THEOLOGY FOR THE LOCAL CHURCH - 4

FROM HOUSES TO HOMES

Faith, power and the housing crisis

Edited by Angus Ritchie and Sarah Hutt

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INTRODUCTION

It is impossible to work for social justice in London today without addressing the issue of housing. The progress made by community organising campaigns on the Living Wage and responsible lending will be jeopardised if the poorest residents of our city are priced out of their neighbourhoods by soaring housing costs.

This report explains why the Church has a vital role to play in addressing the housing crisis. Firstly, it is a theological imperative. Land and housing are central themes in both Scripture and in Catholic Social Teaching. Secondly, the Church is well-placed to make a difference, because it has a presence in every neighbourhood - both in its physical buildings and in the 'living temples' of its worshipping communities (cf 1 Cornithians 3.16; Ephesians 2.19).

From Houses to Homes has a threefold structure. It begins with the voices of those at the sharp end of London's housing crisis. It describes the place of land and housing in Christian theology. It then identifies practical responses local churches can make - some of which are specific to this time and place, others of which have a much wider applicability. A central theme in all three sections is the impact of the housing crisis on human relationships. The Biblical vision is of a physical world given to us that we might grow in love of God and neighbour - a world in which transactions are at the service of relationships, and which finds its consummation in the "new Jerusalem" where God makes his home among us for ever (Revelation 21.1-4). This report shows what that might mean for housing policy today, so that our earthly city can reflect something more of our eternal home.

Canon Dr Angus Ritchie
Director, Centre for Theology and Community
Shadwell
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PART ONE: LISTENING

Sarah Hutt

Britain is experiencing a housing crisis. Nowhere is this more keenly felt than in London.

In the capital, the average cost of a home has risen 44 per cent over the past seven years.[1] Properties cost three times the average UK home and 10 times the average income.[2] Rents have risen 16 per cent over five years – but wages only increased by two per cent in the same period.[3]

Demand has overwhelmingly outstripped supply: "In stark numbers, London's population has grown by approximately a million people over the last 10 years, but we have built only 202,400 new homes. The capital's population is forecast to increase by a further million people by 2021, yet the latest house building figures show only 18,380 new homes were built in 2012/13. This situation is unsustainable."[4]

The effects of the housing crisis are profound. Housing has been shown to affect mental and physical health,[5] education,[6] and is related to crime.[7] It polarises wealth, as homeowners see their assets rise and renters see their rents rise, and it shapes the economy both globally and nationally. It harms the most vulnerable, leading many charities such as *Housing Justice* to communicate concerns about the growing plight of the homeless to a wider audience. As is clear from the stories featured in this chapter, the crisis is having an immense impact on our lives and choices.

1 http://www.ft.com/cms/s/2/8ef50668-63b3-11e5-9846-de406ccb37f2.html#axzz3zlX8Xlm

2 http://www.independent.co.uk/news/business/news/housing-crisis-london-property-costs-three-times-as-much-as-the-average-uk-home-a6766251.html

3 London Housing Taskforce (2014) *Home Truths*, London First: London

4 London Housing Taskforce (2014) *Home Truths*, London First: London

5 Parliamentary Office of Science and Technology (2011) *Housing and Health*, Parliamentary Office of Science and Technology: London

6 http://england.shelter.org.uk/news/previous_years/2011/july_2011/1_in_4_london_children_overcrowded

7 Friedman, D (2010) *Social impact of poor housing* ECORYS: London, accessed at http://www.salford.gov.uk/corestrategy/iw/JC-JC13-Social-impact-of-poor-housing.pdf

WHAT WILL THE HOUSING MARKET LOOK LIKE IN 2040?

Research by the Joseph Rowntree Foundation[8] in 2014 identified a number of ways in which the housing market is likely to change in the coming decades, and how this might affect poverty in the future.

