



Clarion Housing Residents' Annual Report

2019 - 2020

We are standing up for our
residents and communities.



CLARION
HOUSING

Contents

Welcome from Michelle Reynolds

Welcome from Richard Towes

Who we are, what we do and where we operate

We're working with you

We're working with young people

We're listening to you

We're tackling antisocial behaviour

We're working with Regional Scrutiny Committees

We want you to get involved and make a difference

We're improving how we work with you

We're working to provide access to opportunities

We're helping older residents stay active and engaged

We're supporting you to manage your rent

We're supporting you with money guidance

We're taking care of our older residents

We're standing up for the most vulnerable people

We're standing up for better homes

We're building more homes

Highlights from the year

Our pledges for 2020/21



Welcome





Welcome from Michelle Reynolds

Chief Operating Officer

In the last few months, I know that many of your lives will have changed in ways we could never have imagined. As we adapt to this pandemic, it has never been more important to me that Clarion provides the best service we can to all of our residents.

This report reflects on the last 12 months, but it has been since March that I believe we have truly seen the very best of Clarion as a landlord. Our teams have been working harder than ever before to support our communities during the Covid-19 crisis and just some of the highlights are set out below.

- We made more than 80,000 calls to our older residents, providing essential support during lockdown and helping to tackle feelings of isolation and loneliness.

- Clarion Futures, our charitable foundation, established an Emergency Support Fund, which has provided more than £130,000 in grants to 95 social enterprises and charities doing invaluable work in their communities.

- Despite all the economic challenges caused by the virus, we have continued to support people into work – we helped 480 people find employment between 1 April and the 30 June, at the height of lockdown.

The response to this crisis from staff right across the business has been extraordinary. I am particularly proud of our operatives and caretakers who continued to work in their local communities, supporting our residents throughout this crisis.

At the beginning of the financial year, we pledged to provide a high quality customer service and believe we are making good progress with a customer satisfaction rate of 80.9%.



"We'll never be complacent and continuously look for ways we can give a better service."

We combined two busy contact centres into one robust contact centre and introduced our online portal to all residents, allowing you to quickly and easily view rent statements and make payments online, as well as update contact details and request repairs – at your convenience.



"We won't get everything right as a landlord, but the long list of achievements in the last year underlines our commitment to delivering a high quality service to all of you."

We continued to invest in new housing, employment opportunities and facilities. Our comprehensive planned investment programme invested £83m in making improvements and refurbishments to kitchens, bathrooms, roofs and new boilers, achieving 93% in resident satisfaction.

We are helping to address the national housing shortage and have completed 2,101 new homes, of which 86% were for affordable tenures. This includes a number of ambitious projects, such as an

£11m affordable housing development in Walthamstow and 35 new homes in Hertfordshire, which received national recognition for quality of design and construction.

We also helped more people realise their dreams of getting onto the housing ladder by building 883 new shared ownership homes and, over the last year, we have seen a rapid growth in the number of properties available on our House Exchange programme with 100,000 properties being added.

We know how valued having a good repairs service is and have significantly invested in Clarion Response; completing approximately 1,000 repairs every day and hitting 88% in customer satisfaction.

We helped support some of the

most vulnerable people in our communities, helping victims escape domestic abuse, providing safe and stable accommodation for young homeless people, and continue to support residents with the changes that Universal Credit brings.

HouseProud, a professional network for LGBTQ+ people in the housing sector founded by Clarion, reached a landmark and launched the HouseProud Pledge scheme to ensure LGBTQ+ residents are able to enjoy their homes without fear of discrimination.

We were also the first housing association in the country to adopt a newly developed Certified Sustainable Housing Label, a major European initiative that includes 30 social and green indicators.

Our customers are at the heart of

our business and I expect high standards for you and will strive for nothing less.

It has been a difficult time for so many people and communities, but I know that by supporting our residents and communities through the pandemic, Clarion is playing our part in making sure we come through this challenge together.

Michelle Reynolds
Housing Association Chief
Operating Officer



Welcome from Richard Tows

Resident Board Member

Clarion Resident Board member Richard Tows spent 28 years delivering housing services for a London borough council. Now as a resident receiving services, he knows the value of input from residents and has been a proactive member for the last 10 years.

“

As Clarion continues to grow and deliver services to its residents, their voice is essential to ensure the right services are delivered. Working with my board colleagues and staff, we continue to review and change our ways of working to improve services. I want to ensure the board listens to the various resident involvement groups, to ensure our services improve and meet resident expectations.”

Who we are, what we do and where we operate



Clarion Housing is the largest housing association in the country, owning and managing 125,000 homes across 170 local authorities.

350,000 people call a Clarion home, their home. As part of Clarion Housing Group, we work alongside Clarion Futures, our charitable foundation, which aims to invest £150m to deliver support services to thousands of people within our communities.

Working with you



We're working with you

Your voice matters. That's why we're making sure your voice is always heard.



We place our residents at the heart of everything we do. So we encourage you to play a part in shaping our service through a wide range of initiatives, that together help us continually improve the way we work and how you experience our services. We offer opportunities for you to engage with us online and at a national, regional and local level.

At a regional level, you can volunteer to join one of our five scrutiny committees. Each region focuses on a specific topic, with committee members presenting their feedback to our Housing Association Board, which is then tasked with taking the appropriate action on behalf of all our residents.

We offer a wide variety of opportunities to get our residents involved, whether it is at a national, regional or local level, or even online.

Our digital involvement platform, Clarion Voice, is open to residents across the country and we've seen a 13% increase in residents engaging through this platform on the previous year. To make it easier for you to be involved online, we have also introduced the new Policy & Communications Review Group (PCRG) which runs consultations by email, such as the pilot residents magazine. The 'Reviewed by residents' stamp shows where your thoughts and comments have influenced a document or policy.

We also offer networks that focus on the specific needs of different groups, such as our Out & About network, which looks at the service we provide to our LGBTQ+ residents and helped us to achieve our LGBTQ+ Pledge Card status.

Last year, 1,400 residents attended 20 Partnership events, with many more local community events held throughout the year. These partnership days help us get to know our residents better, in a fun but purposeful atmosphere - and they bring a visible Clarion

presence to the estates and communities we serve. The Tower Hamlets day was the largest event in our history, attracting around 600 residents across a broad range of ages, backgrounds and different tenures.

Over the last year, the number of involved residents grew by 36%. We are grateful to you for contributing your time and views to help make a difference for all residents.

By working together we can make a real difference to your community, from resolving local issues through consultation to influencing the policies we use to deliver services.

