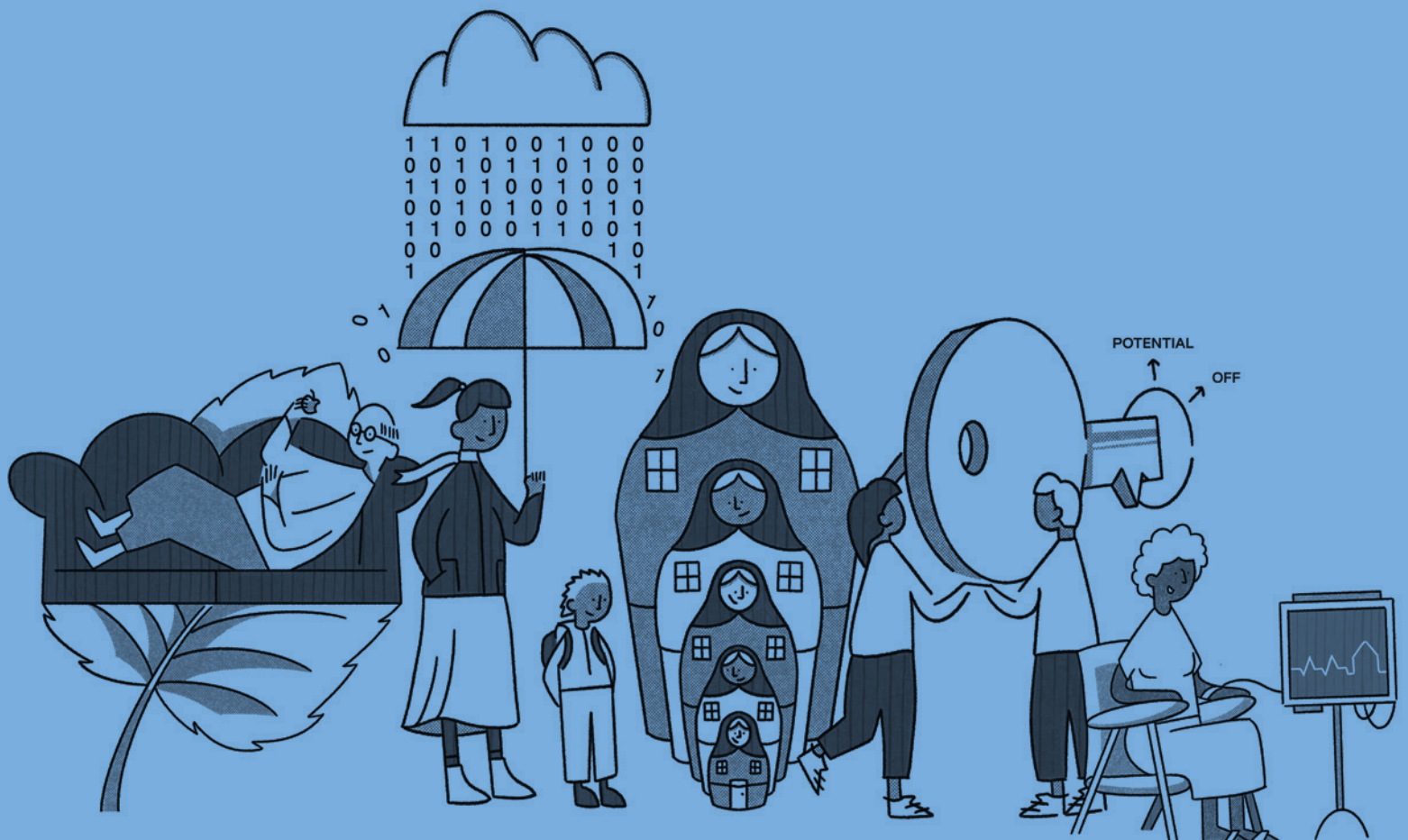


I'm home, therefore I am

The 5 new giants of opportunity

to establish a new social contract for housing



Connection

Resilience

Sufficiency

Trust

Health

Contents

4	125 Foresight Group Members
6	Foreword
8	Introduction
9	Executive Summary
12	Clarion’s 125th Anniversary and History
14	Change for the better
18	Connection
24	Resilience
30	Sufficiency
34	Trust
40	Health
46	A New Contract for Social Housing



125 Foresight Group Members

This report is the product of collaboration between Clarion Housing Group and the members of the 125 Foresight Group – a multidisciplinary panel of creative thinkers assembled to reimagine the future of housing in the UK.



Chair: David Orr – Chairman, Clarion Housing Association Board
David is a former CEO of the National Housing Federation and has held senior roles at Newlon Homes and Housing Europe. He currently chairs several organisations including ReSI Housing and the Canal and River Trust.



Prof. Lorraine Farrelly – Head of Architecture and Built Environment, University of York
Lorraine leads the University of York’s new School of Architecture, focused on sustainable, solution-based design. She previously founded the School of Architecture at the University of Reading.



Indy Johar – Director, Dark Matter Labs
Indy is a co-founder of Dark Matter Labs, focused on building the institutional infrastructure for radical civic societies. He has advised the Royal Society of Arts and the Mayor of London on inclusive growth.



Michael Pawlyn – Founder, Exploration Architecture
Michael is a pioneer of regenerative design and author of Biomimicry in Architecture. He was part of the team that designed the Eden Project, and has delivered a widely viewed TED talk.



Julie Hirigoyen – Senior Adviser and Non-Executive Director, Former CEO, UK Green Building Council
Julie is a senior adviser at Systemiq and CBRE Group, and a non-executive director at Willmott Dixon Holdings. She was CEO of UKGBC, where she transformed its strategy into a more member focused sustainability agenda with a strong focus on impact measurement.



Andrew Greenwood – Deputy Chief Executive, Leeds Building Society
Andrew has worked at Leeds Building Society since 1998, in various roles including Chief Risk Officer. He sits on the UK Finance Sustainability Committee and Shared Ownership Council Senior Advisory Group.



Dr. Angela Donkin – Research and Design Consultant, Institute of Health Equity Senior Consultant, UCL
Angela previously served as Chief Social Scientist at the National Foundation for Educational Research. She has particular expertise in inequalities stemming from early life conditions and work.



Clare Miller – Group Chief Executive, Clarion Housing Group
Clare’s role is to lead the Clarion Housing Group Executive Team, managing the organisation under the direction of the Clarion Board. She has been Clarion’s Chief Executive since 2018.



Joe Farrington-Douglas – Senior Policy Fellow, The Health Foundation
Joe develops research and campaigns to reduce health inequalities, focusing on housing, clean air and good work. He has experience across charities, think tanks, the NHS, and central government.



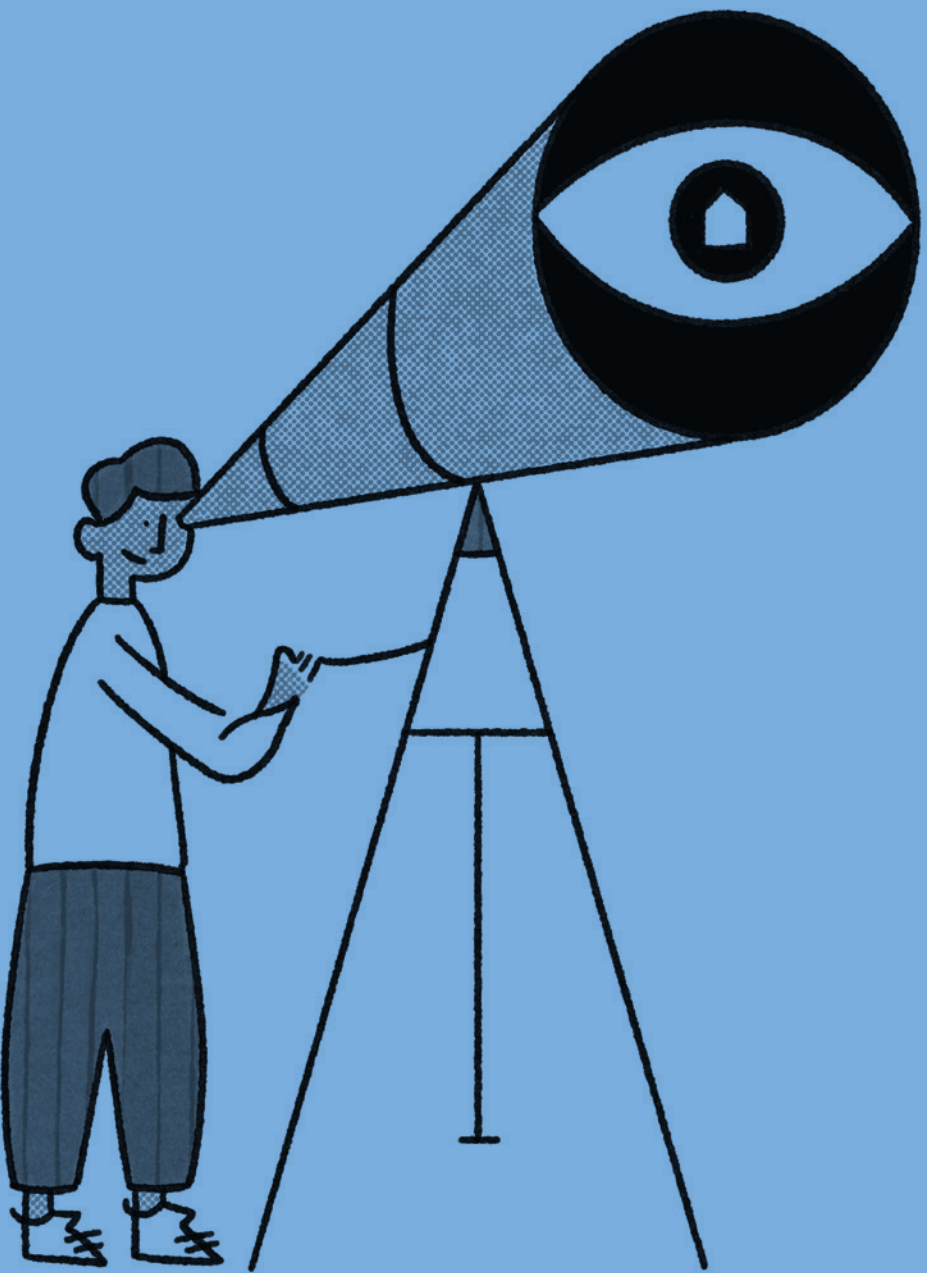
Niomi Gibson – Clarion Resident, Clarion Futures Board Member, Family Support Practitioner
Niomi is a resident leader, national ambassador and family practitioner in Bromley. She brings lived experience and deep knowledge of housing and youth support.



Rachel Coldicutt – Director, Careful Industries
Rachel is a researcher in the social impact of emerging technologies. She founded Careful Industries and led Doteveryone, a think tank focused on responsible innovation.



Catherine Thomas – Chief Corporate Affairs Officer, Clarion Housing Group
Catherine drives Clarion’s reputation, policy influence and strategic communications, and leads the Foresight initiative as part of the organisation’s long-term vision for housing.



Foreword

FOREWORD BY **DAVID ORR**, CHAIR OF CLARION HOUSING ASSOCIATION AND CHAIR OF THE CLARION 125 FORESIGHT GROUP

125 years ago, William Sutton left the overwhelming bulk of his considerable fortune to create a new organisation, the Sutton Dwellings Trust, to build homes for the poorest in society.

He believed that the provisions in place at that time were hopelessly inadequate, piecemeal, and ineffective. His investment and the terms of his bequest represented a paradigm shift – a transformational approach to providing decent homes for those who needed them most.

Fast forward 42 years. In 1942, William Beveridge, in his seminal report, described the ‘five giants’ the nation needed to address: Want, Disease, Ignorance, Squalor, and Idleness. The report was one of the key drivers of another huge shift – the introduction of the welfare state.

Now we go to the late 1960s, a time of social action; a time when people identified major problems and instead of saying “something must be done” they said, “we must do something about it.” In addressing the nation’s housing failures new organisations were created. Organisations like Shelter and Centrepont – and a raft of brand new, community-driven housing associations, like Notting Hill, London and Quadrant, and Circle 33.

We believe that what we have now is not good enough, and that now is the moment for some radical thinking about how we might help to create a better future.

And my goodness that work is necessary. In looking back to Beveridge’s giants, we have identified what we consider to be the giants of today which define the challenges we must overcome. We live in overwhelmingly negative times. Existential climate threats, social fragmentation, extremism, polarisation of wealth and resources and the powerlessness of traditional authority dominate the discourse, building a sense that we no longer have agency and cannot make the change we want to see.

Our residents find life extremely tough. 48 per cent tell us that acute financial strain has negatively affected their mental health. We have seen a significant rise in those not working due to disability or ill health. 15 per cent say they are often or always isolated and lonely. All the evidence is that these indicators will deteriorate over time.

We refuse to accept that this is the only possible future. We have worked with a group of challenging and creative thinkers who have

offered us provocations about the world as it is and what we might do to change it. We start from the incontrovertible evidence that we have built and live in a system which has failed. One of the most striking indicators of that systemic failure is more than 172,000 children living in temporary accommodation who don’t know where they will be at Christmas or what school they will be in next term. Continuing to live in the system that has developed over the past 40 years will further entrench that failure. We, as a housing sector and as a nation, must think again.

We define the fundamental threats we face as:

- Planetary emergency
- Disruption from technology
- Changing demographics
- Health inequality

These are existential threats if we cannot find a way to change things. But, in amongst the gloom, there are also real opportunities. In identifying these **we agreed there are five critical underlying principles – our 21st century giants:**

- Connection
- Resilience
- Sufficiency
- Trust
- Health

With these as our core aims, the opportunities we identify are:

- Regenerative places
- Strong and adaptable communities
- Informed and capable residents
- Equity and sufficiency

The provocations we received address these issues and more. This report considers them all. It challenges us to be brave in thinking differently, to be bold in acting differently and to be humble in understanding where we have failed. We cannot change society on our own, so one of our challenges is to build new kinds of partnerships with our residents, with others in our sector, with those who are charged with providing health, education, transport and economic opportunities and with those elected to represent us.

As a sector we have become cautious about expressing hope for the future, about defining a long-term vision of where we want to be. In this report we start from the premise that it is central to effective leadership to be able to do that. Those involved in this report have a vision of a nation where everyone is well and affordably housed, where people feel safe and connected and where there is a shared sense of the communities we collectively create. We believe it is possible, if difficult, to do this in a way which cares for and protects both people and our precious planet. It will be hard to do and will require us not only to learn new things but to unlearn things we have been doing for decades. But we believe it is possible. Indeed, we believe it is essential.

Introduction

BY CLARE MILLER, CEO CLARION GROUP

When William Sutton died in 1900, leaving his vast fortune to establish a Housing Trust, his motivation was to address the poor housing conditions he witnessed among his employees and their families. His instruction in his will was for the Trustees to provide homes for the poor.

The poor in 1900 were mostly in low paid employment living in often unsanitary conditions. The William Sutton Trust went on to establish estates and homes across the country, following the rail networks, in towns and cities where their benefactor had made his fortune establishing the first parcel service.

For the first 70 years the Trust built homes using that legacy and mortgaging the homes they built to build more. There was no public subsidy. Every tenant paid rent set by the Trustees. That rent was affordable for those in low paid employment, and the Trust vetted all applicants to ensure they would benefit from the accommodation and abide by the tenancy terms. Charity and philanthropy in action.

Today we still manage that legacy of homes built by the original Trust. But these days we no longer allocate our homes: that is done by local authorities. We don't set our own rents: these are determined by government. Almost every aspect of the service we deliver is specified by regulation and legislation. And while housing associations once contributed a significant proportion of the nation's new homes, today output has fallen even as the pressures of homelessness grow.