- Private rents in England are forecast to rise by around 90 per cent in real terms between 2008 and 2040 – more than twice as fast as incomes... poverty rates among private renters could be as high as 53 per cent by 2040, compared to 43 per cent in 2008.
- The decline in social renting and rise in private renting is likely to become more pronounced over the next few decades. Private renting is projected to grow to house one in five people in England by 2040, compared to one in six today. Social renting will house just one in ten by 2040, compared to one in seven today.
- Poverty levels in England can only be contained if housing supply nearly doubles to 200,000 homes a year by 2040; social rents do not move closer to market rates and rises are limited to 1 per cent over inflation; Housing Benefit meets a similar proportion of rent as in 2008; and tenure patterns remain unchanged.

There is broad agreement about the fundamental economic causes of the housing crisis. For over a generation we have not been building enough homes to keep pace with demand. This housing shortage contributes to higher house prices, rising rents and homelessness. In London, 50,000 homes are needed each year but the average number being built is just over half that.[9]

Solving this problem will require political will at many different levels. From an economic perspective, five things are required to build homes: land, finance, builders, political will and effective demand (i.e. people who can buy). Each part of this pipeline has problems. The land

8 Stephens, M et al (2014) What will the housing market look like in 2040? JRF: York, accessed at https://www.jrf.org.uk/report/what-will-housing-market-look-2040

9 Emmett, K (2013) *London Demand – Housing London*, Savills: London, accessed at http://pdf.euro.savills.co.uk/residential---other/londondemand-lr.pdf

market is complex, opaque and volatile. The price of land varies widely, creates perverse incentives and shapes our ability to build houses that come with the infrastructure, schools, parks and affordability that we need to build the homes we want.

These challenges are compounded by a range of other factors – the recent financial crash, Britain's uncompetitive building industry, our skills shortage, the growth in foreign investment in housing and of second home ownership within the UK, and the electoral risk to any politician who attempts to radically alter the *status quo* on housing (where, as on so many issues, those who will lose out tend to be more vocal than those who might gain).

Yet, understanding the housing crisis in economic terms alone is deeply unsatisfactory – especially for Christians. Any Christian reflection on the subject needs to begin by listening to the stories of those who are affected. A key feature of the Bible's description of God is His ability to listen and understand the depth of human experience. In the Book of Exodus, when the Israelites were suffering as a result of debt slavery in Egypt, it is said that, "The sounds of Israel, groaning in their slavery, cried out for help and from the depths of their slavery their cry came up to God. God heard their groaning… God looked down upon the sons of Israel, and he knew." (Exodus 2.23-25). If the Church is to bear faithful witness today it needs to listen patiently to the everyday experiences and suffering of its members and their neighbours.

That is why London Citizens has spent the second half of 2015 conducting tens of thousands of face-to-face conversations, sharing the stories of how the housing crisis is affecting people's lives.

INTRODUCING LONDON CITIZENS

London Citizens is the capital's community organising movement – a network of over 220 institutions reaching over 350,000 Londoners - and part of Citizens UK.

Community organising involves building an alliance of religious congregations, schools and civic associations to work together on issues of common concern. It seeks to build a 'relational culture:' encouraging people to share their stories, and identify the ways

in which their areas can be changed for the better. When people are in relationship, with common concerns, they are in a position to challenge those with the power to deliver change (be that environmental improvements, better pay for workers, or improved public services). While the campaigns are on specific, winnable issues, the wider aim is to build a local and national alliance with an ongoing set of relationships of trust and commitment - where each successful campaign not only brings a tangible result (such as improved social housing, or higher wages) but develops grassroots leadership and the power of people in Britain's poorest neighbourhoods to work together for the common good.