While Covid-19 has paused much of our resident involvement activity, we have implemented virtual meetings where possible and we're planning our programme of events for 2021.



If you would like more information on how you can get involved, [email](#) or call 0300 500 8000 and speak to a member of the Resident Involvement team.

You can also ensure your views and ideas are heard by signing up to [Clarion Voice](#).



Meet Pauline

Pauline has been an involved resident for over 35 years, contributing to her local community and the wider Clarion service provision as a member of the North region Property Engagement Group (PEG) and the online Policy and Communications Review Group (PCRG).

“I started getting involved in 1984 back when it was William Sutton Trust. My kids were at school and I had some time on my hands... There was a residents’ association in our neighbourhood - I was persuaded to become a committee member; it was a non-office bearer’s role, so it didn’t take up too much time. That didn’t last too long, I was secretary soon after.”

Pauline has not stopped since, holding a succession of Committee posts to manage the Resident Group run Community Centre; and as a member of the Yorkshire Resident Area Panel (RAP) looking at neighbourhood issues across the county.

“There were so many involvement opportunities offered to us over the years.”

Pauline has turned her hand to everything – funding applications, property inspections, policy documents and community gardening. And to support her involvement has taken part in training courses from computers to sign language, motivated by a desire “to build new skills as well as helping the community”.

As a keen advocate for getting involved, Pauline is enthusiastic about the mutual benefits being an active member of the community brings.

“Resident Involvement has been a really positive thing for me and for where I live. I would definitely recommend getting involved with Clarion. It will make a difference. I’ve worked with so many people, from the top to the bottom; and Clarion are listening. I’ve heard the negative but I’ve seen the positive.

“It’s given me such a good understanding of the social housing sector. Most importantly, I’ve made friends and have played my part in making the area a community.”

Currently Pauline is a member of the Regional Property Engagement Group. Local involvement includes being a Green Inspector, monthly estate inspections, and being part of the Neighbourhood Task Team (NTT), which holds regular meetings with the council and local police.

In addition, Pauline is still part of the Residents



“

Most importantly, I've made friends and have played my part in making the area a community.”

Group, running activities alongside TimeBank, who now manage the Community Centre. During the pandemic, she has also been helping neighbours, growing vegetables in the Community Garden and tending the Memorial Garden.

She is still able to participate in the PCRG, as this is managed online – reviewing policies and

documents – but is looking forward to participating more fully in community life and resident involvement activities when Covid-19 restrictions allow.

“Making a community takes work. I'd like to see the younger residents get more involved – there's something for everyone, and every little bit does help.”

We're working with young people

All viewpoints count.

That is why we are amplifying the voice of young people in our communities.

Clarion Futures' award-winning National Ambassadors programme, invests in the rich potential of young people living in our communities.

Made up of a team of 18 to 25 year old residents, our Ambassadors are selected to ensure that young people have a voice in shaping our services.

They are supported in delivering social action projects within their communities and in return, we support them in gaining invaluable leadership skills and experiences, to cultivate confidence and offer opportunities that make a real impact.

We currently have six National Ambassadors

and have recruited more than 55 young people onto the scheme since 2012.

Each have made a substantial contribution to Clarion, designing their own projects and working as a team; from building apps and websites, to organising events and helping form policies.

Through personal development plans and dedicated mentors, our Ambassadors are supported throughout the programme; with opportunities to make changes they'd like to see in their communities, take them out of their comfort zones, travel, and meet and learn from like-minded people. They have also helped positively change the perception of young people amongst our wider communities.



Each National Ambassador has made a substantial contribution to Clarion, designing their own projects and working as a team.



Meet Cain

Cain is from our inspiring alumni. Here he shares how his experiences have not only set a course to a promising future.

“I grew up in a single-parent family in Penge. Life wasn’t easy and we struggled financially. I got involved in gangs and as part of a programme to escape this lifestyle we moved to west London for a fresh start. I was inspired to not only transform my life but that of other young people’s. I set up my music business, which includes Grafterboy, a record label offering young people who have also come from disadvantaged backgrounds, an opportunity to break into the industry.

“I thought the National Ambassador scheme would be a great opportunity, not only for my personal development, but as a way to combine my aspirations with my passion for music. In fact, all the skills and experiences I’ve since achieved have helped my business thrive. It has boosted my independence, my confidence, and guided me in how I can articulate the ideas that were buzzing around in my head on how I could help young artists.

“Being a National Ambassador gave me the chance to travel the country and work on events with people of all ages and walks of life. It has also opened doors to other exciting opportunities; as by sharing my story at an event, I was encouraged to successfully apply for a place on The National Lottery’s youth board.

“The National Ambassador scheme has also helped me strengthen my vision for the future and become more ambitious. I am currently studying for my degree in Business Management but one day I also hope to become a youth leader. I would 100 per cent recommend becoming an Ambassador to anyone who is willing to come out of their comfort zone, not only to empower yourself but other young people, too.”



“

It has boosted my independence, my confidence, and guided me in how I can articulate the ideas that were buzzing around in my head on how I could help young artists.”

Cain



Meet Niomi

Niomi has always wanted to support young people so when the opportunity came up to be a National Ambassador, she jumped at the chance.

“My journey really started when I found myself pregnant at 18. After some time living in a hostel, I managed to secure my first tenancy when my son was five months old. My mind has always been focused on helping improve the lives of young people, so I did community volunteering placements for various youth programmes, alongside working at Clarion’s Contact Centre.

“While at Clarion, an email sent to me on the National Ambassador scheme sparked my interest. I thought it might help me decide what direction in life I wanted to go in as I was undecided what to do next. I was also very shy and hoped it would build my confidence.

“As a National Ambassador, we were given an opportunity to help create more positive relationships between older and younger residents.

By sharing our stories and views, we were able to help shift the perception of young people. For example, after giving a presentation at a Resident Involvement Day workshop, I was approached by a number of residents who said they had a better understanding of young people.

“My experience also gave me a deeper knowledge of where I live and how Clarion works. This knowledge, combined with the skills I gained and my experiences working with young people, meant I was headhunted by another housing association and I now help other young people get started in their careers.

“Coming out the other side, being a National Ambassador helped me better understand my purpose and decide exactly what I wanted to do while supporting others.”



“ ... being a National Ambassador helped me better understand my purpose and decide exactly what I wanted to do...”

Niomi

We're listening to you

We will always tell you what
changed as a result of your
involvement - You Said, We Did
is our commitment to this.



You said...

Residents in North London said the estate cleaning contractor has not performed well.

Our social inclusion survey found that LiveSmart residents in Bishops Stortford would like exercise classes.