This report is not a reflection on how we ended up here. It is instead looking forward: what is it we hope housing associations like our own will be 125 years from now? There is much we can learn from the past, but perhaps the greatest insight we have is that we run a long-term business with many of the homes we manage today likely to still be occupied 125 years from now. That long horizon gives us a responsibility to think boldly about the future – and to contribute ideas which might be useful to the wider debate.

In celebrating our anniversary year, we have spent much of the year talking to our residents and sharing their stories. We know our residents' lives and circumstances are changing rapidly. The standards adopted by the first Trustees in 1900, revolutionary as they were at the time, are no longer fit for purpose. We've gone from coal fires to gas boilers and recently installed underground heat pumps in our oldest estate in Chelsea. Innovation and adaptation will continue to be essential if we are to meet the challenges of climate, technology, and demographics.

At Clarion we are custodians of places. Our residents' hopes and aspirations for those places are that they are sustainable, foster community, enable families to put down roots and to thrive. That ambition aligns with the five themes explored in this report – connection, resilience, sufficiency, trust and health. These are not Clarion's answers alone, but ideas we offer to spark discussion across the sector and with government.

This report contains some provoking ideas and thoughts about the way society, the economy and climate may change over the next 125 years. We believe that it is right to challenge ourselves, but we are not an island. To continue to support communities we will need government, and many other local and national agencies to work with us, so that we can keep our communities safe and healthy and provide suitable housing solutions for those so desperately in need of them.

Our aim in publishing this report is not to prescribe, but to contribute – to share perspectives from our residents and partners, and to invite others to consider how their role might evolve in the decades ahead.

We do not have all the answers, but we do think it is right to debate the challenges and seek partnerships with others trying to do a similar job.

If this report helps stimulate fresh thinking and a shared sense of purpose across our sector and beyond, it will have achieved its aim.

Executive Summary

We are making an urgent call for collective action to create a new social contract for housing addressing the threats to quality of life affecting communities across the UK.

Drawing on nine provocative pieces, commissioned to mark Clarion's 125th anniversary, the report proposes a 21st century equivalent to William Beveridge's 'five giant' social ills, which shaped the welfare state. The pieces identify connection, resilience, sufficiency, trust and health as the 'giants' of our age. The UK faces challenging social trends on every front: threats which are reducing quality of life for people around the country. Clarion, as the largest housing association in the country, has a duty to provide leadership. If we are to continue delivering our mission, to provide homes for those who need them, we need to think differently about how, as a society, we can tackle what may seem like overwhelming challenges.

If we want a better society, we need to know what it looks like. Optimism comes from having a vision of the future, and a plan for how to get there. Leadership means showing the way forward by doing things that work – identifying, testing and implementing new approaches to tackling the problems we face. In response to the think pieces in this report, we propose a new contract for social housing: a partnership between Clarion and its residents, between Clarion and its network of stakeholders, and between citizens and their government. Housing is essential infrastructure, with its purpose grounded in improving lives rather than merely providing shelter. But it is also a pressure point where global trends – climate change, demographic shifts, and economic pressures – play out locally. To respond, Clarion must think beyond traditional roles, scaling up innovation and collaboration to build supportive, sustainable communities.

A new social contract for housing must address the crucial issues for our residents, placing them front and centre for Clarion. Resident voice is crucial to collaborative working, ensuring we work with our

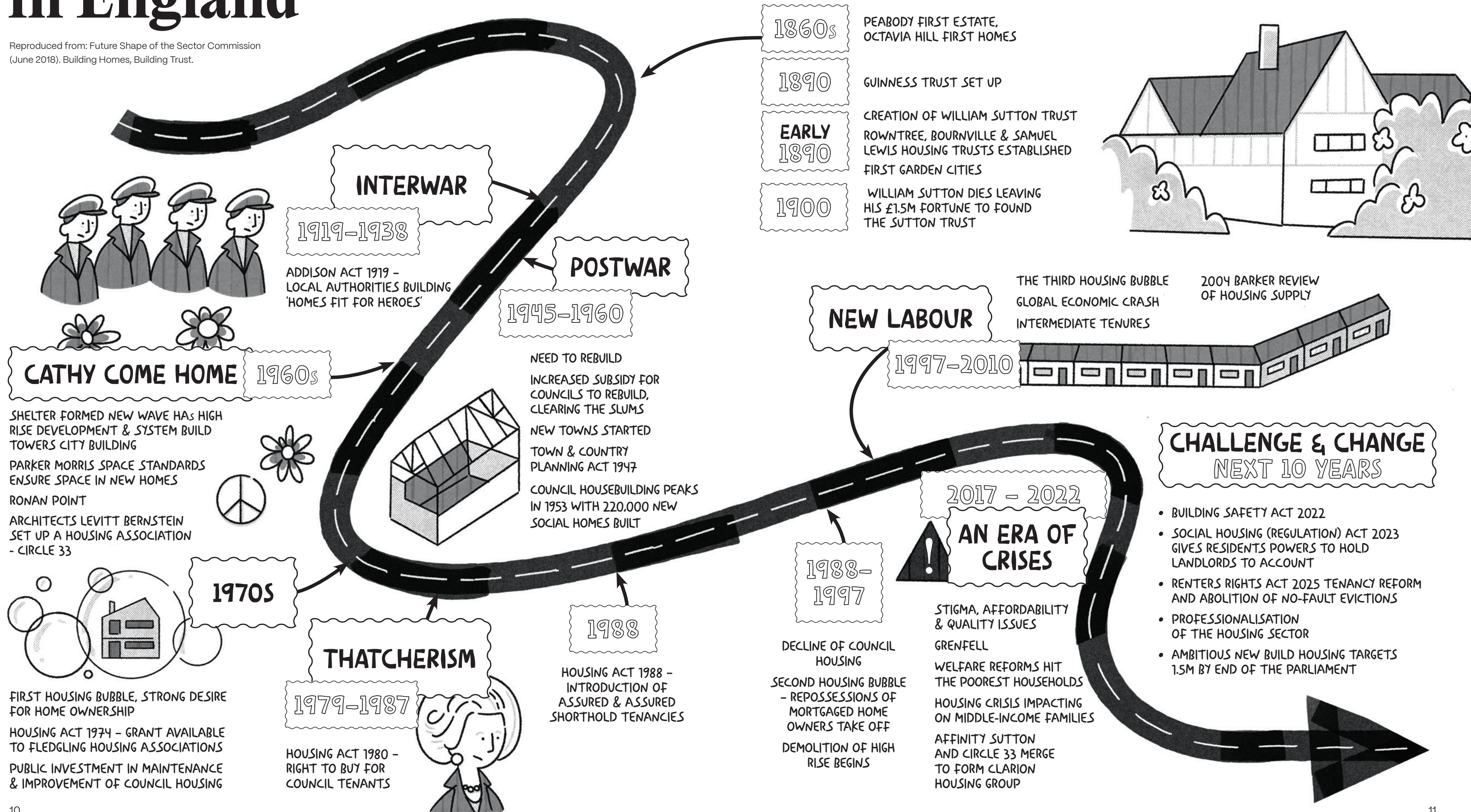
residents to jointly shape the future. Nature and ecosystems must drive our operations, if we are to build and manage places sustainably. Health must be at the heart of what we do, creating places that are healthy for residents in every respect. And we need to think long-term to disrupt current, negative trends for the people and the places we look after.

We commit to revisiting the way Clarion works, to build the future we want to see. We want our residents to have agency, to live in regenerative places, as part of strong and adaptable communities, and to have enough to live long, high quality lives.

Clarion does not have all the answers, but we pledge to do everything we can to disrupt declining quality-of-life trends. By combining experimentation on the ground, co-creation with communities, and advocacy for systemic change, we aim to be part of a sector-wide movement toward a fairer, healthier, and more sustainable housing future.

Timeline of Housing in England

Reproduced from: Future Shape of the Sector Commission (June 2018). Building Homes, Building Trust.



Clarion's 125th Anniversary

Clarion Housing Group is celebrating its 125th anniversary throughout 2025, marking the legacy of our founder, William Sutton, who bequeathed his fortune in 1900 to provide housing for low-income working families. The year-long celebration emphasises not only our history, but also our ongoing commitment to delivering social housing. Throughout the year we have undertaken a wide range of activities to celebrate this milestone.



Resident and colleague engagement
Social housing, above all, has people at its heart. We focused our efforts on finding and sharing the many uplifting stories of the residents and colleagues who make a difference to others in the communities we serve. This activity culminated in a celebratory limited-edition book and film series, The Difference Makers, as well as a motivating campaign to nominate the often unsung 'resident heroes' across our estates.



The Clarion 125 Film School
Launched in two locations across the UK, this unique initiative brought highly sought after film-making and social media skills to residents keen to broaden their talents into this highly dynamic and competitive area.



Community Investment
We launched a new charitable Making a Difference Fund for community projects, offering grants to local organisations to foster connection and celebrate neighbourhoods.

£125,000

William Sutton Prize
In recognition of our anniversary year, we increased the prize pot for the prestigious William Sutton Prize to £125,000. This esteemed award recognises and rewards innovative ideas that transform the lives of social housing residents, with new categories for 2025, focused on sustainability and connected communities.



Local Lives Podcast
We launched a new podcast series featuring honest and insightful conversations with residents, community leaders, and frontline staff, highlighting the real-life impact of community and social housing.



Founder's Day
To commemorate the date of William Sutton's passing May 20 we hosted a wide variety of various community events across our estates, including clean-ups, consultations, and activities for residents.

In addition, there is a focus on looking forward as well as back, to the future of social housing and lives of our residents. Clarion's work in regeneration, retrofit, place-making and resident engagement shows what's possible when housing is treated not just as shelter, but as the foundation for a good life. Through the 125 Foresight Group initiative we convened creative thinkers, residents and sector leaders to explore long-term solutions to the current housing crisis, and the wider social challenges defining our era.

We continue to learn directly from those who live in our homes. One resident from East London told us, "After years of feeling like I was just surviving, having a stable, warm home has allowed me to breathe. I've started a course in care work, something I'd never have imagined before." Another resident from the Midlands said, "When the community hub reopened, it changed everything. I made friends, found support, and finally felt part of something again."

Our programmes, such as the Clarion Futures digital support service, have helped over 50,000 residents gain online skills since 2016, helping to bridge the digital divide. Our retrofit pilots in Fenland, London and the South East have improved warmth and energy efficiency in over 1,000 homes. Learning and occupant feedback from these underpin future planned waves for a further 2,000 homes. And over 1,200 residents have been involved in co-design improvements – everything from complaints handling to local green space enhancements.

These voices and programmes ground our ambition. A future housing approach must be built with – not just for – the people it serves.

Change for the better

Beveridge’s 5 Giants

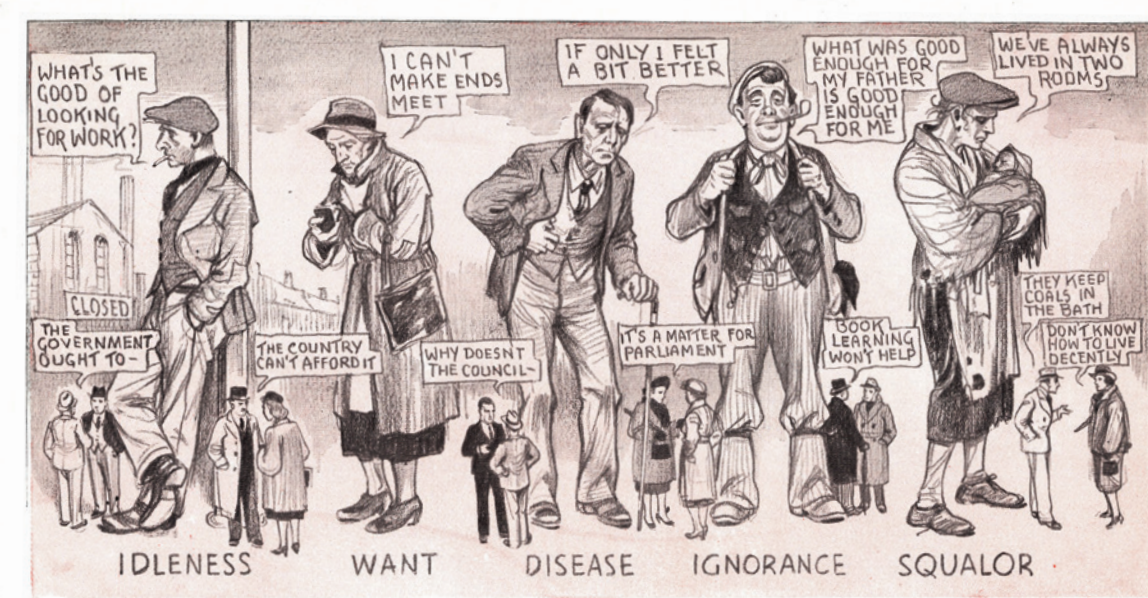
Cartoon reproduced in Nicholas Timmins
(2001) *The Five Giants: A Biography of
the Welfare State*, HarperCollins

Learning from the past – Beveridge’s five giants

To mark our 125th anniversary year, Clarion decided to engage in long-term thinking, to understand the challenges we face and to help us plan for the future.

In 1942, William Beveridge published a report that shaped post-war Britain and continues to define the parameters of the 21st century social contract. The Beveridge Report galvanised action because it diagnosed systemic social threats and proposed institutional solutions. Clarion has taken the Beveridge Report as a catalyst for thinking about the solutions we need in 2025. We all know society has major challenges to address. To have a chance of doing so, Clarion strongly believes that we need to think beyond the standard planning cycles, and into the longer-term – at least 25 years ahead, the span of a generation, and beyond. And we need to think radically, stepping back from separate social challenges to see the bigger picture, and considering how we can do things differently to address their combined impact. The scale of the threats facing society make it abundantly clear that this is needed. We need new goals and new collaborations to tackle global pressures which constrain and threaten our ambitions for the future.

Clarion is one of many actors in our civil society, and there can be no doubt that the key threats of our times require collective action on an unprecedented scale. We believe it is our duty to catalyse new ideas, to push the boundaries and to share new thinking, not just with the housing sector, but with all those working to improve quality of life. We know we need to do our bit.



William Beveridge identified five ‘giants’ of evil, as he described them, standing in the way of better future: Want, Disease, Ignorance, Squalor and Idleness. The naming of undeniable social ills created a powerful narrative, the basis for a policy agenda that set new ambitions for a better society. The clarity of his vision shaped the post-war consensus. Housing was a central pillar of this social agenda, central to tackling squalor and helping to enable better health and greater opportunity for all.

Today’s threats differ in form and in scale, but the same clarity of purpose is again required to tackle them. Clarion has taken Beveridge’s five giants and revisited them for the 21st century. Their language is outdated, and the context has changed, but the power of these concepts remains. In our era, the fear is that the threats we face are beyond us, but we need to find a way forward. Clarion therefore proposes goals that, if we can achieve them, will amount to a more positive version of the future.

This report names five giants that call for integrated public action. We name the threats, we name the giants, we name the opportunities to achieve them, and we explain what we intend to do. Beveridge’s success lay not only in diagnosis, but in building the mechanisms to respond, from the NHS to social housing. We must once again combine vision with imagination, working together towards common goals, build the responses we know we need.

There are lessons to be drawn from the way that, in the decades since Beveridge, housing policy has become fragmented, reactive, and overly reliant on market mechanisms. The Right to Buy, while transformative for some, depleted the social housing stock. Private renting has expanded, but often without sufficient protection or standards. A new approach must learn from these patterns and deliberately rebalance the housing system toward offering long-term public value.

What are our residents telling us?

Recent Clarion surveys reveal significant insights into the current state of our residents’ well-being, and the threats to their quality of life. This is not only about Clarion residents: other housing associations confirm these trends. In recent years, there has been a steady, continued rise in the percentage of residents who report having a disability, from 36 per cent in 2021 to 44 per cent in 2025. This trend mirrors broader societal shifts, with a growing prevalence of disability in the UK. Additionally, 48 per cent of respondents tell us that acute financial strain has negatively impacted their mental health, highlighting the pressing need for better access to mental health support.