The message of London Citizens' listening process is that relationships are at the heart of the housing crisis. Housing is intrinsically linked to place and to community: houses are homes, not simply interchangeable commodities. While this is instinctively obvious to most people who have serious housing needs, it is often overlooked by policy makers and service providers who do not or cannot prioritise this in a meaningful way: "I'd rented my home for seven years, since my marriage ended. I knew for a while that I would be evicted. The landlady wanted her property back. I told the council I was being evicted and that I couldn't afford a new place to rent. They told me to wait for the end of the eviction process, then come down with my suitcases. They made it sound so simple, like I'd be housed right away. On the day I was evicted, I went to the council and they offered me a place in Birmingham. I said, "I've got a job here, my children's school is here, I've just had a baby, all my family support, my connections are here, everything. I need to be in London."[10]

10 http://stories.shelter.org.uk/without-shelters-advice-still-homeless/

"Housing is a real problem for so many families in London. My parents work hard to look after me and my two siblings. We used to live in Harlesden. It was our home, where we went to school, had friends and good neighbours. We couldn't afford to buy a house, so my parents rented a two bedroom house for us to live in. The landlord gave them two months' notice that he was increasing the rent from £1,300 per month to £1,900. They haven't had pay rises to the same degree, and we don't eat less or grow less or need fewer clothes, so there was just no way that they could pay. We had to move. We couldn't afford to stay in the area. Now we live in north Wembley. It takes me at least an hour to get to school each day. I'm worried that this landlord could do the same, and we will have to move again. It's hard to feel settled. It would make such a difference if there were more truly affordable homes in the area for people to buy and rent."

Vitor Do Gado, 14-year-old student at Newman Catholic College, Harlesden.[11]

London Citizens' Housing Organiser Calum Green explains the listening process, and what it has revealed about the impact of the housing crisis:

"We chose to focus on housing because it had come out top or second in every listening campaign going back years. Rather than begin listening from scratch, we decided to take what we knew was the biggest problem affecting Londoners and deepen our understanding of how it affected our members so we could develop a campaign based on exactly how the housing crisis affects our members."

After listening to thousands of people from July to October 2015, both one on one and in groups, London Citizens' member institutions met in their boroughs to vote on the issues that were most important to them. The three issues which came out as top priority to address were:

1. Affordability – the cost of a home in London is too high

11 http://www.citizensuk.org/housing_manifesto_2016_launch

2. Bad landlords in the private rented sector
3. Lack of control over local developments and regeneration projects

"As I see it, there are two factors that underpin the stories we heard. Firstly, the word 'affordable' no longer means what most people understand by the term. We need a new standard of affordability linked entirely to incomes. Secondly, a part of the housing crisis is control. Across London, people see cranes going up, luxury flats being built and they have no control over how their area changes. London Citizens will focus efforts on 15-20 local developments where we want to see a higher standard of development delivered, involving local people as part of the process. It is on those sites that we will ensure London has homes which people can genuinely afford – regardless of what background they're from."

"My husband and I are both nurses living in social housing in Pimlico. My rent has gone up 30 per cent in the last four years. My pay has gone up by around four per cent. Many people are in a similar situation. Our 'affordable rents' are no longer affordable. For me and my family, our future is unknown. We cannot afford to buy at this stage in our life. We face relentless rent increases. We are stuck in our situation waiting until the rent rises become more than our salary will allow. Personally I feel betrayed. We have always tried to do our bit to help the people of London and this is how we are being treated."

Carolynn Brennan, Millbank Residents Association, Holy Apostles, Pimlico and London Citizens member.[12]

Having listened to these testimonies, how are Christians called to respond? The next two chapters will seek to answer these questions from two complementary perspectives – that of the Christian Scriptures and of the Church's social teaching.

12 http://www.citizensuk.org/housing_manifesto_2016_launch

PART TWO: REFLECTING

2.1 LAND AND HOUSING IN THE BIBLE

Sarah Hutt

INTRODUCTION

Scripture has a wealth of things to say about housing and land, which are both profoundly spiritual and inescapably practical. Indeed, the two cannot be separated. In ancient Israel, as today, the way a nation treats housing has a major impact on relationships – not only with one another, but also with God.