Resident consultation in Wisbech identified a neglected garage area as a magnet for fly tipping and antisocial behaviour.

Lockside residents were affected by parking issues causing safety concerns as non-residents were restricting access and double parking.

The benches installed on All Saints Green, as part of the Large Estates Allocation Fund (LEAF) consultation 2018/2019, were not comfortable for some residents.

In response to the Fire Safety scrutiny survey, the Chair of the Watermeads Residents Association contacted the Regional Scrutiny Committee about the front door sets for flats on the estate.

Leeds Sutton Park Task and Finish Group highlighted green space improvements.

We did...

The cleaning contract was reviewed and a new improved cleaning standard was introduced, which has resulted in a higher standard of services being delivered.

We worked in partnership with East Herts District Council to provide weekly chair-based exercises for LiveSmart and general needs residents over 55.

We put in a bid for additional hours from Idverde, the grounds maintenance contractor, and carried out a litter pick with residents, our neighbourhood team and our resident involvement team.

We carried out a Parking Enforcement consultation exercise with residents. The majority were in favour, so we instructed a contractor to set up a parking restriction zone. Residents responded positively in the three month evaluation survey.

Resident involvement carried out a consultation to identify additional types of bench that the community would like. Housing installed two additional benches to be more inclusive.

Replacement doors were prioritised and new accredited front entrance door sets with dual-certified, fire and security (PAS 24 2016), are now in place across the estate.

The group submitted a successful grant bid and more than £7k was spent to improve the safety and appearance of the area.



We're tackling antisocial behaviour

We are committed to keeping our estates safe for residents. Tackling antisocial behaviour in all its forms is a priority.

Resident Involvement can help challenge antisocial behaviour (ASB) with community events and consultations, working alongside our neighbourhood and tenancy specialist teams, and partner agencies, where specific action is needed.

Working with residents to tackle ASB on the Brislington estate

Clarion developed a Task and Finish Group to discuss antisocial behaviour on the Brislington estate. We held a Meet the Team event and invited the police, who carried out an estate walkabout and spoke to residents to find out more. We established there was ASB ranging from parking issues, untidy gardens, bins being left out, cars being repaired on the roadside as a business, and drug related activity.

We worked with the police and residents to resolve the most serious issues, held gardening competitions to deal with untidy gardens, spoke to those involved, and developed a Good Neighbour Code to support the continued improvement of the estate. Community events and activities have also improved the sense of community. As a result, there has been a reduction in ASB related reports; residents feel more included in the neighbourhood and on-going community events are being organised by local residents.

We're working with Regional Scrutiny Committees

The topics for review in 2019/20 were:

- Customer contact and enquiry resolution processes.
- Management of contractual work.
- Development, aftercare and planned decants.
- The communication of resident involvement in estate inspections.
- Existing resident involvement options and the wider strategy.

Reports and recommendations are due to be presented to the Clarion Housing Association Board later this year.



We have 38 Regional Scrutiny Members nationally.

Here's what just a few of them had to say...

"I like the fact that we have access to the Housing Board. When it comes to topical issues, such as ASB, poor customer service, Grenfell, Covid, etc. it's reassuring knowing that we can raise our concerns as the voice of residents and for residents who also have these concerns. Being on the RSC does give us more access to the board in order to raise these points on behalf of residents." **Charles Everett, North London RSC member**

"The highlight of the scrutiny was the face-to-face surveys and hearing directly what other residents had to say about the services they have received. It has also been nice to have the willingness of the Clarion staff to help us carry out our research." **Janet Watkins, RSC Chair, London South**

"Being involved in the RSC empowers residents to provide recommendations to the housing group on ways they should implement improvements of the services they offer their tenants. As someone with mental health issues, this group has given me some of my confidence back and this is crucial as I move forward with

Clarion as a volunteer and as a tenant." **Simon Kingsley Young (SKY), RSC Chair, South region**

"Working with residents and Clarion officers brings a sense of achievement and pride that we are working on behalf of all residents, making procedures better, easier and clearer. We have access to senior managers and know that the Clarion Board members do take note, and act, on our suggestions." **Julian Mogford, East RSC Chair**

It has been another busy and eventful year. The redevelopment on Barne Barton gave us a great opportunity to carry out consultation on their scrutiny of the decant process. We received really useful feedback from both staff and residents, which will hopefully result in improvements to service." **Norman Warlow-Hughes, North RSC Chair**



We want you to get involved and make a difference

We know that the best way to improve our services is to involve you, our residents.

From completing a survey to joining a committee, everyone can help shape the Clarion community. An expanded training provision can also support your involvement, with a mix of face-to-face and e-learning courses suitable for a variety of skill levels. Training includes: presentation skills, public speaking, project planning and management, conducting community research and much more. We hope you find a way to get involved. You only need enthusiasm to make a difference.

Ways to get involved

Whether your interest is in local, estate activities or to improve regional delivery or services at a national level, we offer you a range of involvement opportunities to get involved.

If you would like more information about how you can get involved, email: getinvolved@myclarionhousing.com or call 0300 500 8000 and ask to speak to a member of the Resident Involvement Team. If you would like to join Clarion Voice, visit myclarionvoice.com.

National

- Become a Board Member
- Attend Resident Engagement days
- Join a service improvement group
- Become a Young Ambassador
- Join a Network:
 - Clarion Ability Network
 - LGBTQ+ Out and About Network
 - Clarion 55

Online

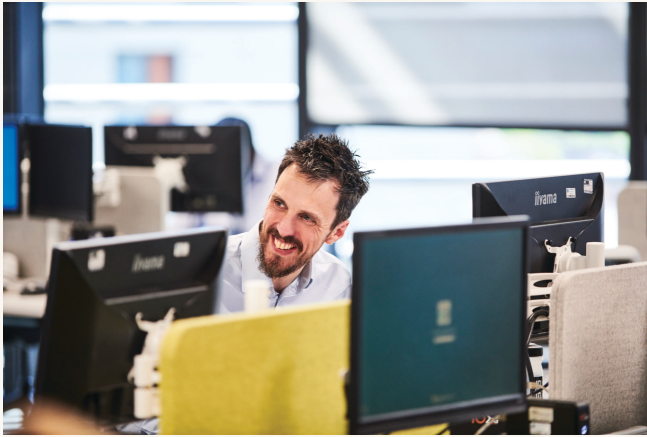
- Engage online through the Clarion Voice platform
- Join the email Policy and Communications Review Group

Regional

- Join the Regional Scrutiny Committee
- Become a representative for the Property Engagement Group

Local

- Join your local residents association
- Attend focus and project groups
- Attend Task and Finish groups
- Become a Community Inspector
- Attend a partnership or involvement day



We're improving how we work with you

Putting our residents at the heart of everything we do, we are constantly exploring ways to offer the very best customer service experience.