Varied reasons for economic challenges are also evident. In 2024, 34 per cent of working-age residents described themselves as economically inactive. Of these, we see a rise in those not working due to a disability or long-term health condition, from 17 per cent in 2022 to 22 per cent in 2024. Others are long term carers, students and early retirees. In addition to those regarded as economically inactive, in 2024, 15 per cent of working age residents are unemployed and looking for work (up from 9 per cent in 2022). These statistics raise concerns about economic stability and employment opportunities for a substantial portion of the population. This can be harder for the increasing number of single person households, or those without family or friends to fall back on in times of need. Isolation and loneliness have economic as well as health impacts, with a worrying 15 per cent of residents saying they are often or always lonely, higher than the national average of 6 per cent.

Who are the residents of the future?

In 2024, Clarion published the first Resident of the Future reportⁱⁱ to help our services meet the changing needs and expectations of residents. Looking ahead, the profile of future residents is expected to shift significantly. In fact, this is already happening: there will be fewer households with children, indicating changing family dynamics, demographics and choices. Communities are becoming more ethnically diverse, reflecting a broader range of cultural backgrounds and experiences.

An ageing population will also shape the future landscape, meaning we must adapt services and infrastructure to cater to more older residents of social housing, living with more chronic health problems. Additionally, there will be an increasing proportion of residents of all ages with disabilities, placing greater importance on inclusive planning in housing and communities.

Economic factors will play a role as well, and if current trends continue, future residents are likely to be poorer. They are also likely to be at greater risk from chronic loneliness. We should not accept these futures as inevitable: we want to work to reverse current, negative trends. However, they will also be increasingly tech-savvy, supporting a shift towards digital engagement and greater familiarity with using technology for social interaction and daily tasks.

What is the future of ownership and renting?

The housing market is undergoing significant changes, with owner-occupiers making up 65 per cent of the market, a fall from 71 per cent in previous years. The average cost of buying a home has surged to 9.3 times the average salary in 2025, a stark increase from 3.5 times in 1987, making homeownership increasingly challenging for many.

In terms of rental properties, there has been a 12 per cent increase in market rental prices every year on average in London, and a 7 percent increase outside London in 2024, up from an average pre-pandemic annual increase of 2 per cent. The private rental sector has doubled in size since the early 2000s, indicating a growing reliance on rental housing as the only option for many residents.

Investment in social housing is now a national Government priority, but it is only one of many. For Clarion, social housing has been, and always will be, its priority. We will continue to focus on addressing the needs of those facing economic pressures through our housing stock. The social housing sector provides vital support to communities and fosters growth, in the face of ever-evolving challenges.

Change for the better

How have we approached these challenges?

To provide the perspective we needed, and to initiate different ways of thinking about the future, we set up the 125 Foresight Group, a multidisciplinary panel, assembled to reimagine the future of housing in the UK. We brought together a group of nine thinkers in wide-ranging fields with varied views: thinkers on finance, environment and health, academics, designers, campaigners, and a long-term Clarion resident and board member.

Over the course of three workshops, we asked each of them to present their perspective on the challenges we face and tell us what the role of a social housing provider should be in enabling the quality of life our residents aspire to and deserve. We asked them to present us with provocations, by looking at the big, long-term trends shaping the future of the UK, and the planet, and to challenge Clarion to think about these differently. By looking at overriding trends through a housing lens, we wanted to understand how Clarion’s role might evolve and develop over the foreseeable future, trying to visualise how the next 25 years and beyond might look.

Then, we asked the 125 Foresight Group members to write nine short, punchy, thought-provoking articles telling us what our priorities should be and what Clarion should be doing differently. Their essays identify four threats: planetary emergency, disruption from technology, changing demographics and economic and social uncertainty. Each is a serious issue in itself. Together, they amount to a challenge which will define the next generation.

However, nine articles gave us powerful ideas – pictures of what a better future could look like. These visions of the future come together into five themes: connection, resilience, trust, health and sufficiency – a blueprint for an equitable society.

And we have identified four opportunities to achieve this blueprint – through regenerative places, strong and adaptable communities, resident capability and equity and sufficiency. This report begins the process of thinking about how Clarion can seize these opportunities.

The challenges facing all of us are significant, but we want to look beyond them to identify the underlying opportunities. We need to see a future that encompasses unprecedented global change and responds positively by focusing on shaping the way we all live, learning from and overcoming the mistakes of the past, and developing a clear picture of the society we want to create. We need faith in our collective power to rise above division, to envisage a world that works better for everyone, to prioritise systems that support people to live good lives, and to focus on achieving what we need and want.

No single organisation has the power or agency to achieve a better future alone. It is clear that working together with residents, housing providers, funders, policy-makers and government is the only way to achieve a better future for all. We hope to shape the debate around what we want our lives to be, and to define our role in achieving positive change. We need to identify how Clarion can play its part to exercise its influence in the service of public benefit and positive change.

We took the trends we have identified, with the help of our own research and our thinkers’ insight, and evolved them into a road map. Each challenge is huge, but they all contain significant opportunities that could be realised by changing the behaviours that have caused these crises. If we can seize these opportunities, we can work collectively towards equipping people to live happier, healthier, more self-sufficient, more connected, more empowered and more resilient lives.

The Threats	The Opportunities	The Giants
Planetary emergency	Regenerative places	Connection Resilience Sufficiency Trust Health
Disruption from technology	Strong and adaptable communities	
Changing demographics	Informed and capable residents	
Health inequality	Resilient places	

I'm connected
therefore I am

Connection



Giant 1

Is nature the answer to
a flourishing society?

ARTICLE BY JULIE HIRIGOYEN

The state of the world is alarming. We are grappling with a series of polycrises, all of which are inextricably connected through multifaceted and sometimes unpredictable feedback loops. The challenges we face are leading to a lived experience for ordinary people around the world that is, at best, characterised as volatile, uncertain, complex and ambiguous (VUCA).

The World Economic Forum's 2025 Global Risk Report finds the global outlook increasingly fractured across geopolitical, environmental, societal, economic and technological domains. It has once again identified environmental risks as the top four long-term concerns: specifically extreme weather events, biodiversity loss and ecosystem collapse, critical changes to Earth systems, and natural resource shortages.

The planetary emergency demands brave leadership, and a willingness to challenge the way things have been done.

Indeed, the planetary health context is stark. In 2025, annual Earth Overshoot Day (the date on which human demand for resources exceeds the Earth's biocapacity to regenerate in the same year) is 24 July. This is almost a week earlier than in 2024, and a shocking five months earlier than the same date in 1970. Our current global rate of consumption and waste production would require 1.8 planet Earths to sustain it.

Professor Johan Rockström's latest Planetary Health Check, conducted in 2023, found that six of the nine processes that, together, maintain a safe and resilient operating space for life on Earth have now been breached, with a seventh close to doing so. And climate change is only one of these dimensions: they also include biodiversity loss, chemical pollution, soil degradation and freshwater changes among others.

We are in a veritable planetary emergency, and the interdependence of environmental, social, and economic factors means that none of these threats can be addressed in isolation.

In that context, what should be the role of UK social housing providers in ensuring that residents and their neighbouring communities are able to flourish through changing lifestyles that also respect planetary boundaries? It seems clear that Clarion Housing Group, along with every single other organisation with responsibility for our built environment, has the opportunity to reimagine its underlying purpose and put people and planet front and first.

The built environment industry, like so many other sectors, is still paralysed by the complexity of achieving a net zero carbon future. The plethora of standards, guidelines, and targets for reducing carbon emissions in buildings is bewildering, and the scale and speed of the retrofitting task ahead is daunting. But more importantly, maintaining a narrow focus on decarbonisation overlooks the broader systemic issues that underpin the housing crisis and

deepen inequalities in our society. So, there is an urgent need for housing associations themselves to take a broader view of the systems that they sit within, and to show leadership in tackling the interconnected challenges that their residents are faced with.

As urban populations continue to expand and socio-economic parameters change, the pressure on natural resources and ecosystems will only intensify. Our communities will face significant disruption and health risks, be it from heatwaves or water-related stress, poor housing quality or loneliness and isolation. Some social housing residents experience more disadvantage and greater levels of vulnerability, and are therefore more likely to be disproportionately affected by sudden shocks to the economic system (such as food price inflation or water shortages) – which themselves will be further exacerbated by global and local climate change.

The first thing social housing providers like Clarion can do is to think at a level that is commensurate with the scale of the challenges. That requires the adoption of a more holistic approach to problem-solving and interconnected systems thinking. Viewing the challenges through the lens of the residents is also a helpful approach here. Rather than planning a purely technical programme to decarbonise a portfolio of buildings, how can Clarion equip, educate, inspire and support its residents in adapting to the inevitable changes ahead and becoming more resilient? Equally how can it facilitate meaningful connections between residents and their surrounding communities to foster a stronger sense of belonging and collaboration?

One way of doing this is to consider the unique qualities and potential of each of the individual places that Clarion is invested in. What do the people in these places, and the bioregions that they sit within, require in order to evolve into flourishing interdependent systems in their own right? This may be through the generation,

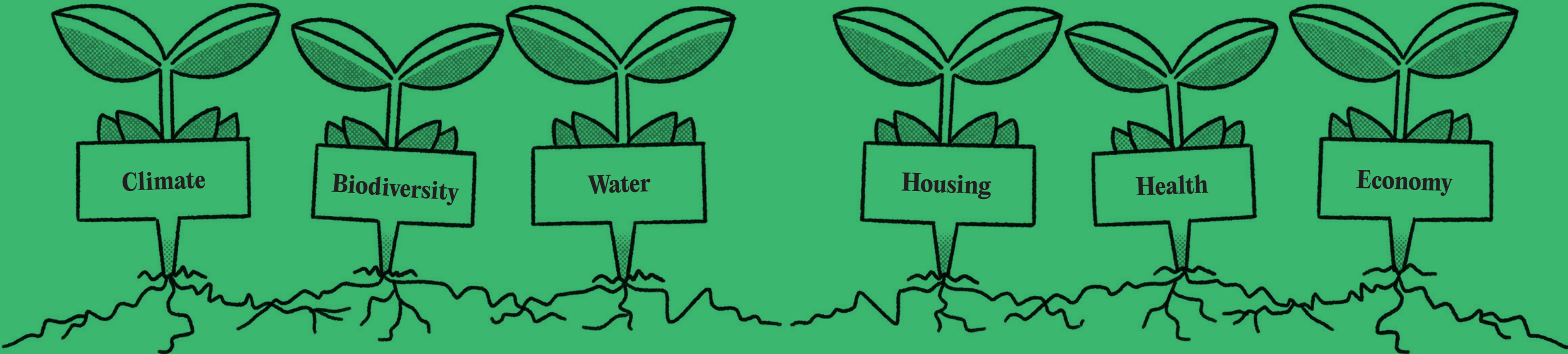
storage and distribution of onsite renewable decentralised energy, or the dedication of a community cooling space for use by all neighbouring communities, or the inclusion of allotments and urban farming plots for food production. Similarly, investing in water harvesting systems and nature-based solutions for flood alleviation may improve their resilience and wellbeing. And moving away from the individual ownership model towards more of a shared economy – with community spaces, libraries of things, health areas for leisure and wellness, and communal green spaces.

The planetary emergency demands brave leadership, and a willingness to challenge the way things have been done. At the end of the day, the holy grail for the built environment will be to reposition construction as a regenerative economic activity. This means not just delivering less or even no harm, but rather positioning homes and buildings as core functions of their surrounding eco-systems – contributing clean energy and healthy food, capturing water, sequestering carbon, cleaning the air, treating pollutants and reclaiming the nutrients from waste. Fast forward another 10 to 15 years, and this should be the reality we are working within.

Social housing providers could and should become stewards of ecological and human health and wellbeing. This will require a radical updating of Clarion's purpose and business model – towards one that prioritises ecological stewardship, circularity, and community cohesion. ➤



JULIE HIRIGOYEN



From Optimism to Possibilism: Connecting for a Regenerative Future

ARTICLE BY MICHAEL PAWLYN

The world is facing an unprecedented crisis. The planetary emergency encompasses climate change, biodiversity loss, and ecosystem collapse, and it demands a fundamental transformation of human consciousness and our relationship with the natural world. The current state of affairs is unsustainable, and it is clear that business as usual will not suffice. A new approach is needed, one that prioritises planetary health, sufficiency, and regenerative development.

The dominant theory of change, which could be described as the ‘trailblazer theory’, has proven inadequate. This approach, which relies on large corporations such as Unilever leading the way and inspiring others to follow, has failed to deliver meaningful change. In fact, many companies have now taken a step backwards, prioritising short-term gains over long-term sustainability. The environment has fallen off the agenda for many businesses, and it is clear that a new approach is needed.

According to James Gustav Speth, co-founder of the Natural Resources Defense Council, environmental problems require a cultural and spiritual transformation, one that goes beyond science and technology. We need to move from an individualistic, consumerist mindset to one that prioritises the health of the planet and all its inhabitants. This requires a fundamental transformation of our values and world views, and a new approach to democracy and participation.

Anthropologists propose that human consciousness has evolved through various stages, from the individual through tribal, warlord, traditional, modern, and postmodern phases. While these staged development models have been subject to criticism, they offer a useful framework for understanding how change happens. Each stage is characterised by a consistent set of world views, and the

shift from one to the next generally occurred when people lost faith in the perspectives that had dominated up to that point and became convinced by the emerging world views of the new epoch.

There is lots of evidence to suggest that we are at a similar moment now. The 2018 Intergovernmental Panel on Climate Change report showed that 30 years of conventional sustainability have not delivered the change we need. Very few people now believe that conscious consumerism can address the planetary emergency or that endless growth is possible on a finite planet. This heralds a new stage in consciousness, often referred to as the integral stage, involving an expansion of perspectives from global to planetary, from short-term thinking to long-term thinking, and from environmental economics to ecological economics.

The integral stage requires a fundamental rethinking of the materials we use, learning to use non-toxic, biomaterials that are compatible with cyclical resource flows. It also demands a shift in how we relate to the rest of the living world, learning to integrate everything we do as humans into the web of life. This can be achieved through the adoption of ecosystem models, conceiving of cities as ecosystems where waste from one part becomes a nutrient for another.

Sufficiency is another key aspect of this new theory of change. We need to move from private luxury for the few and public austerity, to private sufficiency and public luxury. Ideas of urban change can provide a framework for this change. The 15-minute city offers a practical approach to the creation of more equitable cities, with a greater focus on shared facilities, and on regenerative development. There are examples out there already showing us how we should be building our places. Oodi, Helsinki’s central library, is a great example of how shared facilities can provide a high quality of life while reducing consumption.

Change on this scale may seem beyond the scope of an organisation like Clarion, but it can come about if it is driven by civil society working collectively. It is essential that governments, and organisations like Clarion, define a clear, long-term purpose that prioritises planetary health, and the well-being of all its inhabitants.

Achieving this requires a new theory of change, one that prioritises sufficiency, regenerative development, and ecological economics. Ecological economics must take precedence over environmental economics, recognising the intrinsic value of nature and the need for cyclical resource flows.

Participatory democracy is the mechanism that can power our civil society to deliver change that benefits everyone, not just those with power. We need to nurture participatory forms of democracy and participatory budgeting, to ensure that everyone has a voice in shaping the future.

Ultimately, the planetary emergency is on a scale that threatens our existence. It demands a response that involves all of us, and approaches problems differently, in proportion to the unprecedented scale of what we are facing. Clarion has influence, but it has yet to tap its huge potential as an agent and leader of change. We must decide on the future we want and set about creating it, moving from optimism to possibilism by understanding what we can do and making it happen. Clarion cannot solve these problems on its own, but no-one can individually – we need a transformation in our ideas about agency. Increasingly we must collaborate with government and with organisations that we may sometimes regard as competitors in order to bring about the change we need. ➤

The 15-minute city offers a practical approach to the creation of more equitable cities, with a greater focus on shared facilities, and on regenerative development.

