

CIB EUROPEAN AFFORDABLE HOUSING SYMPOSIUM 2026



LATIMER
by Clarion Housing Group

Delivering Affordable Housing at Scale

Lessons from the UK's largest housing association

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WHO WE ARE



Clarion Housing Group, at a glance

The UK's largest social landlord, and, through Latimer, one of its largest developers of new affordable homes.



125,000

homes owned or managed across England



360,000+

residents served every day



£1.045bn

group turnover in 2025/26



£289m

operating surplus, reinvested in homes and services



4,000+

colleagues delivering repairs, support and new homes



£453m

spent this year improving and maintaining existing homes

OUR DEVELOPMENT ARM



Delivering at scale

2025/26 was a big year for investment, if not for completions, we're building the pipeline for the next decade.



1,466

new homes completed in 2025/26



80%

of completions were for affordable tenures



£631m

invested in new homes and regeneration, up c.50% year on year



22,800+

homes in the future development pipeline



2,592

homes acquired for the programme this year



No.1

UK's most sustainable housebuilder,
NextGeneration Gold & Crystal 2025

Why is housing delivery a systems challenge?



1.3m+

households on social housing waiting lists in England, up 10% in two years



5.5 yrs

average wait for a social home, longer than a full term of a UK Parliament



176,000+

children living in temporary accommodation right now

Land, planning, funding and delivery capacity are all under strain at the same time. That combination is what makes this a genuinely systemic challenge.

Sources: MHCLG social housing lettings statistics; National Housing Federation; Clarion Housing Group, Five New Giants of Opportunity (2026).

Why do delivery systems struggle to deliver at scale?



PLANNING

300+ days

to reach a decision on a major housing scheme, up 75% in a decade

1 in 5

major applications meet the statutory 13-week deadline

A major scheme now takes longer to reach a planning decision than a human pregnancy, just to get to a start on site.



VIABILITY

£76,000

added to the cost of a typical new home since 2020

20%+

of a new home's value, added by inflation, tax and regulation since 2020

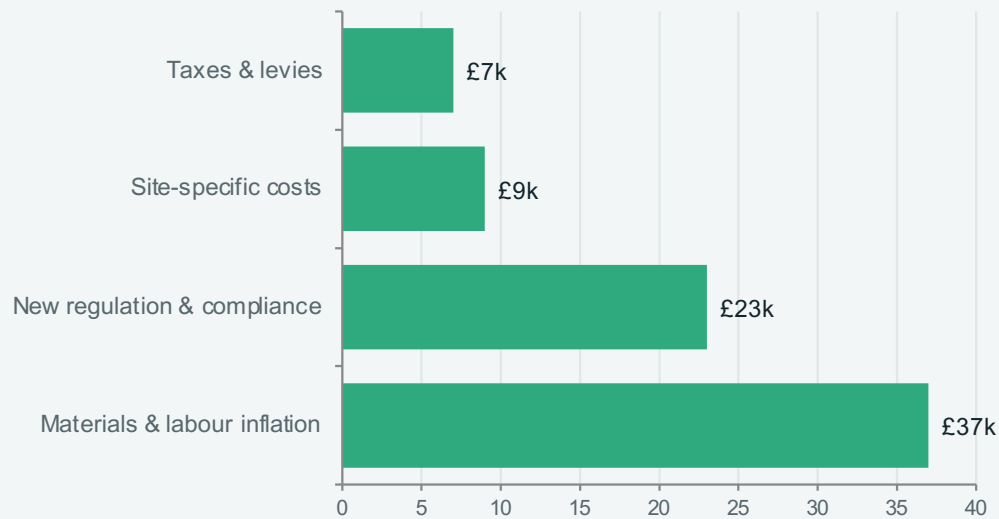
£76,000 is close to two years of the UK's median full-time salary, before a single brick is laid.

Sources: MHCLG, Planning applications in England (Jan–Mar 2026); SearchLand planning delay analysis (2026); Home Builders Federation, The Viability Crunch (2026); ONS ASHE 2025.

The viability crunch, in our own numbers

Rising build costs are only half the story. The other half is what's happening to the margins that cross-subsidise affordable delivery.

Where the extra £76k per home has gone since 2020



-5%

open market sales margin in 2025/26, down from +4% the year before



-19%

pre-impairment margin on open market sales this year



£305m

invested in building safety since 2017, £60m of it this year alone

Sources: Home Builders Federation, *The Viability Crunch* (2026); Clarion Housing Group Annual Report & Accounts 2025/26.

AND THE WORKFORCE TO DELIVER IT



Then there's the skills gap

Funding and planning reform will not build a single home without enough people on site to build it.



251,500

extra construction workers the UK needs by 2028,
roughly 50,000 a year



c.40%

of the current construction workforce is aged over
50



210k vs 200k

workers who left the industry last year, against
those who joined it



Case study: Tyler's journey into construction

After experiencing homelessness, Tyler was supported into full-time construction work on our Dyecoats site through Clarion Futures, St George's Crypt and GRAHAM.

St George's Crypt

referred Tyler into Latimer-funded supported
accommodation in Leeds

CRE8 with GRAHAM

a training placement led to a full-time job on the
Dyecoats site itself

Full circle

Tyler now works full-time in construction, and has a
permanent home of his own

A CLOSER LOOK



Modern Methods of Construction

We've talked about planning and viability. Now let's talk about how we actually build, this is us, and the challenges we're facing.



How MMC has developed



When it's gone wrong



How we're using it, from Brewery Gardens to Digbeth



The numbers behind our own programme

WHERE THIS STARTED



How MMC has developed

Building homes off-site isn't new. High Path and Eastfields in Merton were themselves built using non-traditional, system-building methods in the 1960s and 70s, and both are now being regenerated by Clarion.