We're proud that our work continues to be appreciated by the people who matter most - you. We achieved 80.9% overall customer

satisfaction for the year, which is above our target of 80%. Satisfaction with repairs alone was 89%. We'll never be complacent and we continuously look for ways we can give a better service, build on our long term relationships with our communities and do more.

We've introduced new ways of working, which mean you can now quickly and easily view rent statements and make payments online, as well as update contact details and request repairs - at your convenience, just as many customers expect. Of course phone calls are still important and there are times when what's needed is a conversation with someone who can help. Our call centre staff took over one million calls during the year. We offer lots of ways you can get in touch with us, including social media and web chat too.

We're also working to gain a really good understanding of the range of people we house and what their different needs and expectations are. We are using this information to better tailor the services we offer, so we can provide a consistently good service to everybody.

We have also introduced a new front line neighbourhood service. Instead of having one housing officer covering a specific area, we now have teams of Neighbourhood Response Officers and Tenancy Sustainment Officers working across our neighbourhoods, supporting our residents and the community. Those teams have administrative support from a centralised Customer Support Team who progress residents' requests and issues from the visits, freeing up the officer's time to be out and about visiting more residents.

This means that our officers can spend more time in our communities and visiting residents in their homes, overseeing and addressing local issues and building rapport. We know that not every community is the same. We aim to be both large and local by being responsive to these differences and are identifying priority areas for Local Offers that will address a specific, identified issue or need. These may be in partnership with local agencies and services, and are designed to improve our neighbourhoods and the quality of life and wellbeing of our residents.

There are plenty of ways to get in touch

The easiest and quickest way is to visit myclarionhousing.com where you'll be guided to the relevant information or asked to detail your enquiry using our newly improved contact form.

You can also use your [myclarionhousing personal account](#), 24 hours a day, which offers even more features, such as paying your rent, setting up direct debits and viewing your statements. If you don't have access, it's easy to register via the website. All you need is your customer ID number and an email address.

You can also speak to an advisor via our Facebook and Twitter channel by simply dropping us a direct message with details of your enquiry. And, if you need to speak to someone in person, you can call our contact centre on **0300 500 8000** Monday to Friday.

Delivering quality services



We're working to provide access to opportunities

Clarion is so much more than just bricks and mortar. We also provide support, skills and opportunities for residents through our charitable foundation, Clarion Futures. We're continuing to deliver one of the largest social investment programmes in the country, investing £150 million over 10 years to create vibrant communities and transform lives and futures for the better.

Our services are specially designed to address the issues and challenges faced by our residents, putting them at the centre of everything we do. They are delivered through three strands: Communities, Jobs and Training, and Money and Digital.

Last year, 400 young people in Bradford gained new skills and achieved qualifications through the Clarion Futures Youth Sports, a project which provides sporting opportunities and pathways into training, accreditation and work.



What we achieved in 2019/20

Money and Digital

2,390

residents supported to access the internet.

3,512

residents supported with free debt advice.

251

Digital Champions volunteering their support to help residents get online.

Jobs and Training

3,834

people supported into employment.

254

apprenticeships provided.

2,038

people were given free training to help prepare them for work.

Communities

£350k+

invested in the refurbishment of community buildings.

£255k

was awarded from the Community Grants programme to 63 projects across the country.

6,831

residents enjoying new green spaces and play areas.



We're helping older residents stay active and engaged

Over the last year, we have worked across Clarion to set out the ways we can enable residents to age well in our communities.

A key part of this is to address the challenges that are facing our older residents. We believe local people are the best at understanding the needs of their neighbourhoods, so after receiving funding of £120,000, in November, we hosted a pilot of our Pop-Up Social Innovation Lab Programme in Merton, London.

It was at this event that residents, staff and local community organisations, came together to find potential solutions. As a result, two intergenerational projects - with a mission to tackle loneliness, social isolation, and create stronger communities - emerged. We have since held two further labs in different parts of the country, which are fast becoming staple ways we can generate ideas creatively, to address the issues that matter the most to our residents.



Clarion55 is our first National Ambassador network for Clarion's older residents. With representatives from each of Clarion's regions, the group give a voice to our over 55 year old residents, working with the business to shape services and programmes. Over the last year, Clarion55 have spoken at events, supported the development of Clarion's Age Friendly Strategy and developed three key projects around the themes of social isolation and loneliness.



Meet Steve

After experiencing a nervous breakdown and series of bereavements, Steve sought solace in photography. With support from Clarion Futures, he was able to turn his hobby into a force for good.

“It was Maria from Clarion Futures who noticed that my passion for photography, which I use as a means of combatting my mental health problems, had potential and encouraged me and my business partner to set up Click Therapy CIC.

“For years I worked very long hours, until in 2014 I suffered a nervous breakdown and was signed off. I tried everything – the doctors, tablets, therapy, nothing worked. Then one day I decided to escape the four walls of my house and started going on walks, taking photographs. I found that not only was it helping me stay mentally and physically healthy, but I felt like I was achieving something. It kept me going through a number of family bereavements.

“After putting on an exhibition at my local community centre, Maria said: “you could make a business out of this”. I thought she was joking! With her support in gaining a Clarion Futures grant, we are now running a free to join photography group for people in the community who suffer from mental health problems, social isolation, and bereavement. The unique selling point of our group is you don’t need a professional camera - a smart phone or tablet will suffice. We teach our members photography skills and give guidance on how to use free editing apps. We sometimes have a studio day, where we set up lights and backdrops and members are given assignments that can be

“

Click Therapy CIC is more than just taking photos - we offer a support network to those who are struggling and help them work through their problems.”

Steve

“Click Therapy CIC is more than just taking photos - we offer a support network to those who are struggling and help them work through their problems. We get it. You can learn about mental health but you’ll never understand what it’s like to live with it unless you’ve experienced it.

“To date, we have helped more than 125 people in our area. If it wasn’t for Clarion Futures and Maria’s help, I wouldn’t be doing what I’m doing now and have gained the skills I hold. For that I am thankful.”

“

If it wasn’t for Clarion Futures and Maria’s help, I wouldn’t be doing what I’m doing now...”

Steve



We're supporting you to manage your rent

As soon as it comes to our attention that a resident is experiencing financial difficulty, we adopt an early intervention with an offer of free guidance and support.

This could be a referral to one of our specialist teams, Welfare Benefit Advisors and Clarion Futures Guideline, for help with benefits, access to free debt advice, affordable loans, budgeting, or simply working with you to agree a plan for repayment.