MICHAEL PAWLYN





**I'm resilient
therefore I am**

Giant 2

Resilience

**Is data empowerment the way
to protect our residents?**

ARTICLE BY **RACHEL COLDICUTT**

In an era dominated by the intersection of technology, politics, and society, we are on the cusp of a significant breakdown, driven by the concentration of power and the misuse of technology. This breakdown will have far-reaching consequences, from geopolitics to individual wellbeing. Warning signs are clear: the increasing instability of technologies, the splintering of global powers, and the corrosive effects of misinformation.

At the heart of this crisis is the way technology is being developed and deployed. The current model, driven by the Silicon Valley approach of extractive technology, is unsustainable. The environmental costs alone are staggering: the energy and water required to power AI are finite, and the waste generated by these systems is already having a devastating impact. Furthermore, the benefits of these technologies are not being evenly distributed, with individuals and communities often being left behind.

We are entering a world where it is difficult to know whether anyone is who they say they are, or if they really know what they claim to know.

There are several areas of concern. First, the increasing use of AI is creating a splintering between global powers, with different regions pursuing their own approaches. This is leading to a situation where technologies are being released into the market that are neither replicable nor verifiable. We are entering a world where it is difficult to know whether anyone is who they say they are, or if they really know what they claim to know. This is likely to undermine the quality of long-term decision-making, and trust in those decisions, by creating a situation in which the quality of evidence and knowledge declines as the mechanisms used to gather it become poorer quality, more opaque, and aligned with concealed agendas.

Related to this, another area of concern is the way that technology is enabling the spread of misinformation and the erosion of trust. We are living in a world where ‘nobody knows what’s true anymore’, and that this is having a profound impact on our politics and our individual lives. The proliferation of partisan content, and the rise of self-appointed ‘wellness influencers’ and ‘health gurus’, are examples of this trend.

The insecurity of the technical infrastructure we rely on will also make society increasingly vulnerable to serious impacts, with practical repercussions. Cyber-attacks are a growing feature of our lives, with disruptive consequences that are almost unlimited. For instance, if core infrastructure such as the benefits payment system were disabled by hackers, the consequences for an organisation such as Clarion could be significant.

The consequences of these developments will be severe. A significant increase in global conflict, cyber terrorism, and the intentional spread of misinformation by governments are all highly

likely, even inevitable. We are already seeing the effects of this, from the proliferation of fake news to the manipulation of public opinion through social media.

So, what can be done to mitigate these risks, and what do they mean for Clarion? Rather than directly countering these trends, we should adopt a radically different approach. Social cohesion is essential. To avoid dependency on global technology giants, we need cohesive communities who can work together. They could take responsibility for technology that enables them to develop approaches that serve their own needs.

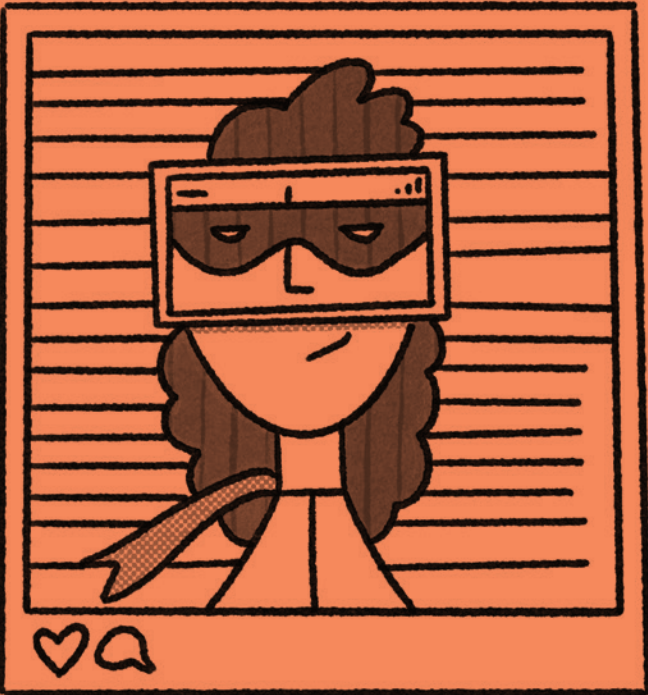
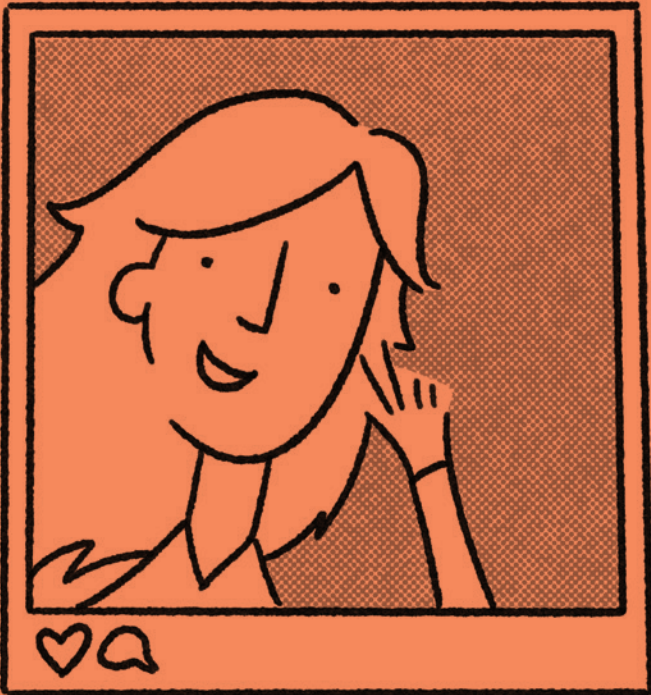
We should focus on the local and the small-scale, rather than trying to compete with the global tech companies. It means exploring new models for technology development, such as community-focused approaches and locally-owned data models. Radical models operating around the UK offer examples of how things can be done differently. They include the Manchester-based Carbon Co-op, an energy services and advocacy co-operative; the Civic Data Cooperative in Liverpool, providing an exchange point for data between civil society, public services and local authorities; and Community Tech Aid, tackling the digital divide in South London.

One promising area of innovation is the development of technologies that can be run locally, rather than relying on cloud-based services. This approach has the potential to increase resilience and reduce the environmental impact of technology. It also offers a way to reclaim control over our data and our digital lives. However, greater control over technology is just one potential benefit of cohesive, empowered communities. People living well, in good places where they feel they have agency and control, are much better equipped to deal with the challenges coming our way.

Clarion has a duty to protect residents, and this involves engaging with the systems that influence the way they live their lives.

Clarion, as a steward of communities, has a crucial role to play in seeding resilience and possibility at the neighbourhood level. It should acknowledge the risks and problems created by big tech, and the impact they have on its communities. Clarion has a duty to protect residents, and this involves engaging with the systems that influence the way they live their lives. Rather than relying on top-down solutions, it can play a lead role in creating the conditions to build alternative models from the ground up. This might, for example, involve creating community-led tech initiatives, or supporting local businesses and organisations working to develop more sustainable technologies.

We need to think and act differently to build infrastructural resilience across the UK. Clarion can be a convener and implementer of infrastructure solutions designed to help and protect its residents. Its mission is to provide safe, secure, high-quality places for people to live. More and more, these crucial objectives cannot be separated from the technologies that can both enable and derail better living. Clarion needs to create the conditions that will allow residents to take control. ≡



RACHEL COLDICUTT

+3°C

The Future of Value: Economics in a Three-Degree World



ARTICLE BY INDY JOHAR

As we hurtle towards a three-degree future, the implications are stark. The science is clear: we are facing a world with manifest implications at every level. The numbers are daunting – a three-degree average global temperature increase translates to five degrees on land and eight degrees in urban environments. The consequences will be far-reaching, with massive volatility and breakdown of predictability.

The conversation around climate change has shifted from mitigation to resilience and adaptation. However, our economic theory is not equipped to handle the risks associated with climate breakdown. We need a new approach to financing that prioritises security and resilience. The current system is fundamentally flawed, as it fails to price the risk of loss of assets on balance sheets.

The impact of climate breakdown will be felt disproportionately by the poorest communities. Price volatility will increase, making it difficult to price nature on the balance sheet of most goods. The example of a shirt's true cost is telling. Recognising the true costs of producing a shirt in terms of carbon, water, pollution and people could increase its price from £45 to something between £250 and £450. This highlights the stark reality of our unsustainable consumption patterns. We must price in these true costs if we are to survive.

We are entering an age of constraints, where the limitations of our system will determine our capacity for innovation. Carbon budgets, mineral supply, labour shortages, and cognitive capacity will all play a role in shaping our future. The numbers are clear – the current Government strategy to build 300,000 homes per annum will consume England's entire carbon budget under the Paris Agreement by 2050. If we go beyond this, there will be a human

impact. The implications of these constraints are profound. The science will determine what we can make, requiring a radical rethink of our approach to material justice and spatial justice.

The built environment is a critical area of focus. The current best practices for operational carbon, such as Passivhaus, are not enough to meet the required reductions. There is no incremental product replacement pathway to build the housing justice we're talking about. So, what this opens up is a more fundamental question, which we would all recognise. How do we invest such a limited carbon budget effectively? We need a more fundamental transformation of our built environment, prioritising radical sharing, ecological services, and new material economies.

The concept of comfort needs to be rethought. Our current models deliver large, thick, heavy buildings, but we may need to adapt to a world where people proactively change their behaviour to manage their comfort. The overhead costs of operationalising radical sharing – including the insurance and institutional frameworks required to enable this – are the problem we need to address.

The science is driving a re-entanglement of everything. A house is no longer just a private entity: its ecological impacts, water usage, and energy consumption are all interconnected. We need a new theory of value that recognises the public value of urban trees, for example, and prioritises their survival and growth as crucial components of functioning places.

The crisis we face is not just environmental: it is also a conceptual crisis. Our individualistic and consumerist worldview is at odds with the emerging political economy of a three-degree future. We therefore need a new form of engagement that prioritises collective action, public civic economies, and new ways of organising.

So, what does this future look like? It requires a multi-hybrid economy, where public, civic, and private sectors work together to deliver energy-first retrofits, micro-attributions, and resilient neighbourhoods. Creating a pathway to that version of the future demands a radical level of audacity from organisations, including Clarion, favouring bold action over incremental change.

Ideally, people should live 100 years, and live well. But what would happen if an organisation like Clarion were to commit to enabling all its residents to live well for 100 years? The audacity needed to meet the kind of capacity required to achieve this goal is a big question for us. Incremental adjustments will not fix this problem; we need to unlock a new thesis of value.

This requires new economics. Shadow balance sheets must be considered, calculating the risk on existing balance sheets. The maintenance costs and implications of climate breakdown on the value of assets must be considered as a matter of financial prudence. Taking a systems view of our current approach to financial risk shows that the current path is unsustainable.

We need to rethink our approach to value, prioritising the wellbeing of residents and the planet. This means considering the long-term implications of our actions, rather than just focusing on short-term gains. The consequences to Clarion of, for example, its residents being unable to afford food or energy, are directly financial. The solution has to be financial too, recognising that existing systems of valuation are unsuited to the challenges coming our way. Instead, Clarion's economic approach needs to be based on the future need for security and resilience, which will be essential to addressing the risks associated with climate breakdown. ☞

Incremental adjustments will not fix this problem; we need to unlock a new thesis of value.



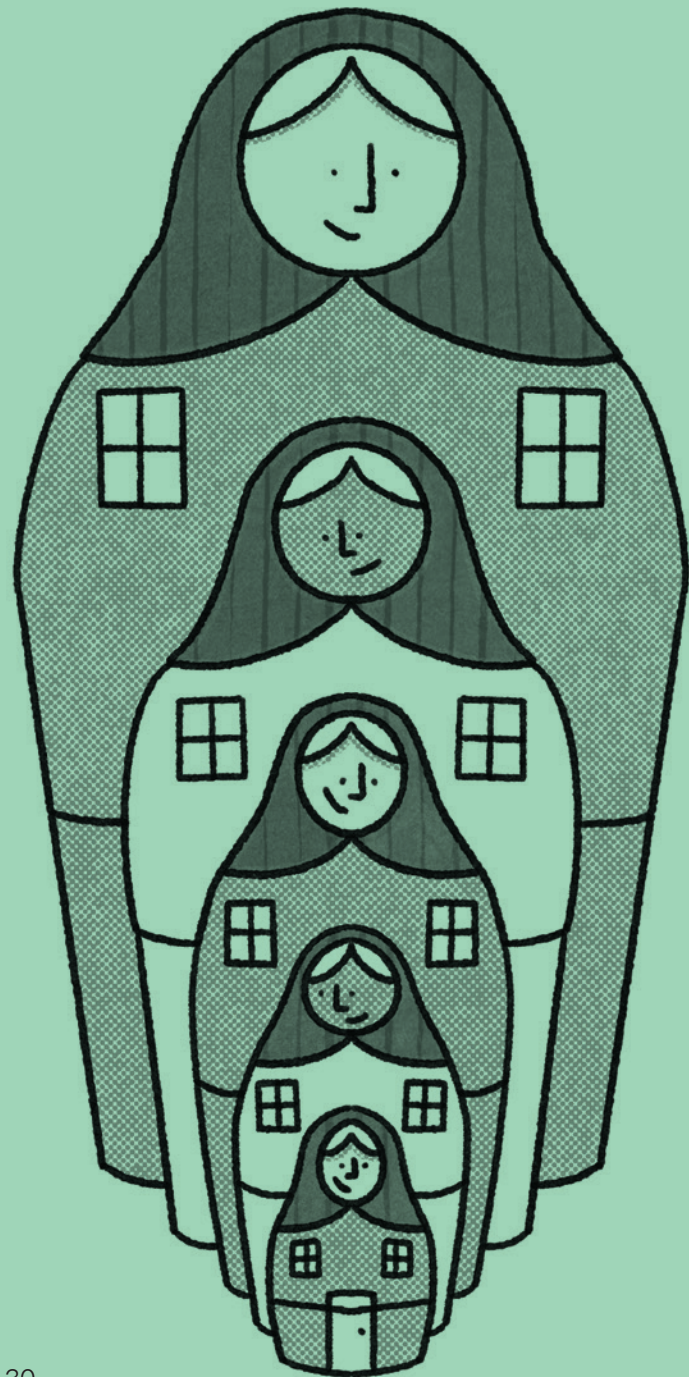
INDY JOHAR

I'm sufficient
therefore I am

Giant 3

Sufficiency

Is one home enough?



ARTICLE BY **ANDREW GREENWOOD**

The UK's housing market is facing a crisis, decades in the making. Homelessness is on the rise, with 325,000 households assessed as homeless in England in 2023/24,^v and more than 172,000 children living in temporary accommodation.^{vi} The affordable sector has been reduced to 16 per cent of all housing,^{vii} with 1.3 million people on waiting lists.^{viii} The Government now subsidises the private rented sector by over £12 billion per year:^{ix} more than its entire budget for building affordable homes between 2021–26. And home ownership continues to decline, with first-time buyer house prices increasing 16-fold over the last 40 years, while first time buyer wages have only increased seven-fold.^{xx}

Beyond housing supply,
how we can embed
social mobility into our
approach to housing?

The issue is not just about the numbers, but also about the human impact. The lack of stable and affordable housing is having a profound effect on individuals, families, and communities. It is leading to poor educational outcomes, reduced access to economic opportunities, and increased health problems. Not only is this impacting economic growth, but it is causing significant costs for public services, including the NHS, local government, and the housing benefits bill.