Eastfields, Merton



High Path, Merton



High Path, Merton



High Path, Merton

These estates were considered cutting-edge in their day. What's changed since then is quality control, materials science and factory precision, not the underlying idea of building off-site.

When MMC goes wrong

Industrialisation isn't a silver bullet. Several well-funded, well-regarded MMC firms have collapsed in the last three years.

CONSTRUCTION NEWS

30 June 2023

Modular pioneer Ilke Homes collapses into administration

Around 1,150 staff faced redundancy as the Knaresborough modular housebuilder folded owing more than £319m. Homes England, its biggest creditor, ultimately recovered only a fraction of the £68m it was owed. Directors pointed to volatile economic conditions and a planning system that made fundraising increasingly difficult.

HOUSING TODAY

January 2024

Modulous becomes the latest MMC firm to enter administration

The London 'kit of parts' specialist called it a 'torrid time', in chief executive Chris Bone's words, after a late funding pullout left a £4m hole it couldn't bridge. All 50 staff were made redundant; its only physical scheme, 12 homes for Bristol City Council, was left half-built.

HOW WE'RE BUILDING IT



Two towers, two approaches

Same ambition, different build strategy, both under construction right now.



Brewery Gardens, Manchester



A reinforced concrete frame, columns and rebar, poured and formed on site in the way most UK high-rise has been built for decades. The largest number of social rent homes delivered in Manchester city centre for 40 years.

505 homes

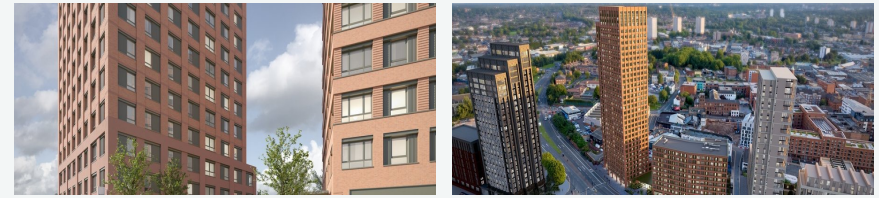
60% affordable

£110m

regeneration value



Digbeth, Birmingham



The entire façade is manufactured off-site as complete panels, craned into place and fixed to the frame, a genuinely different build strategy.

481 homes

288 affordable: 141 rent, 147 shared ownership

£112m

main works contract with Winvic

PARTNERSHIP IN PRACTICE

City Place, Chester



100% social rent, on a canal-side site next to the Grade-II-listed Chester Shot Tower.

126 homes

23 one-bed and 103 two-bed apartments, Charterhall Drive

£28m

design-and-build contract with Galliford Try

Fossil-fuel-free

minimum EPC B, 100% EV charging provision



MMC ON SITE

Counted within our 55% PMV achievement for this funding round, drawing on the pre fabricated light gauge steel frame and off-site elements including bathroom pods and utility cupboards, more on that shortly.

Can industrialisation become a viable housing delivery system?



Springfield Avenue, March, Cambridgeshire



- 40 affordable rent homes, open-frame timber system, minimum EPC B, 75% carbon cut vs Part L 2021
- Photovoltaic panels and an air source heat pump on every home, from day one

93%

of Latimer completions were fossil-fuel-free this year, up from 62% the year before

What it actually takes

The technology is largely proven. The harder problem is demand.

- A stable, multi-year order book to keep a factory continuously busy
- Standardised design carried across sites and partners
- Patient capital willing to fund a factory years before the homes it builds

THE NUMBERS BEHIND IT



MMC across our programme

Our 2021–2026 government funding required 25% of the programme to meet MMC requirements: Category 1 or 2 homes, or a Premanufactured Value (PMV) score of at least 55%, the proportion of build cost manufactured off-site. Here's roughly what we achieved.

Scheme	Rent	Shared Ownership	Total units
Digbeth	141	147	288
City Place, Chester	126	–	126
Boddingtons	115	163	278
Springfield	40	–	40
Dyecoats, Kirkstall	100	138	238
Bath Road	–	66	66
TOTAL	396	640	1,036

Typical categories for 55% PMV

Precast concrete frames

Cassette bolt-on balconies

Bathroom pods

Utility cupboards

Façade systems

Precast stairs

ONE CATEGORY, UP CLOSE



Improving the home behind the scenes

One of our PMV categories in practice: a factory-built utility and plant cupboard, delivered to site as a complete unit.



Washing machine space, ventilation and heating plant

the MVHR unit and heat pump thermal store controls all pre-assembled off-site, ready to connect on arrival



Faster on site

a first-fix job that would take days on a traditional site is reduced to a connection and commissioning task



More consistent quality

every unit is built on a factory line to the same specification, rather than site-built to variable standards

The kind of unglamorous, unphotogenic component that's actually where a lot of our 55% PMV comes from.

Tendring Colchester Borders Garden Community



Latimer acting as Master Developer for one of the most ambitious new communities in the country.

Up to 7,750 homes

at least 30% affordable, across three walkable neighbourhoods

Master Developer role

Latimer holds long-term responsibility for the infrastructure, design quality and stewardship of the place over time

50%+ open space

including a new 60-hectare country park

6,000+

full-time jobs projected across the masterplan

What the sector needs



A genuinely long-term, stable rent and grant settlement

so providers can plan and invest with genuine confidence.



A faster, better-resourced planning system

with timescales that are realistic and actually held to.



A consistent, multi-year pipeline of orders

the only way modern methods of construction earn back their upfront investment.



Continued investment in skills and training

to close the workforce gap before it closes off delivery altogether.



A genuine partnership model

between government, local authorities and housing associations, durable enough to survive a change of administration.



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Thank you.