Missing a rent payment can happen for any number of reasons; an unexpected bill, being unable to work through illness, or problems with your benefit payments. Whatever the reason, if you're struggling to make ends meet it's essential that you let us know so we can help you find a solution depending on your personal circumstances. Telling us promptly will help you to avoid getting into arrears.

Our Collection team are trained to work with residents who are unable to pay and make appropriate arrangements. In the majority of cases, working together successfully resolves rent issues.

In the event residents are unable to pay, we would serve a Notice Seeking Possession. If payments were still not forthcoming, we would instigate legal proceedings to improve the position but continue to work with the resident and other stakeholders to prevent them becoming homeless.

Evicting a resident is our last resort but sadly a few are evicted where they fail to engage or make the necessary payments.

Covid-19 and rent arrears

As a responsible landlord, Clarion has always taken a fair and supportive approach to arrears management. We have increased this further in response to the challenges our residents have experienced through the Covid pandemic. In addition to the changes in legislation, Clarion stopped progressing cases to court where residents saw their rent arrears increase from March 2020.



5.15% of our annual social housing rent is currently owed in arrears, but we're working hard to reduce this and help people get out of debt.



We're supporting you with money guidance

The Clarion Futures Money Guidance team support residents by helping them build confidence and feel more in control of any money challenges they face.

As well as receiving referrals from residents and colleagues, the team is increasingly reaching out to residents at key moments of change in their lives, for example moving onto Universal Credit.

Universal Credit can be difficult if you are new to claiming. The Guidance team help by calling residents in the early weeks of their claim to talk through key issues and reduce the risk of getting into financial difficulty. This support includes what to expect when you make a claim, pros and cons of advance payments, setting up a household budget and managing priority bills including rent, what to do if worried about debt, making sure you're getting all entitlements and linking up to digital and jobs and training support if needed.

We call hundreds of residents each month and if a resident needs more detailed money support we provide that too. Feedback shows that many residents are pleasantly surprised that their landlord is reaching out with this offer of help.

Universal Credit changes how residents of working age receive and manage their money

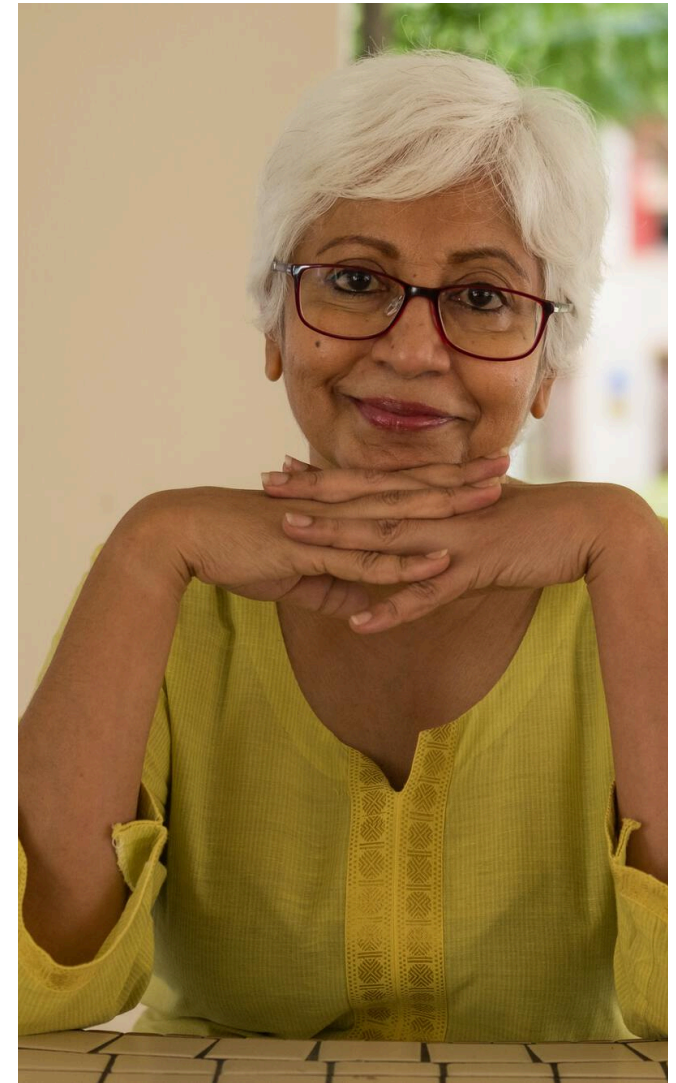
Since 2018, we have equipped staff across all business areas to help residents to prepare for

and manage the changes Universal Credit brings.

Alongside additional training for specialist staff, including welfare benefits advisors, tenancy sustainment officers and Clarion Futures teams; we supplied general resident facing teams, including Housing, Estates and Repairs, with leaflets and signposting residents to information and support.

Universal Credit makes residents responsible for managing their monthly finances, and for paying the rent themselves. It is claimed and managed online, which for many residents means extra support is needed.

We are helping residents to get online, to set up email and bank accounts, and to start budgeting monthly; as well as providing jobs and training support. Covid-19 has seen a huge increase in claimants, many whom are unfamiliar with the benefit system. We are doing all we can to support residents impacted by this unprecedented situation. For advice and support visit our [advice and support pages](#)





Meet Geraldine

Geraldine is a Guidance Officer based in Salford and part of the national team providing proactive support for residents on Universal Credit.

Geraldine has been at Clarion for nearly three years, after spending more than 12 years at Citizens Advice – so she has an in-depth knowledge of the benefits landscape and, most importantly, empathy.

Over the past year she has focused more on UC and each week she receives a list of Clarion residents on UC to call. They could be new residents, so she'll check they've got everything they need to set up their new home – advising everything from Council Tax claims to grants for furnishings and white goods. Or they will be residents who have recently moved onto UC due to a change of circumstances – and may also be needing jobs and training advice or support getting online.

Whoever she calls, she listens. “There is so much fear of UC, so letting people know there is help is so important; especially around Council Tax – as so many people don’t realise it’s a separate claim.” The Benefits Calculator plays a large role in these conversations, and is one of the most rewarding parts of the role: “I just love nothing better than being able to tell someone they are eligible for more.”

It’s a role that requires many skills. “Being able to think on your feet - you never know what’s going to come out of a conversation, but I’m very proud of Clarion; what we do and what Clarion Futures can offer. To be able to say to a resident ‘yes, we can help with that’ is just the best thing.”

“The most important thing is asking for help if you need it.”



“
I just love nothing better than being
able to tell someone they are eligible
for more.”