At the root of the problem is a lack of decent homes to meet demand. We need to understand much more clearly what people need to live good quality lives, and what sufficiency looks like for a society that houses its citizens well.

At Leeds Building Society, we believe that a well-functioning housing market requires a systems thinking approach, recognising the interconnectedness of all its parts. For over 150 years, we have existed to help people save money and buy a home of their own. Our purpose remains as important today as it ever has: to put home ownership within reach of more people, generation after generation. But we know that we need to work differently now to achieve it.

We have reconsidered how the Society can contribute to achieving an adequate long-term supply and quality of homes which delivers fair access for all types of households and their specific needs. This is why we have made changes, including ending loans on second homes, launching green initiatives to support the transition to net zero carbon, partnering with local authorities to restrict holiday let lending in under pressure areas, and supporting first-time buyers to overcome multiple barriers to affordability.

Going further, we are also donating over £1 million this year to charitable causes that seek to provide safe and secure housing to those in greatest need. Through our partnership with Barnardo's, we are working to tackle the shocking reality that one-in-three care-experienced young people become homeless in the first two years after they leave care.^{xi}

We will keep pushing forward, working with the industry and government to create a fairer housing market. We need to build more homes of all tenures, and ensure they match the needs of local communities, with flexibility to transition between them at different stages in life.

The Government's Housing Strategy is an opportunity to embed long-term joined-up thinking into policy making by giving thought to how the agenda can be future proofed from political chop and change.

One potential solution proposed is to reclassify housing as infrastructure, giving significance to economic growth plans and opening up investment opportunities aligned to longer-term planning. Others have called for a more independent and strategic delivery body at national or regional level, to ensure sufficiency across all tenures of housing, modelling supply and demand for a better longer-term housing vision aligned to need.^{xii} Housebuilding targets could also be enshrined in legislation, to ensure that governments take a more consistent approach to the housing problem across parliaments.

The Government's new towns initiative is another opportunity, offering more than just a supply-side fix. It is a once-in-a-generation chance to embed the systemic housing reforms we know are needed to address social, economic and health outcomes. For example, more progressive place-based master planning could integrate mixed-tenure development with the principles of the Marmot Review,^{xiii} delivering better economic and health outcomes, as well as those of lifetime neighbourhoods, designed to support people of all ages, abilities and means, supporting multi-generational living and ageing in place.

And while the Government has taken steps on planning reform, it could look to go further on a number of targeted actions. MPs on the Housing, Communities & Local Government Committee have called for stronger rules to address land prices and uplift from planning consent,^{xiv} to ensure greater value is reinvested

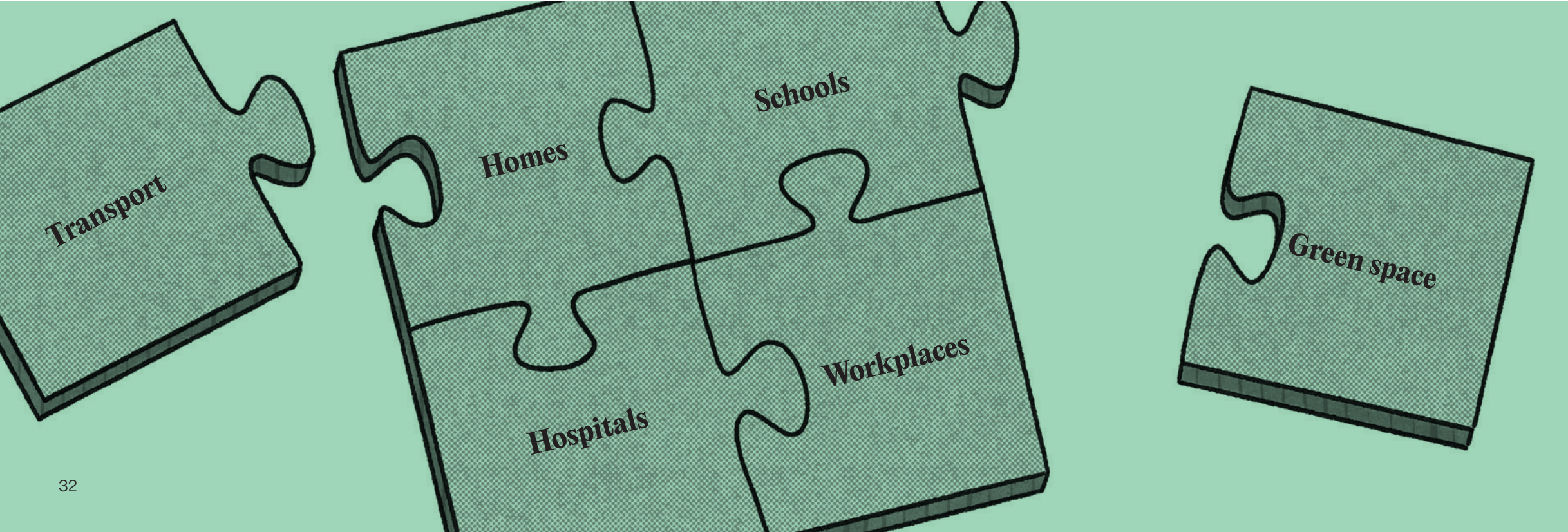
into initiatives that support affordable housing. Meanwhile, others have called for the Planning and Infrastructure Bill to be a first step towards greater rules-based planning reform, making it easier for more homes to be built.

Yet beyond housing supply, sufficiency has to address another challenge – how we can embed social mobility into our approach to housing. More thought is needed around how to transition between tenures, including the right to buy and shared ownership, as well as understanding the effect and fairness of stamp duty on homebuyers and downsizers alike. And, at the more acute end of the housing challenge, an extension of the Housing First strategy, providing immediate, permanent housing to individuals with complex needs, alongside tailored, long-term support, has been shown to be effective in addressing homelessness and could be a key part of the solution.

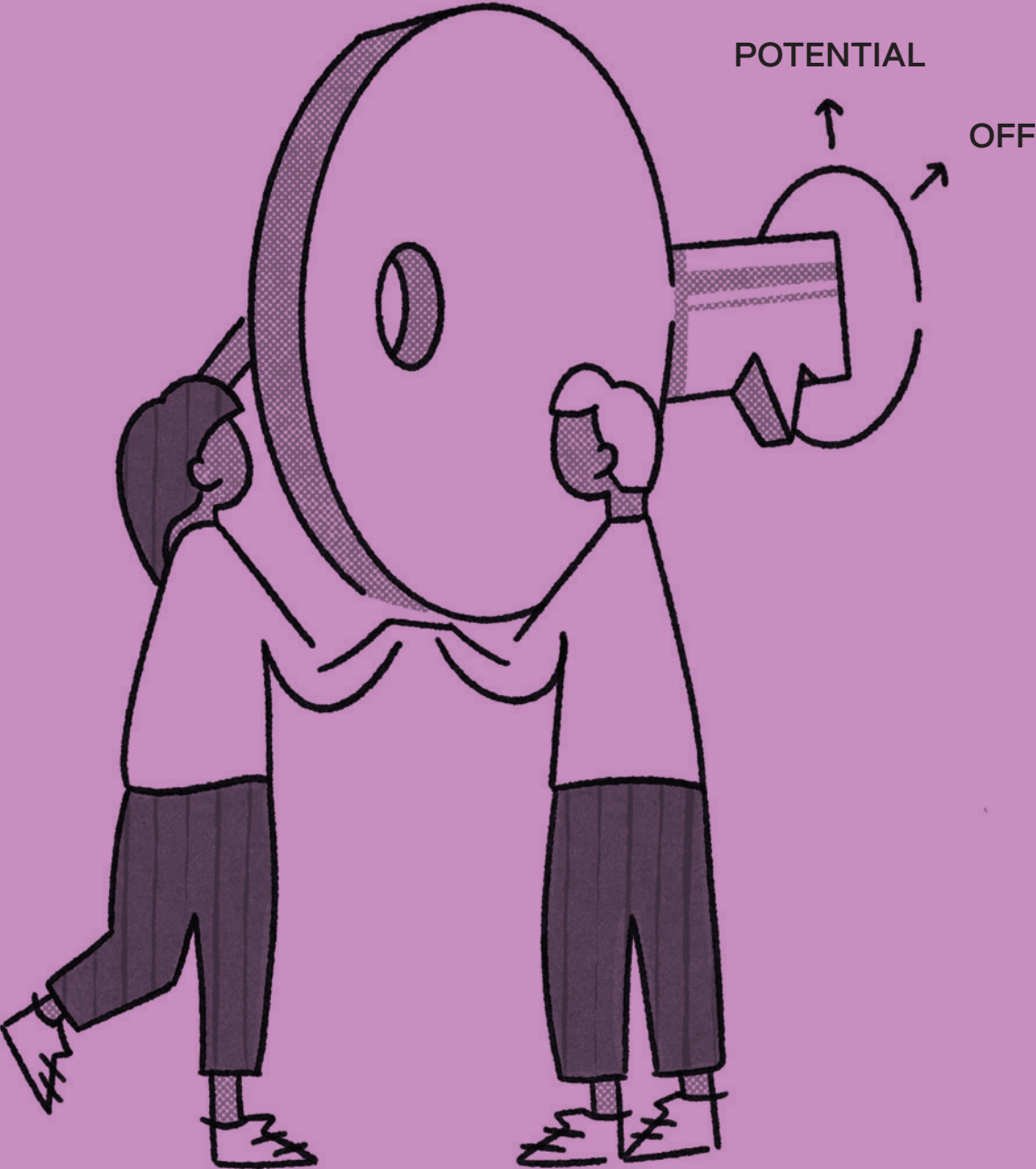
This is nowhere near an exhaustive list of the policies that could address the UK's complex, deeply ingrained housing crisis. By prioritising systems thinking, it is possible to create a more sustainable and equitable housing market that works for everyone. Ultimately, the goal is to create a society where everyone has access to a safe, affordable, and suitable home, and where the benefits of housing are shared by all.

What role does Clarion have to play in changing the way we provide housing in the UK? A joined-up plan is needed to address the housing challenge. No one organisation controls all these policy levers, but as the country's largest housing association Clarion has important influence. It should look to play a convening role, directing the debate by placing social responsibility at its centre, and helping to bring players together to promote the holistic approach needed.

The task is difficult, involving multiple players with differing interests, and all in the context of limited government resources. But Clarion can develop a farsighted mission, resetting the organisation's values to serve as the rationale for everything it does. Its purpose should be to bring about the change needed to provide adequate, fair, and equitable housing for all. If it knows exactly what it wants to achieve, Clarion should realign its activities to ensure everything it does helps to deliver its central purpose. For residents, a safe, secure, and affordable place to call home is everything, and it should be for Clarion too. We will learn from the life experience of residents to help us ensure homes and communities are fit for purpose. ≡



I trust
therefore I am



Giant 4

Trust

What can a home unlock?

ARTICLE BY **PROF. LORRAINE FARRELLY**

As the UK housing landscape continues to evolve, social housing providers like Clarion face mounting and evolving challenges in addressing the needs of their residents, the environment, and the broader community. With its rich 125-year history, Clarion has consistently demonstrated its commitment to providing homes and support to those in need. However, the organisation now stands at a critical juncture, where it must re-examine its role, assets, and strategies to ensure a sustainable and equitable future for its residents, and its stakeholders. My research focuses on public participation in planning and explores practical routes to place-based participatory process. The Community Consultation for Quality of Life project, a collaboration between the universities of Reading, Cardiff, Edinburgh and Ulster, is the largest study of its kind into UK consultation and engagementⁱⁱⁱ. It explores how community consultation can be more impactful, effective, representative and inclusive. Leading thinking on participation can inform the way Clarion works.

Clarion must foster a culture of collective listening, where the voices and perspectives of residents, employees, and partners are heard and valued.

The key question for Clarion to consider is how to maintain the growth and stability of a business with a long, successful history, and also to be a contributor to positive social change and a generator of public good. Does Clarion aspire to being a good landlord – or does it aspire to more? To becoming a provider of social care, health, education or other services that support housing and community well-being, to improve the quality of life of the present and future communities that live in Clarion homes. Clarion’s future success lies in its ability to engage with residents and stakeholders in a more inclusive, innovative, and collective manner. This would be a partnership of equals, driven by resident involvement in better relationships, culture and services. By designing a new framework for community engagement, with the people who will be affected, Clarion can unlock the potential of its residents, employees, and partners to drive positive change and create a lasting legacy. This can also influence and lead other housing associations by developing best practice approaches to working with its communities.

Clarion’s asset is not just its physical stock of buildings, but also the community that resides within and around them. The organisation’s theory of value must therefore change to extend beyond property management and encompass the social, environmental, and economic well-being of its residents, and that of the broader community. This requires a major shift in how Clarion approaches its role, from a focus on delivering homes and collecting rents to building further on the work that it is already doing in delivering sustainable, inclusive, and thriving communities.

The challenges posed by climate change, demographic shifts, and resource constraints necessitate a radical rethink of how people live in their homes and interact with their surroundings. Clarion can play a pivotal role in promoting a new material economy that prioritises efficiency, sustainability, and social responsibility. This involves exploring innovative approaches to use of space, energy efficiency, and waste reduction, as well as fostering a culture of collective responsibility and environmental stewardship – to build sustainable communities that support one another to solve challenges now and in the future.

To achieve this vision, Clarion must engage in a process of co-design with its residents, stakeholders, and partners. This could involve establishing a Clarion Charter that sets out the organisation’s commitment to sustainability, inclusivity, and community resilience.

By working collaboratively with residents and stakeholders, Clarion can develop a set of objectives, innovations, and solutions that are tailored to the needs of its communities and aligned with its strategic goals. These objectives would vary for each community depending on the location, the potential and the demographics of the community – sharing best practice for change. This process would be focused on delivering the main Clarion strategic objectives related to the planetary emergency, disruption from technology and science, changing demographic and household structures, and economic and social upheaval.

The capabilities approach, developed by Amartya Sen and Martha Nussbaum, offers a valuable framework for understanding how to support communities in achieving their full potential. By focusing on the development of individual and collective capabilities, Clarion can empower its residents to take ownership of their lives, their homes, and their communities. Clarion and its residents may need to develop their own version of this approach – a Capabilities for Life framework, which can be used to explore the values and aspirations of Clarion’s communities and to inform the organisation’s strategic objectives.

Co-design is about co-production to build capability of a community – empowering the community through this process. To create a lasting legacy, Clarion must foster a culture of collective listening, where the voices and perspectives of residents, employees, and partners are heard and valued. This involves establishing a listening project that identifies opportunities and challenges, as well as an action project that co-creates solutions with communities. By working in this way, Clarion can build trust, empower its communities, and develop a more inclusive and responsive approach to community engagement.

In light of the strategic challenges facing Clarion, new community projects are needed to tackle the impact of global issues such as changing demographic and household structures, climate change, and resource efficiency. For example, co-design solutions can be developed to optimise use of space, energy efficiency, and waste reduction in existing housing stock. Similarly, pilot projects can be established to test new approaches to intergenerational living, shared spaces, and community-led initiatives. This approach could provide solutions to some issues related to re-use of existing housing; and provide ways for communities living in Clarion homes to consider how they could use existing spaces differently and more effectively.

They could also develop supportive social structures and built environments that may respond to social issues such as loneliness and mental and physical health problems.