Geraldine

We're taking care of our older residents

Clarion recognises the necessity for homes that adapt to our residents' changing needs as they age, as well as providing vibrant, sociable communities.



LiveSmart, our retirement offer, provides 4,624 homes across the country to people aged over 55 with a range of needs. Our dedicated onsite teams deliver facilities management and intensive housing management to our residents.

Within each of our schemes, residents have their own homes and can maintain their independence, while safe in the knowledge that help and support is available, along with an alarm system 24/7.

Resident Anne, said: “I previously lived in a big three-bedroom flat, but after my husband died I needed to downsize. I was aware of families struggling and in desperate need to find somewhere with enough space to live.

“I have been here for about six years and I love it, it’s an absolute treat. I have lovely neighbours and a gardener who comes once a fortnight. My home is very comfortable and I have photographs of my family all around me. If I ever have a problem the service has been excellent and been sorted straight away.”

With invaluable insight into how we can best serve the people living in our LiveSmart homes, several residents help us to make service improvements through our range of Resident Involvement options.

Over the last year, we have implemented our Age Friendly Communities strategy, which provides a group-wide approach to supporting our ageing communities. We have also continued our refurbishment programme, modernising our living spaces in two schemes. New reception areas and entrances, improved lighting and enhanced communal areas, are all making a huge difference for our residents. Several of our LiveSmart residents assist Clarion with service improvements through our range of Resident Involvement options.

“
I have been here for
about six years and I
love it, it’s an absolute
treat.”

Anne



We're standing up for the most vulnerable people

We're proud to manage a wide variety of support services that help the most vulnerable people in our society. In the last year, we have addressed the needs of more than 3,300 people, giving them a stepping stone to regain independence, achieve potential, and go on to lead fulfilling lives.



The support services Clarion has delivered over the last year are diverse. We have helped more than 1,000 victims escape domestic abuse and provide a domestic abuse refuge service on behalf of Kent County Council. Utilising our expertise in this vital area, we have developed a range of domestic abuse training programmes, which have been rolled out to multiple external agencies, including more than 70 NHS mental

health nurses, as well as GPs, local authorities and key partner agencies.

We also deliver supported housing for people with learning difficulties; people requiring mental health support - enabling many to move back into the community, secure a place to live, and successfully manage their mental health - and a prison re-ablement service. In addition,

we have assisted 25 Syrian refugee families as they settle into a new life in the UK away from persecution.

We know that having a home not only provides warmth and shelter, but is a base from which you can transform your life and opportunities.

During the last year, we agreed a homeless strategy and action plan, and have since partnered with other charities and external organisations to provide supported and temporary housing, with the aim of helping put an end to rough sleeping.

From May 2019, we helped 33 young people in Medway, many whom were living on the streets, into safe and stable accommodation. With our support we helped them find a way out of their formerly chaotic lives and into employment, education or volunteering.

With funding from the Amy Winehouse Foundation, Clarion owns and manages Amy's Place, a recovery house for young women aged 18 to 30, who have struggled with drug and

alcohol dependency. Bridging the gap between leaving treatment services and finding independent accommodation, the project combines a safe place to live with specialised support, offering time to heal, a chance to focus on their recovery and empower them to learn the life skills they need to re-adapt into the community.

In the last 12 months, the team at Amy's Place partnered with our Lettings team to introduce a new, smoother process to support residents moving into a permanent Clarion home. If an ideal property isn't available, we work closely with the local authority to identify other suitable homes, so that residents can begin the next chapter of their lives when they are ready.



"We helped residents gain a total of over £500,000 in extra income and prevented 587 evictions."

Regardless of needs or circumstances, all our residents have access to support and help is available for those who have made a home in our communities.

Working closely with residents, our tenancy sustainment specialists within the housing team, supported more than 2,300 households to stay in their homes.



Meet Jacqueline

**Jacqueline is a resident at Amy's Place.
This is her story.**

"I arrived at Amy's Place eight months ago and it has been an absolute blessing. For the first time in years I feel safe, stable and excited about finally putting down roots.

"My experience living with addiction started when I was very young, triggered by my dad's alcoholism and mental health problems, and my family splitting up. Mum passed away when I was 12 and shortly after I was kicked out of the house by my stepfather. It started with smoking and using drugs like weed, before I began drinking at 13 and using heroin at 17.

"I didn't have anywhere I could call home. I was placed into care and moved around 28 times, so developing connections or relationships was impossible. No matter where I went, there was always someone drinking

alcohol. I felt an instant connection with them, feeling as though it was the only way I could reconnect with myself.

"I ended up in rehab and then a dry house, which wasn't suitable. I was living with people in recovery, eight of which were men, many still with an active addiction. The risk of relapse was a constant worry.

"I found out about Amy's Place when I attended courses run by Foundation for Change. I met a couple of residents and told them about my struggles. I was helped to get a referral before going through the assessment. The whole process felt very safe and gentle and I was kept updated, which reassured me.

"I have created special friendships and a great sense of independence."Jacqueline"I now live in a shared flat and have found a sisterhood that had been lacking in my life. I have created special friendships and a great sense of independence.

"We have check-in in the morning and there is

always access to help from people with experience in the drug and alcohol fields, who work closely with us around preventing relapse. We also have someone come in weekly to advise us on cooking great, simple meals.

“My keyworker, Alan, also supported me in applying for benefits. When you get sober, your senses and emotions are really heightened, so calling the benefits centre can be frustrating and stressful. With Alan’s help, however, it really took the weight off.

“As a qualified Reiki practitioner, my ambition is to put my skills and experience to use and help ease the stress and anxiety of people with addiction. I am eager to do the Group Facilitation course offered by Clarion Futures, which will enable me to take this therapy out into the community. I know whatever I decide to do, Amy’s Place will offer great support.”

“
I have created special
friendships and a
great sense of
independence.”

Jacqueline



Improving homes



We're standing up for better homes

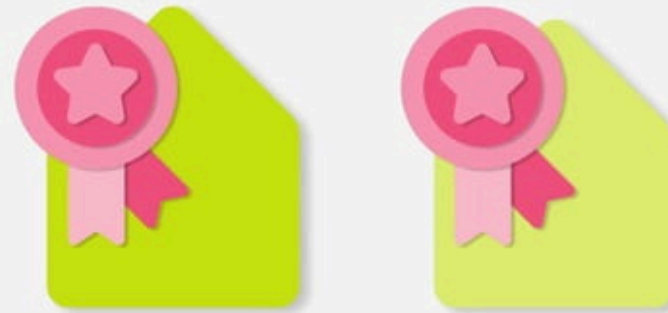
All our residents deserve to live in good quality, safe and sustainable homes. To make that a reality, we take a long-term approach to asset management. Every home needs investment and improvement over time and it's our Clarion 2040 strategy that sets out the standards we expect for our residents.

What is the 2040 strategy?

By 2040, Clarion will be the undisputed leading housing group for good quality, fit for purpose, well managed, sustainable and affordable homes.

The Group Board approved the adoption of the Clarion Standard, which has a clear, transformational aim of bringing the quality of our homes up to an enhanced standard by 2040. The Standard was developed in consultation with key stakeholders, including our involved residents, who shaped our

aspirations, helped define targets and the key strands of work. Over the course of the year, we carried out an analysis of our homes and this has helped us measure current performance, understand the additional investment requirements and the wider implications of adopting the Standard.



Residents at Barne Barton are at the heart of regeneration

In May 2019, demolition commenced on the first phase of our Barne Barton scheme in Plymouth, which includes demolishing 25 blocks over four months. These are being replaced with brand new homes, which will be completed in early 2022. The regeneration will transform Barne Barton from a 1960s housing estate to a modern mixed tenure community, with high-quality, modern homes, as well as play spaces and a community facility.

Meet Kelly and Mark

Kelly and Mark, who moved to the Barne Barton estate in 2010, first got involved in the project after worrying about the impact it would have on their family.

“In the early days, Clarion brought in Zebra, an independent community support organisation, which really helped to build relationships between the residents and Clarion. After each meeting we felt another layer of trust had been built. We got to know and trust the local staff and understand that they would share with us everything they could.

“Overall, it’s been a positive experience and we’ve been welcomed with open arms. The steering group is something we look forward to and enjoy. Clarion made us believe that we are an important



part of the process and our opinion does count.

“We would definitely encourage others to get involved with Clarion regeneration. Just because Clarion is a big company, doesn’t mean they need to be feared. Residents can and do help make communities great again.”

“

We have both really benefited as individuals and certainly have a better understanding of timescales and process!

Kelly

We're building more homes

As a leading developer in the housing sector, we are committed to playing a major role in tackling the country's housing shortage. Our aim is to build new and affordable homes that don't compromise on quality, for the people that need them.

This is why we've built 2,101 new and affordable homes in 2019/20 as part of our plan to provide more housing opportunities for our residents, and completed 292 private sale homes.

Continuing in our mission to make more dreams come true, in 2019/20 we started work on 2,572 new homes. The current development programme remains in excess of 17,000 homes.



**Homes developed in 2019/
2020**

927
Rented

883
Shared Ownership

292
Private Sale

2,102
Total

New homes in the heart of Battersea

In September 2019, we launched a new shared ownership development in the heart of Battersea, consisting of 15 one and two bedroom apartments.

Located just 180 metres from Battersea Park, the new homes form part of the wider Prince of Wales Drive redevelopment, providing new home owners with the opportunity to purchase homes in a new and thriving community.

With the average cost of a new shared ownership property at £339,000 and the option to buy as little as 25 per cent, it is often an option for those struggling to raise the deposit or not able to attain a mortgage at the full rate.





Meet Natalie

When 28-year-old Natalie decided to take the plunge and move out of the family home, she didn't know a lot about shared ownership. But after researching her options, she soon discovered it made perfect financial sense. She is now the happy owner of a one bedroom flat in Haywards Heath.

“After deciding it was time to move out of the home I shared with my family in East Grinstead, I looked into how I could achieve getting my own place. As someone who is single, I couldn't cover a mortgage solely on just my income, so I decided to look into other options.

“As I searched around, I considered Help to Buy, but the properties in my local area were really expensive

and not terribly big. As soon as I looked into shared ownership, however, it became obvious that this was the best solution for me.

“When I saw my particular flat come up, it stood out as being very reasonable and one I could afford. After getting in touch with Lee, my Clarion sales advisor, I began the application process. It was really straightforward and once I had passed the online assessment, I went to view the property. I was expecting it to be tiny, judging by what I had seen available through the rental market or Help to Buy scheme, but was shocked by how big it was. I really liked it and soon after put down a £500 deposit to reserve.”

As a share buyer, Natalie owns 35% of her property, with a mortgage of £70,000. Her total payments per month are £700, which comprises of rent, mortgage and a service charge.

“I am very happy with my flat. The block I’m in is really open, spacious and has a big hallway. I am also in a lovely rural location and look out onto fields.

"I would definitely recommend shared ownership and in fact have directed my friend, who is in a similar position to me, to the website.”



“
When I saw my particular flat come up, it stood out as being very reasonable and one I could afford.”

Natalie

Highlights from the year



How you rated us

80.9%
Customer
satisfaction

89.1%
Resident satisfaction
with repairs

Customer services

Our contact centre teams are committed to providing you with a first class and efficient service. They are responsible for handling all inbound customer contact, including phone calls, emails, social media posts and live chat through our website.

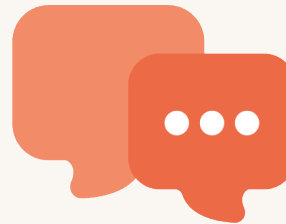
We have more than 230 staff working across four contact centres in Kent and Bromley. Our aim is to resolve as many cases as possible at first call. However, when we are unable to do so, we will always put you in touch with the most suitable person who can.

How we communicated with you



1,092,820

Calls answered within the Contact
Centre



66,235

Social media posts responded to



242,679

Emails handled



Dealing with Complaints

We work hard to deliver a high quality service to all our residents and resolved 9,252 complaints last year. However, we accept that sometimes despite our best efforts, things don't go to plan. At the end of 2019/20 we had 282 open complaints and our average time for resolving them was 14 days.

Most common resident complaints



47%

Resolve issues within reasonable timescales



27%

Keep us informed



4%

Improve quality of repair



5%

Staff complaint



5%

Avoid missed appointments



4%

Reopened complaints



4%

Process and procedures



4%

Monitor follow on works better

Fire Safety

Keeping you safe in your home is a top priority and we continue to heavily invest in improving fire safety within our buildings.

A total of £16.6m was spent on improving fire safety in 2019/20, and we plan to spend a further £21m in 2020/21 as we continue our work programme.

Over the last 12 months, we've worked closely with residents, stakeholders, the National Housing Federation, the G15 group of housing associations and the Ministry of Housing, Communities and Local Government (MHCLG), to develop and share our fire knowledge and experience. For example, our Fire Safety and Health and Safety teams participated in a

workshop with representatives from MHCLG and eight other landlords as part of a government group aimed at developing resident engagement, influencing policy development and fostering culture change predominantly on building safety issues.