Clarion needs to commit to going beyond the traditional role of a landlord, by unlocking the potential of its residents, employees, and partners. A listening culture, a focus on community enablement, and a commitment to sustainability and inclusivity are essential to Clarion’s future success. Committing to these principles through a Clarion Charter can set the organisation on the right path for the coming century and with its communities as partners, create a sustainable legacy to adapt to challenges of the future. ☞

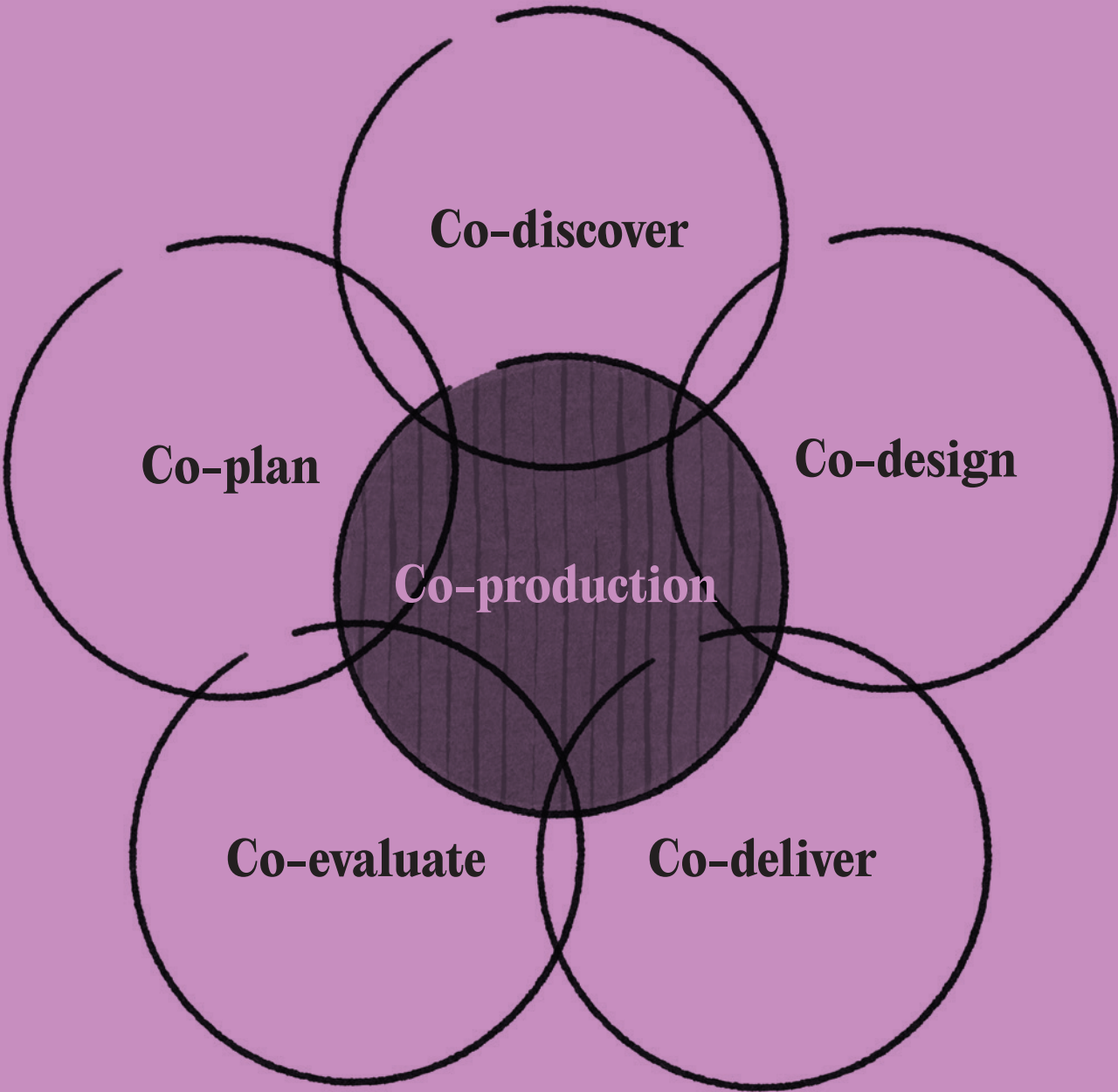
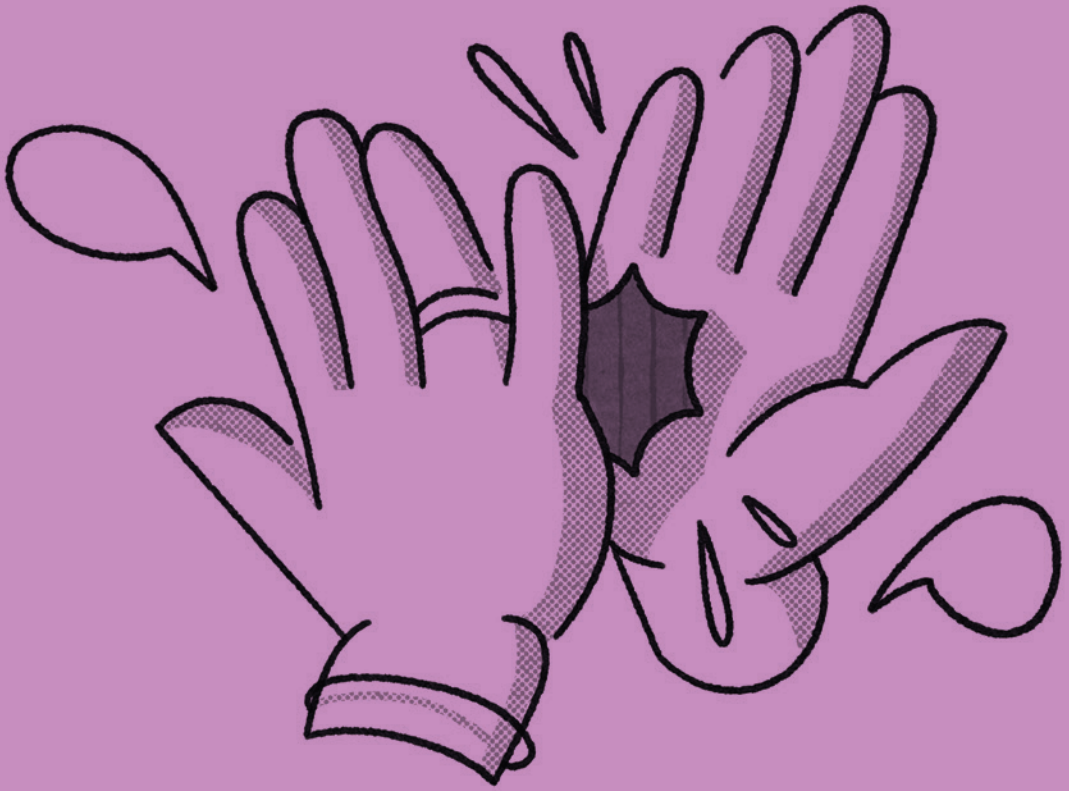


Image content from <https://www.beyondstickynotes.com/what-is-codesign>

The legacy we build isn’t concrete. It’s connection.

PROF. LORRAINE FARRELLY





Connection, empowerment and residents

ARTICLE BY NIOMI GIBSON

As a resident of a housing association, I have often found myself on the receiving end of letters and communications that can be daunting and negative. Whether it is a bill, a debt, or a chase-up, the tone is often formal and unwelcoming. But I believe that it does not have to be this way. As we look to the future of housing associations, I want to explore how we can create a shift in culture, one that prioritises trust, empowerment, and connection between residents and housing providers.

One of the key areas I think we need to focus on with Clarion is connecting residents and building a sense of community. This could start from the very beginning of a tenancy, with housing associations taking an interest in getting to know their residents and understanding their needs, seeing this as an essential requirement of being a landlord. Clarion can then tailor its communications and services to meet resident needs, rather than sending out generic information that may not be relevant or helpful.

For example, if we know that a resident is interested in gardening, we could share information about local green spaces and initiatives that they might be interested in. This not only helps to build a sense of community but also empowers residents to take ownership of their surroundings.

Another area I think the sector should focus on is empowering residents to take control of their lives and their communities. As Clarion Futures already does, this could involve providing training and grant support for residents to run their own events and initiatives, rather than relying on housing association-led programmes.

By doing so, we can build trust and confidence between residents and housing associations, as well as fostering a sense of community and social connection. This could involve providing resources and

support for residents to develop new skills through involvement in their communities. It should include event planning, community organising, and leadership skills, which are valuable in the world of work.

The COVID-19 pandemic highlighted the issue of isolation and loneliness in our communities. Housing associations have a critical role to play in addressing this issue, and helping to build social resilience in our residents. One way to do this is by providing community programmes that bring people together. These could be wellbeing hubs – warm or cool spaces to keep people safe and energy bills down, depending on the time of year. Clarion Futures has formed a partnership with the Rothesay Foundation, now into its third year, which has supported more than 100 warm and wellbeing spaces up and down the country.

As we look to the future, it is clear that technology will play an increasingly important role in the way we live and interact with each other. Clarion Futures is already working to ensure that residents are equipped to take advantage of these changes, rather than being left behind. This involves providing digital skills training, access to online resources, and support for residents to get online – as well as more effective information on new technologies. This will help to build confidence and independence in our residents, as well as providing them with the tools they need to access vital services and information.

Clarion also has a critical role to play in breaking cycles of poverty and disadvantage. By providing life skills training, support for mental health, and access to education and employment opportunities, we are helping residents to build a brighter future for themselves and their families. We work with local partners to provide specialist

By being open and honest with our residents, involving them in decision-making, and providing them with the tools and support they need, we can build a new era based on trust and empowerment.

services, such as money management, parenting programmes, or counselling. By taking an integrated approach to resident support, we help to build resilience and confidence in our communities.

Ultimately, I believe that building trust and transparency is at the heart of everything we need to do as a sector. By being open and honest with our residents, involving them in decision-making, and providing them with the tools and support they need, we can build a new era based on trust and empowerment. This requires a fundamental shift in culture, one that prioritises resident-led initiatives, community engagement, and digital inclusion. By working together, I believe the sector can create a brighter future for our residents and our communities.

It will not be easy, and it will require a big shift in culture and approach. Clarion Futures has shown however what is possible and by working with the rest of the sector we can harness the collective power to make a big difference. ➦

NIOMI GIBSON



I'm healthy
therefore I am



Giant 5

Health

Which comes first?
Health or home?

ARTICLE BY DR. ANGELA DONKIN

The United Kingdom is facing a multitude of challenges to ensuring the health and wellbeing of its citizens. With 36 per cent of households living below the Joseph Rowntree Foundation's minimum income standard,^{iv} this translates to 24 million people struggling to meet their basic needs and participate fully in society. Working with the UCL Institute of Health Equity, I work in collaboration with local areas across the country to reduce health inequalities. We help these 'Marmot Places' improve the social determinants of health, and many places choose to focus on three key areas: improving incomes through good work; reducing housing deprivation and improving outcomes for children.

One of the most critical areas of focus is housing. The current housing market is plagued by unaffordability, with many individuals and families struggling to find affordable accommodation. This has led to a range of issues, including increased overcrowding and use of temporary accommodation and even reduced fertility rates in cities. To address this, building social housing at scale, and interventions such as key worker schemes, and accreditation schemes for short lets can improve the availability of affordable homes. However, it is also important to recognise that building affordable housing at scale is a significant challenge.

Living in a cold or damp home is associated with increased risk from a range of negative physical and mental health outcomes and winter deaths. Retrofitting buildings to meet the Energy Performance Certificate C standard is crucial to improve health outcomes and reduce winter deaths, but it is equally important to ensure that adequate ventilation is in place. Without proper ventilation, insulation will have no health benefits. Currently Marmot Places cover, or are in the process of covering, 43 per cent of the UK population, working to embed cross-sector working to influence social determinants of health at a local level.

To achieve this, a sufficiency approach is needed, one that prioritises the needs of individuals and communities. This involves ensuring that people have access to the components required to enable the functioning of a healthy, high-quality place. By

creating resilience in this way, it is possible to address the root causes of health inequalities.

Housing providers have a critical role to play in this process. Some housing providers are already working to provide good jobs to people living on their estates. Section 106 requirements in large schemes should aim to address the social determinants of health by, for instance, ensuring adequate provision of services, and access through public transport to good quality work. By taking a comprehensive approach to housing delivery, it is possible to create healthy, sustainable communities.

So, what does good look like in terms of sufficiency for health? It involves creating integrated delivery systems to ensure that all households have sufficient resources, good childcare and

By taking a comprehensive approach to housing delivery, it is possible to create healthy, sustainable communities.

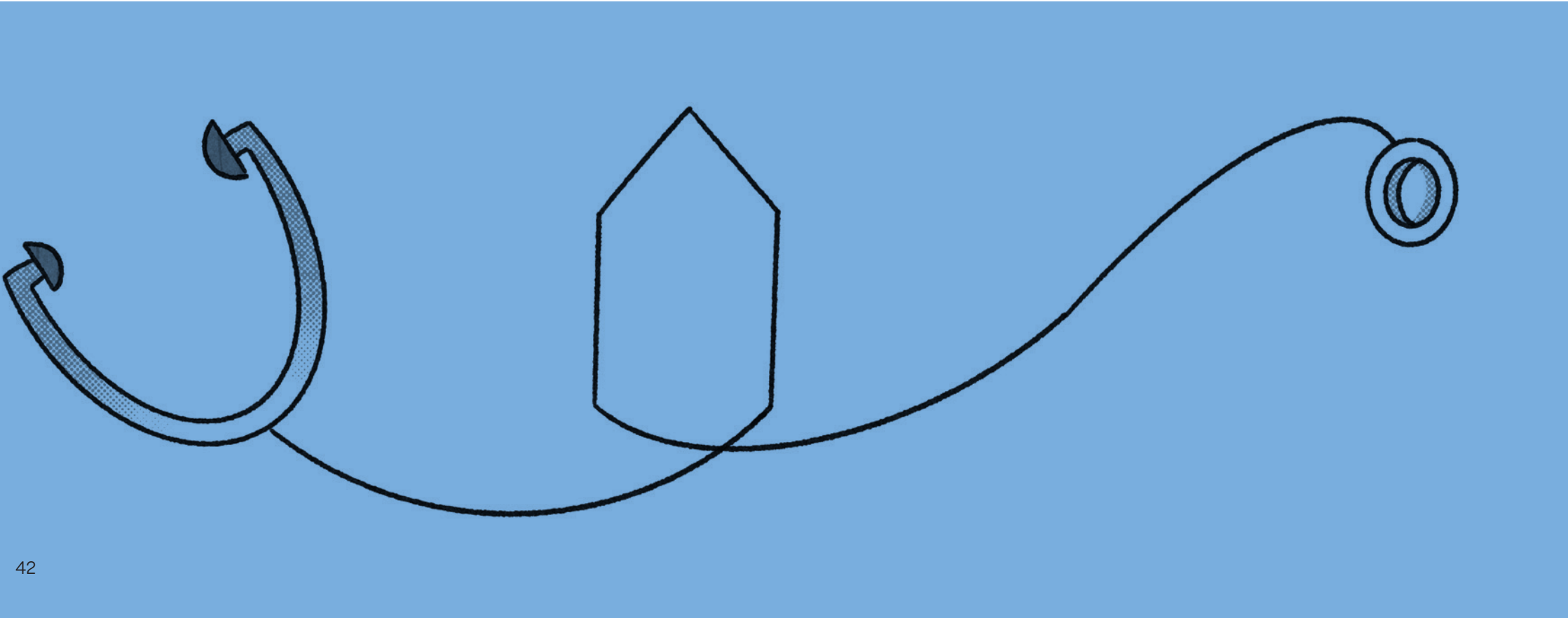
education, good quality, safe housing, reliable and affordable public transport systems, green places and space to socialise, and environments free from discrimination. This requires all sectors to take more responsibility to protect and maximise the health of residents, rather than waiting for people to become ill and relying on the health system to cure what is often by that stage, incurable. Much of this activity is voluntary at the moment; however, ways are increasingly being sought to legislate against the agents that create poor health. For example, Awaab's Law requires social landlords to address mould and damp within specified time periods, but will be expanded to include other hazards. A law that relates to environmental conditions in the home could provide a precedent for legislating on other known health risk factors: for example, overheating in homes which could become more prevalent in the future with climate change. Clarion should ensure it is ahead of the trends by developing a clear picture of what sufficiency means for the homes it provides.

The Marmot Places initiative is working across nearly half the country to apply the Marmot Principles. This involves working with local authorities, housing providers, and other stakeholders to prioritise the needs of individuals and communities. By taking a comprehensive approach to addressing health inequalities, we aim to show how it is possible to create healthy, sustainable communities.

Clarion, as a housing provider, is at the heart of enabling healthy places.

Clarion, as a housing provider, is at the heart of enabling healthy places. Clarion could consider ensuring that it delivers Marmot estates and places: in essence, it could become a Marmot organisation, signing up to the principles essential to improving lives. This would put Clarion in a better position to work with local authorities and other stakeholders to identify priorities at the local level, focusing on the needs of individuals and communities. In areas, with stakeholders, Clarion would help to identify three priorities for each of its areas, such as housing, income and employment, and would work with local authorities to influence each of these issues. This would also embed the Marmot Principles in Clarion's role as an employer, ensuring that Clarion staff have the resources they need to stay healthy for longer.

A lack of a national health and equalities strategy is a significant challenge. While there are some positive developments, including the increasing minimum wage and progressive tax and benefits system, local places are limited by a lack of resources. However, by setting priorities over longer periods – a minimum of 20 years – local authorities can prioritise and plan ahead, creating healthy, sustainable communities for generations to come. Clarion must play its part in the long-term planning and shared working needed to turn round the alarming health inequality trends we are seeing. ➡



DR. ANGELA DONKIN



Housing for Health: A New Approach



ARTICLE BY **JOE FARRINGTON-DOUGLAS**

The relationship between health and housing is critical, with the quality of housing having a profound impact on an individual’s physical and mental wellbeing. As a think tank and research funder, the Health Foundation has long been concerned with the health inequalities that exist in the UK, and the role that housing plays in perpetuating these inequalities. In recent years, the UK has seen a worrying trend of increasing life expectancy stalling, and in some cases, going into reverse.^{xv} This is particularly pronounced in more deprived communities, where life expectancy is significantly lower than in more affluent areas.

The statistics are stark: in the UK, there is a 16-year gap in life expectancy between different neighbourhoods, with those living in more deprived areas experiencing significantly poorer health outcomes.^{xvi} This is not just a problem for older people, but also for working-age individuals, who are increasingly living with long-term conditions that affect their productivity and prosperity. The Health Foundation’s research has shown that people living in more deprived areas are twice as likely to experience major illness, and are more likely to develop these conditions at a younger age.^{xvii}

Housing is a critical factor in determining health outcomes, with the quality of housing having a direct impact on physical and mental health. The Health Foundation’s research has identified three key areas where housing has an impact on health: housing quality, security, and affordability. Housing quality is a critical factor, with 3.5 million households in England living in non-decent homes that are damp, cold, and dilapidated.^{xviii} This has a disproportionate impact on lower-income households, who are twice as likely to live in non-decent housing.

Housing security is also a major concern, with people who experience multiple moves in their childhood as a result of insecure housing having worse self-reported health outcomes. The impact of insecure housing on health is not just limited to childhood, but can also have a lasting impact on adult health outcomes. The evidence suggests that people living in private rented accommodation are ageing at a faster rate than those in other types of housing, with biomarkers of stress showing a direct impact on health.

Affordability is also a critical factor, with the cost of housing having a direct impact on health outcomes. The Health Foundation’s research has shown that people who are struggling to pay rent are more likely to cut back on heating and healthy food, leading to a range of negative health outcomes. Nearly a third of Clarion residents with high rent arrears have used a foodbank, compared with five per cent of residents with no arrears. In addition, residents with high rent arrears are nearly five times more likely to have gone without food than those without arrears.^{xix} The shortfall between Local Housing Allowance and actual rents is a major concern, with only three per cent of homes available for rent being affordable for those on lower incomes.^{xx}

What can be done to address these issues? The Health Foundation’s research has identified a range of policy proposals and solutions that could help to improve housing outcomes and reduce health inequalities now. These include extending the Decent Homes Standard into the private rented sector, limiting rent inflation, and linking Local Housing Allowance to actual costs. However, more radical solutions are also needed, such as a commitment to building a significant number of homes for social rent each year.

There is a general consensus that at least 90,000 new social rent homes are needed per year.^{xxi} This would be a significant step in the right direction, and could have a significant impact on reducing health inequalities. The idea of a ‘right to housing’^{xxii} is also interesting, and should be explored further. Shelter has promoted the need for housing and health inequality to be treated as a national government mission. A mission-based government^{xxiii} would steer the country by lining up civil society to deliver nationally agreed goals.

Ultimately, the relationship between health and housing is a complex one, and one that requires a comprehensive and multifaceted approach. By addressing the root causes of health inequalities, including poor housing quality, insecurity, and unaffordability, we can work towards a more equitable and healthy society. This will require a commitment from policymakers, housing providers, and individuals to prioritise health and housing, and to work towards a future where everyone has access to a safe, secure, and affordable home.

For housing associations like Clarion, there is a critical role to play in responding to these challenges. With more than 125,000 properties and 360,000 residents, Clarion has an important opportunity to lead the way and show the government that radical action is needed to address the housing crisis.

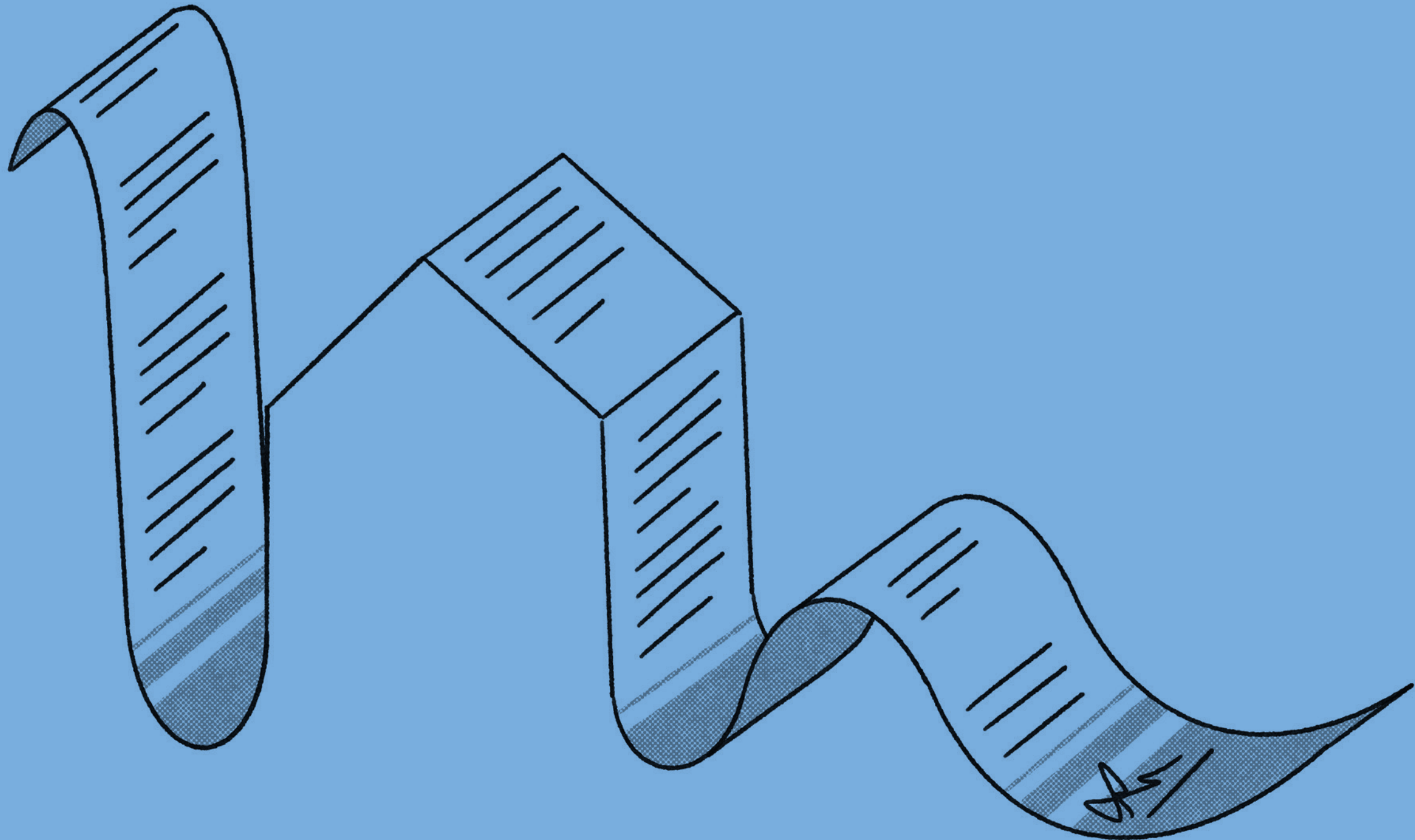
Clarion can set ambitious targets for the coming decades. By developing a comprehensive strategy, and using this as the basis to address issues of housing quality, security, and affordability, Clarion can help to drive change and improve health outcomes for its residents. This will require a commitment to working collaboratively with residents, communities, and other stakeholders, as well as a willingness to think creatively and develop new solutions to complex problems. 

People living in more deprived areas are twice as likely to experience major illness, and are more likely to develop these conditions at a younger age.

JOE FARRINGTON-DOUGLAS



A new contract for social housing



The 125 Foresight Group thinkers identify numerous, interlinked priorities which, taken together, amount to an urgent case for social change. But the opportunities they identify show what the future could be like, and provide the basis for working towards that change. Collective action is essential, but for Clarion to pull together with others in the same direction we all need to agree where we are going. We hope this report will help guide others, as well as ourselves, towards common goals. It is the start of a process that will continue and bear fruit over many years, delivering change that starts now and delivers social benefits over the next 25 years and beyond.

We think we need a new way of going about our business to meet the scale of the challenges identified by our thinkers. We believe that what is required is a new contract for social housing: a contract between housing associations, including Clarion, and their residents; between Clarion and its wider network of partners, suppliers and stakeholders, with local and national agencies, and with stewards of people and place across the country; and between the people of the UK and its government.

The Beveridge Report led to a new social settlement for the second half of the 20th century. We are convinced a similar shift is needed in our expectations of government, institutions, civil society, and one another. A new social contract for housing would recognise housing as essential infrastructure – the basis for everything that makes for a good life. And it would accept quality of life as the purpose of housing provision.

We need to pay for housing differently too. The current system, with funding for housing associations pared away over several decades, does not equip us to meet the scale of the challenges we now face. New ideas – whether, for example, funding housing as infrastructure, or funding through land value capture – must not only be debated but be urgently agreed and implemented if current trends are to be halted and reversed.

But it is not just about housing. The think pieces show us how inter-connected global trends all play out at a local level, affecting people’s lives. Housing is a pressure point, where social challenges are manifested, but it is also a tool for improving lives. If people are housed well, in functioning, supportive communities, so much more is possible. So, we know that we need to look wider than the traditional role of a housing provider. We are already doing this in many different ways, but we know we have to scale up our thinking and innovation and take it to another level if we are to make the kind of change that is needed. We need to step back so we can see whether everything we do is taking us towards the future we want: and if it is not, we need to change it.

We do not yet know how these challenges can best be met, but we know inaction is not an option. This report is the first step in a process of thinking about how we deal with what lies ahead of us, and deliver on the 125-year purpose of our organisation in rapidly changing times. We have brought the priorities identified by our 125 Foresight Group members together into themes, outlining the first steps we will take on the journey towards achieving them.

Clarion is looking to the future. We are considering how we can reshape our work to meet new, urgent challenges with actions that make a difference, and change that matters.

1. Purpose, strategy and mission

Several of the thinkers have asked Clarion to revisit our organisational purpose, strategy, mission and vision to ensure we incorporate key considerations around nature, ecosystems, fairness, resident co-creation, regenerative design and sufficiency. These represent, in different ways, new ideas for approaching Clarion's mission, helping to re-equip the organisation for the future.

We will commit to incorporating these inputs into our thinking for our corporate strategy refresh, due to take place over the next 12–24 months. We will identify how we can draw these issues out more prominently, and ask ourselves how thinking differently about what we aim to achieve could alter our path and enhance our charitable mission. We have agreement to do this, and to take a systems-thinking approach to our strategic thinking.

Housing must be understood as a part of a network of interconnected social infrastructure. Clarion's duty is to look to the wider systems beyond housing that determine quality of life for our residents. Our commitment could take the form of a Clarion Charter establishing our commitment to sustainability, inclusivity, and community enablement. We will re-examine what we need to do to fulfil this duty.

2. Resident voice

There is a clear call from the thinkers to enhance the voice of residents and work to equip, educate, inspire and support them to deliver local change in their area.

We commit to implementing the Clarion Housing Group Customer Engagement Strategy – the mechanism for us to deliver a culture where all staff actively engage residents. Already approved by the Clarion Board, it has the potential to enhance our relationship with residents.

Embedding resident voice in major change programmes is a priority: all strategic transformation, from regeneration to service redesign, will include lived experience insight at its core. Repeated experiences for residents of seeing their feedback resulting in change and improvement will be essential to building trust. We will continue to pilot and evaluate co-designed projects with residents, to understand better what works and how it can be scaled up.

However, we know we need to focus on ways to understand our residents and their needs even more than we do now, seeing this as an essential requirement of being a landlord. This could include considering participatory forms of democracy to give residents a voice in shaping the future. We may need to provide training and support to build resident capacity to get involved.

We also need to demonstrate that we are not only listening, but also taking action in response and feeding back. By making resident engagement a shared responsibility, we strengthen trust, improve outcomes, and create a more responsive and inclusive housing service.

Our current resident involvement offer remains strong, consistent, and well-embedded, and we will continue to deliver these core elements with confidence. However, we could focus on developing more mature relationships, with residents co-designing engagement activities that enable them to influence the changes that matter most to their lives, homes, and communities. As we evolve this approach, we must also consider the resources required to deliver a service that is both meaningful and sustainable.

3. Nature and systems thinking

We will build on the systems thinking approach we have been developing as an organisation to inform the way we incorporate regenerative design and the value of ecosystems into our corporate mission and purpose. We need to consider what we must do to recognise the value of nature to society, and to understand the risks of failing to broaden our collective understanding of these connections.

We must consider how the planet's health can become an organisational priority, integrating nature into every business decision – to restore and to regenerate. We should look to recognise and quantify the public value of natural assets to prioritise their survival and growth.

The think pieces tell us that we should give priority to sufficiency for our residents – considering what having enough means for them – and to regenerative development, acknowledging the intrinsic value of nature and the need for cyclical resource flows. We will need to consider how we support residents to adapt to the ecosystem challenges identified by our thinkers, through co-stewardship of places, and by using community projects to tackle the impact of global trends including demographics and climate change.

A radical transformation in the built environment is needed to meet the required carbon reductions. Cross-sector discussions are needed on retrofitting homes on a larger scale, to understand better what housing providers can do to make the carbon reduction impact we know is urgently needed. Expanded programmes of decentralised, onsite renewable energy are also important.

Clarion's approach to meeting need is to build housing, but we need to think harder about this. The greatest challenge is to consider how we continue to provide new homes in a housing crisis, at a time when carbon budgets challenge the extent to which we should expand our housing stock. This is a challenge for the country as a whole and for politicians as well as for us – to set an agenda that squares growth with the climate emergency.

4. Health

The think pieces make it clear that trajectories for many health indicators will continue to move in a negative direction. We must therefore identify ways to support the continued improvement of resident health and wellbeing through the places that we build and manage.

An option could be to call for a statutory duty to positively promote health and wellbeing, in both the planning system and building regulations. Change at this level would need more than a headline though – it would need to be accompanied by a willingness to support new health-related objectives across government and civil society.