Despite the good progress we have made with our safety programme, we're always looking at ways we can improve and innovate. During the year, we became one of the first landlords to develop a safety case review file and piloted Building Information Modelling

(BIM) at three buildings. BIM is acknowledged as the future of asset management in housing. It is used to mitigate risks in construction and links in directly with the 'golden thread' of information that Clarion will be required to maintain as outlined in the Hackitt Report, which followed the Grenfell Fire tragedy.



Fire safety: what we've achieved

Work undertaken in 2019/20

20

Six and above storey buildings improved.

59

Sheltered and supported buildings improved.

114

New alarm systems installed in our converted street properties.

293

Buildings received fire stopping works, including filling holes in service rise cupboards and completing compartmentation within lofts to ensure fire doesn't spread from flat to flat.

1,000+

New fire doors installed, as well as 300 self-closing devices, and 500 upgraded

35,025

Fire Risk Assessment actions completed.

Our continued work for 2020/21

£5m+

Additional investment on fire safety work to 25 of our sheltered and supported properties.

1,000

New fire doors being installed.

25,000

Fire risk assessment remedial actions to be completed.

To implement our Building Safety programme, ahead of statutory requirements.

Complete all cladding inspections on our tallest buildings.

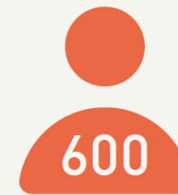
Commence remediation work on external wall systems on 14 tall buildings.

We're working to deliver first class repairs

When things go wrong in the home, it's reassuring to know that a skilled workforce is on hand to provide an efficient and effective repairs service. Clarion Response and Engie are responsible for carrying out repairs and maintenance services to more than 100,000 homes across the country. In 2019/20 we spent £188m on repairs and maintenance. We are committed to delivering a high quality customer focused service and getting repairs right, first time.

About Clarion Response

Clarion Response, our in-house team, provide repairs and maintenance to more than 88,000 properties stretching the length and breadth of the country.



Staff members



fully stocked and branded vans for you to identify



Around
jobs completed each day

Operate a

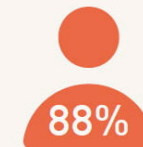
24/7

repairs service

What we've achieved so far



First time fix, evidencing our commitment to getting it right, first time.



Customer satisfaction with last repair.

About Engie

Engie are responsible for providing repairs and maintenance to more than 13,000 Clarion properties in Kent and Merton in the South East of England.

56

Staff members

40

Vans allocated to engineers

216

Jobs a day

24/7

Operation

What we've achieved so far

94%

first time fix

86%

customer satisfaction
with last repair.

Planned investment and property development

We're working to improve homes and we are committed to ensuring that your home is one you can be proud of.

Our Planned Investment team is dedicated to making improvement works, and keeping where you live in good long-term condition. These improvements include kitchen and bathroom refurbishments, electrical safety checks and rewiring, heating upgrades, lift replacements, energy efficiency works and electrical testing programmes.

In 2019/20, we invested more than £83m on improvements and

refurbishments, completing more than 27,000 individual jobs. The work includes internal and external planned maintenance and improvement works. Our commitment to quality and our engagement with customers throughout has led to us achieving 93% resident satisfaction.

We work with a number of skilled and experienced contracting partners, who support us in delivering this essential work. They

too share our commitment to investing in our local communities and between them have delivered more than 1,000 initiatives and training opportunities for our residents over the last 12 months, worth more than £980k in social value. Just some highlights include: 826 work and training placements, 65 staff volunteering days and the refurbishment of 10 local community facilities.



£83

million Invested on improvements and refurbishments



27,000+

Individual jobs completed



93%

Resident satisfaction rate

What we delivered



610

Roofs



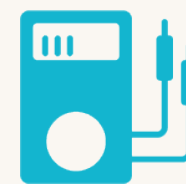
2,255

Kitchens



1,502

Bathrooms



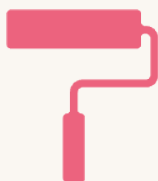
15,895

Electrics tests



2,697

Heating upgrades



743

External / communal redecorations



2,224

Doors and Window

Our pledges for 2020/21



Our pledges for 2020/21

With the global pandemic hitting just before the end of the year, 2020/21 is likely to be a turbulent 12 months for the country, but we are confident that Clarion will be playing its part in supporting residents, protecting staff and continuing to provide quality housing for people inadequately served by the market.

While many of Clarion Futures' programmes have an immediate and life changing impact, we are equally committed to the long-term improvement of our communities. All Clarion residents deserve to live in sustainable homes and in order to make sure that is the case we need a vision fit for the next generation.

We will lead the call for affordable housing and we will lead by example. Building new homes, supporting those in greatest need and investing in communities across the country.



Pledges for the year ahead

Clarion 2040 programme

Our Clarion 2040 programme is our long-term plan to ensure our homes continue to be good quality and affordable. We will work to a new set of quality standards to ensure all of our existing and new build standards are the best they can be.

Improving our self-serve offer

We're making it easier for you to access our diverse range of products and services at a time which suits you by overhauling our online systems and offer. We have a new website and customer portal launching late summer, which will provide an improved customer service experience.

Customer journey improvement

We want to make it easier for you to access our services, request repairs, and report your concerns. In order to do this we're reviewing and simplifying our customer service journey.

Investing in existing homes

Every year, we invest in improving our existing homes and estates, making around 1,000 repairs every day and ensuring we cater for the growing housing needs.

Sustainability

We know landlords like Clarion have a major role to play in ensuring a green and sustainable future. In November 2019, our commitment was recognised when Clarion became the first housing association in the UK to be accredited with the pan-European Certified Sustainable Housing Label. However, we want to do more and are putting a substantial new sustainability strategy in place.

Resident Involvement Strategy

We will review and deliver a new three year strategy that further develops our offer and modernises our approach.

We are **standing up** + **strengthening relationships** 
 **speaking up** + **influencing** 
building thriving communities 
 **benefiting society** + **empowering people** 
to improve every aspect of affordable housing
across the UK.

Clarion Housing

Reed House, Peachman Way
Broadland Business Park, Norwich NR7 0WF
myclarionhousing.com

@clarionsupport

/clarion-housing-group

@clarionhousing

Registered details:

Clarion Housing Association Limited is a charitable Community
Benefit Society (FCA number 7686). Registered with the
Regulator of Social Housing (Reg No 4865). VAT No 675 646 394.

Registered office:

Level 6, 6 More London Place, Tooley Street, London, SE1 2DA.
Part of Clarion Housing Group.