We will also need to consider how we support local authority partners to tackle direct health challenges in their areas, meeting the needs of residents in a more locally-based approach. Working with local authorities to help them deliver their aspirations for healthy, sustainable communities has the potential to be central to Clarion's ways of working in the future.

Demographic change demands that we develop new ways to support healthy living through enabling the community building and mutual support networks that form the basis of successful places. We will need to consider how a diversity of other housing models, such as solo dwellers, multi-generational living, flat-sharing and extended families, can play a role in our provision in ways that are both spatially and socially adaptable.

5. Thinking long term

The trajectory of the essential indicators representing quality of life in the UK is downwards, for Clarion residents and the wider population. If we continue to address quality of life as we have until now, the decline in quality of life is likely to continue. We need to think differently to disrupt these trends, identifying circuit breaker actions that can alter apparently established courses and give us a chance of changing direction.

If we are going to achieve a radically different status quo, reached through formulating and enacting a new, long-term vision of the future – for example, by 2050 – we know that the four critical areas to be tackling are the planetary emergency, tech disruption, changing demographics and economic and social uncertainty.

However, while there is a strong imperative for us to operate successfully in the current paradigm, business as usual will not achieve the new vision – it will enforce the old order.

So, as well as continuing to deliver in the here and now, it is essential that we also work to shift the paradigm. We need to target circuit-breaking activities that can shift and reset systems, to make the achievement of the longer-term vision possible. Many of the provocations and priorities identified by our 125 Foresight Group members focus on areas where we already do work through Clarion Futures, our charitable foundation, to develop our capacity to take on new challenges. We can elevate the role of Clarion Futures to maximise its impact.

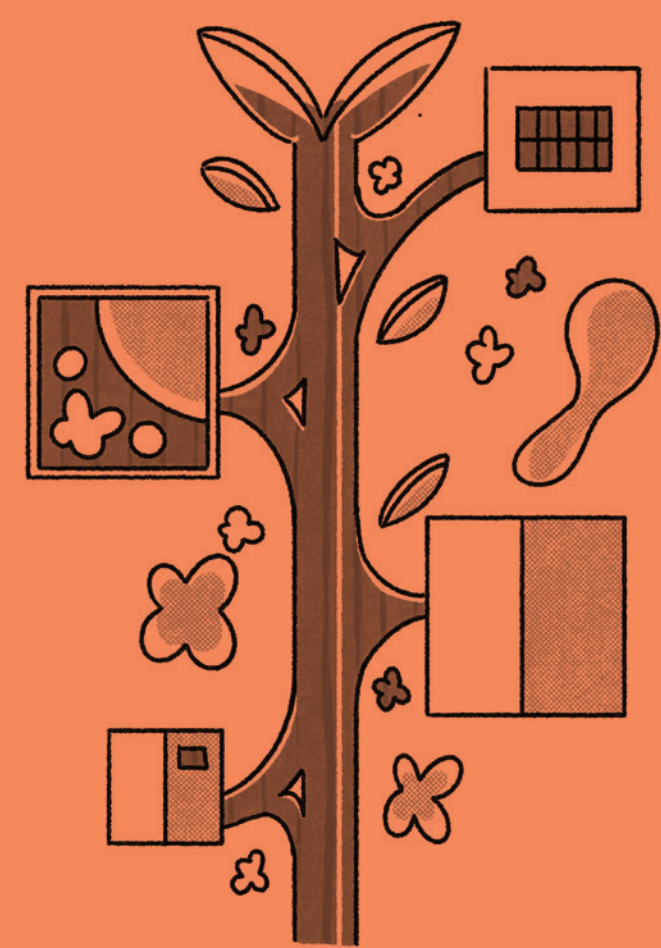
Clarion Futures' research into the shape of future communities could build on the model Clarion is currently exploring in Colchester: the Garden Community being built by Clarion's development arm, Latimer, which is testing a new approach to building resilient, high-quality places.

The Five Giants of opportunity outline the positive futures we want to strive for across society. We know what they are. We know that we must tackle them together. We know that where there are threats, there are opportunities too. It is up to us – Clarion, fellow housing associations, and wider civil society – to work out how we can do things differently and shape the future in ways that benefit everyone.

Case Study

Tendring and Colchester Borders Garden Community

The Garden Community is being planned by Clarion's development arm, Latimer. It is a visionary project, exploring how we can create and nurture a new type of community for our changing climate. It will provide around 7,750 new homes, including much-needed affordable homes, to the east of Colchester in a regenerative new community. It will also include schools, a country park, new healthcare and retail, leisure and job opportunities, alongside the infrastructure and new facilities needed to serve new residents, as well as benefitting existing communities.



The Garden Community is intended to relieve pressure on places across North Essex by delivering housing growth sustainably in one place, alongside all of the amenities required to ensure long-term sustainability.



The principle of development was established in 2021 by the Strategic Local Plan shared by the North Essex local authorities. The planning application, to be submitted soon, is the result of more than four years of close working with multiple partners, including three local authorities. It is a joint effort, showing what the right organisations can achieve if they work together towards shared objectives.

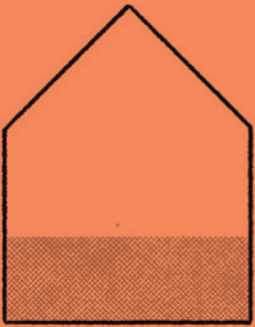


50% open space.
Accessible to
central Colchester

The development will be based on a series of principles intended to shape the future of new settlements. It will aim to provide public luxury and private sufficiency. Homes and neighbourhoods will be built using regenerative design principles. The community will be 50 per cent open space. It will be inclusive and accessible, with a rapid transport link to central Colchester.

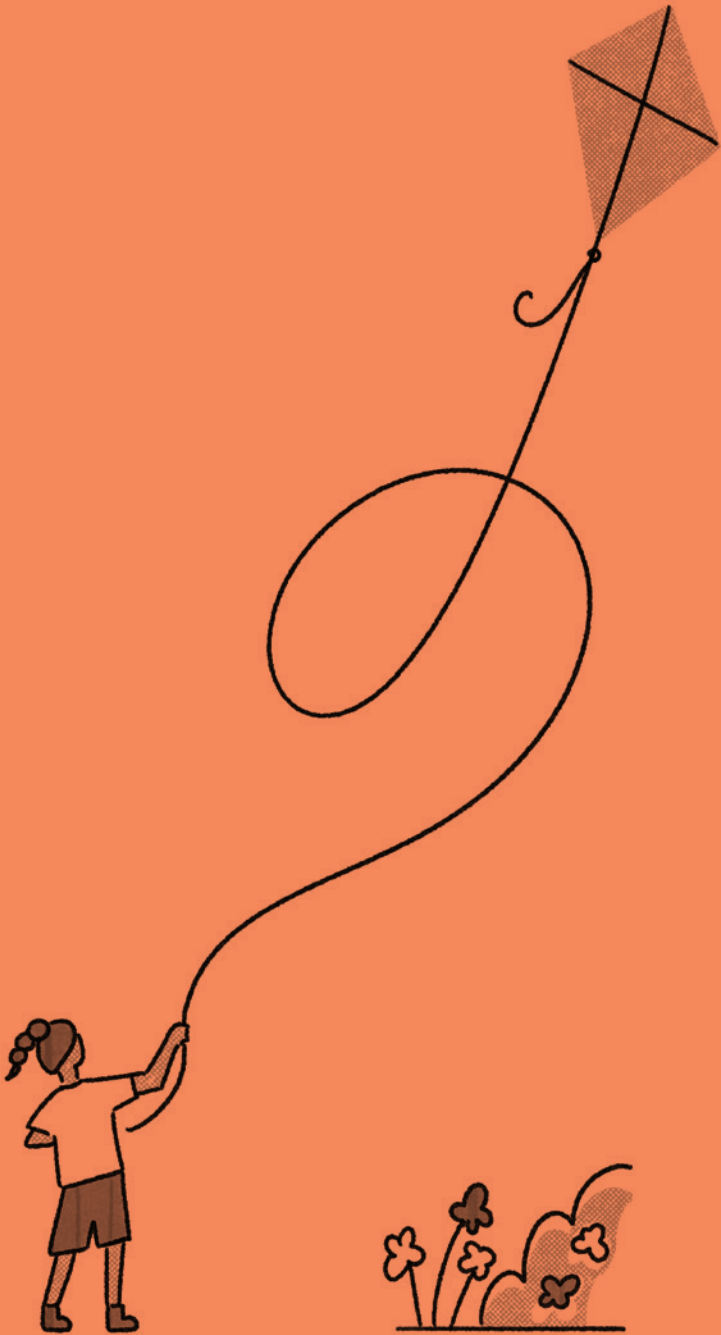


The community has been designed to reduce the reliance on private vehicles, with lower parking provision than standard thresholds. It will also promote active travel, with an ecologically mature active travel network. It will be based on 20-minute neighbourhood principle: everything within a mile. It will produce enough renewable energy to cover the energy demand of all homes.



30%

A minimum of 30 percent of homes will be affordable. It will be climate-resilient. The community will be more than somewhere to live; it will also generate a thriving local economy. And it will be shaped by principles of local stewardship and long-term management. This new approach is possible as, in contrast to usual practice, Clarion – a housing association and not a plc – is acting as Master Developer for the project.



We will create the conditions for existing residents and new arrivals to make this place their own. The Garden Community is an example of what Clarion can achieve by taking a whole-place approach and working with others. By doing more than building housing, we can pioneer places that show what a more positive future could look like.

The way forward

We build and maintain our residents' homes, but their quality of life is determined by much more – and much of it appears to be beyond our direct control.

Since Clarion was formed, much has changed and almost all of it has reduced our influence and our ability to make things better. We are limited in what we can do, but we can lead by identifying approaches that show the way forward, for Clarion and others including the housing sector, to address issues that no organisation can solve alone.

This report will help to shape the way Clarion moves forward, combining co-creation with communities, experimentation on the ground, and advocacy for national systems change. Facing up to threats and realising the vision it sets out will require leadership, experimentation and collaboration across all parts of the housing ecosystem. There is no short-term fix to any of the problems identified, and certainly no one organisation can solve these issues.

Clarion is therefore committed to using our influence to work with others towards a new social contract for housing, as the first step in a long journey.



References

- This report draws from a broad evidence base, including:
- Clarion Index (2010–2024): over 100,000 resident responses, tracking satisfaction, wellbeing, health, service experience, and aspirations.
 - Resident of the Future Horizon Scan (2023): identified four dominant demographic and behavioural shifts.
 - FG125 Strategic Foresight Workshop Series (2024–2025): contributions from policymakers, practitioners, residents, economists, planners, and housing associations.
 - UK Housing Review (2003–2025), Chartered Institute of Housing.
 - Marmot Reviews and Health Foundation Reports: documented housing’s impact on health inequalities.
 - JRF and Resolution Foundation Briefings: income trends, rental markets, poverty projections.
 - ONS, MHCLG, BEIS, CCC, IPPR, Shelter, TCPA: longitudinal datasets and policy assessments.

The foresight process followed the Future Generations Framework, originally developed to support the public sector in Wales. It combines:

1. Environmental scanning – detecting early signals across political, economic, technological and social systems.
2. Trend synthesis – interpreting how megatrends intersect in the UK housing context.
3. Resident insight – incorporating lived experience and frontline engagement to test relevance.
4. Backcasting and priority mapping – identifying actions that enable desirable futures.
5. Cross-sector dialogue – facilitated discussions across the disciplines within the group to stress test conclusions and build consensus.

This process was iterative and inclusive, shaped by input from across Clarion and wider partners.

Clarion Contributors

Miles Lewis – Director of Sustainability, Clarion Housing Group
Miles leads Clarion’s group sustainability strategy, championing low carbon and nature positive innovations across new and existing communities and considering the longer-term risks for Clarion and its residents from climate change.

Danny Thorpe – Director of Communications and External Affairs, Clarion Housing Group
Danny has a background in local government and major event management, including working on the torch relay for the London 2012 Olympic and Paralympic Games.

Elanor Warwick – Head of Strategy, Policy, Evidence and Research, Clarion Housing Group
Elanor’s role is to ensure Clarion has the research and knowledge needed to support good evidence-based decision-making, by gathering customer insight, explorative analysis and forecasting, or horizon scanning.

Simon Nash – Director of Product and User Experience, Clarion Housing Group
Simon leads digital product strategy and online service transformation at Clarion, aligning user needs with organisational priorities to deliver impactful, multi-channel solutions that are accessible and easy to use.

Dan Wiggins – Press Officer, Clarion Housing Group
Dan provides media and public relations support to the *A New Social Contract for Housing* programme and the wider Clarion external affairs team.

Megan O’Reilly – Administrator, Clarion Housing Group
Megan plays a vital coordination role for the *A New Social Contract for Housing* initiative, supporting logistics, group facilitation and final report preparation.

Tom Bolton – Writer
Tom has drafted the report, working with Clarion staff and the 125 Foresight Group. He is a researcher and writer, author of six books including, most recently, Atomic Albion.

Martin Johnston – Founder, Earth Rating
Martin, alongside his creative team ‘Project Rethink’, created the visual concept and report design.

i Clarion Housing Group (2024), The Clarion Index 2024: What our residents told us.
ii. Clarion Housing Group (2024), Resident of the Future.
iii. Quality of Life Foundation (2022), Public participation in planning in the UK: review of the literature.
iv. Joseph Rowntree Foundation (2024), A Minimum Income Standard for the United Kingdom in 2024.
v. Ministry of Housing, Communities & Local Government (2024), Statutory homelessness in England: financial year 2023–24.
vi. House of Commons Housing, Communities and Local Government Committee (2025), England’s Homeless Children: The crisis in temporary accommodation.
vii. House of Commons Library (2024), Affordable Housing in England.
viii. Ministry of Housing, Communities & Local Government (2025), Social Housing Lettings in England, Tenants: April 2023 to March 2024.
ix. UK Parliament (16 June 2025), Housing Benefit: Landlords – Question for Department for Work and Pensions UIN 60306.
x. Leeds Building Society (2023), A Place to Call Home.
xi. Barnardo’s (2025), Young people leaving care deserve fair access to accommodation.
xii. Saïd Business School, University of Oxford (2020), Housing Sprint: how to solve the housing crisis.

xiii. Institute of Health Equity (2010), Fair Society, Healthy Lives (The Marmot Review).
xiv. UK Parliament (22 January 2025), Delivering 1.5m new homes and investing in public infrastructure – Housing, Communities and Local Government Committee launches new inquiry on land value capture.
xv. Institute of Health Equity (2020), Marmot Review 10 Years On.
xvi. ibid
xvii. The Health Foundation (15 August 2025), Quantifying health inequalities in England
xviii. Ministry of Housing, Communities & Local Government (2023), English Housing Survey 2022 to 2023: housing quality and condition.
xix. Clarion Housing Group (2024), The Clarion Index 2024: what our residents told us.
xx. Crisis (2025), “Now I have my flat, my health is much more stable”: how affordable private rents can help tackle health inequalities and homelessness.
xxi. Crisis (2018), Housing supply requirements across Great Britain: for low-income households and homeless people.
xxii. Office of the United Nations High Commissioner for Human Rights (2014), The Human Right to Adequate Housing.
xxiii. Institute for Government (2024), Mission-driven government: what has Labour committed to?



CLARION
HOUSING GROUP

Clarion Housing Group
5th Floor, Greater London House
Hampstead Road, NW1 7QX

www.clarionhg.com

November 2025

Clarion Housing Group Limited is a charitable Registered Society (Reg No 28038R).
Registered with the Regulator of Social Housing (Reg No LH4087). VAT No 675 646 394.
Registered office: 5th Floor, Greater London House, Hampstead Road, London, NW1 7QX.

FSC Logo