This is the central insight of Walter Brueggemann's powerful Biblical study on The Land. Four key themes of his discussion are highlighted here:

1. God deals with specifics, not abstractions – and so place matters
2. 'Home' is an important Biblical image of redemption
3. Communities are not commodities
4. God is present in the poorest in a particular way

PLACE MATTERS

The Bible deals in specifics, not abstractions. That is, after all, why it is so full of names which modern Britons struggle to pronounce! One part of that specificity is the *people* through whom God acts, but another part is the specificity of the *places* in which He acts.

Place – in contrast with mere space - is not just a defined geographical area. In the words of Brueggemann: "Place is space which has historical meanings, where some things have happened which are now remembered and which provide continuity and identity across generations."[1]

In the Hebrew Bible, God calls a particular group of people, the Israelites, to be a blessing to all nations. Place is at the heart of the story of Israel's salvation, as the Israelites move from being a landless people in Egypt, to dwell in the Promised Land. Brueggemann draws out the implications of this calling as follows: "If God has to do with Israel in a special way, as he surely does, he has to do with land as an historical place in a special way. It will no longer do to talk about Yahweh and his people but we must speak about Yahweh and his people and his land."[2]

1 Walter Brueggemann, *The Land*, (Philadelphia: Fortress Press, 1977) p.5

2 Ibid.p.6

Far from diminishing the significance of place, the Incarnation continues it. *In A Theology of Place*, John Inge writes that:

> *In defining the locus of God's relations with humanity to be focused in one particular individual the incarnation asserts the importance of place in a way different from, but not less important than, the Old Testament. It entails a movement away from a concentration upon the Holy Land and Jerusalem but at the same time initiates an unprecedented celebration of materiality and therefore of place in God's relations with humanity. [The fact that] neither we nor God can contract out of space and time, necessarily implies the importance of place since it affirms the importance of place and time for God in his relations with us.*[3]

God's love is expressed in the *particular* as well as the *material*. As Oliver O'Donovan observes, this should not surprise us, because the nature of love is to be specific. If, as Christians confess, our Triune God is love, then particularity will have to be involved in his engagement with the world:

> *The phrase "Universal Love" expresses the ultimate paradox of the divine presence for the world; for, in all our experience of it, love is not universal but particular, intimate and selective. The attempt to depict a form of human love which is without particularity, reciprocity or preference has never yielded anything but a cold blooded monstrosity.*[4]

God's love, then, is indeed for everyone, but that universal presence it is expressed in the particular, specific and intimate. It is deeply bound up with place. It is striking that the prophet Amos, in reminding the Israelites of the universality of God's love, does not leave the particular behind:

> *"Did I not bring Israel up from the land of Egypt, and the Philistines from Caphtor and the Arameans from Kir?"* (Amos 9.7b)

For all peoples and nations, God's deliverance is experienced in specific and embodied ways, not in abstract universals.

3 John Inge, *A Christian Theology of Place*, (Aldershot: Ashgate Publishing Limited, 2003) p.52

4 O'Donovan, O. *The Loss of a Sense of Place*, (Irish Theological Quarterly, 55, 1989), cited Inge, 2003

‘HOME’ IS A KEY IMAGE OF REDEMPTION

Place is central to theology because of the nature of God’s love. It is also central because of the nature of our human needs and longings.

Whatever our social or economic status, human beings hunger for a place to belong. This is not new, but that hunger is experienced in a particularly profound way in our own age – as cities, technologies, industries and communities change with startling rapidity.

Belonging and meaning are bound up in the language of ‘home’ as well as ‘place.’ To long for home is part of what it means to be human, and so it is no surprise that a key Biblical image of redemption is that of finding our true home. As Brueggemann writes: “The Bible is addressed to the central human problem of homelessness (*anomie*) and seeks a response to that agenda in terms of grasp and gift.”[5]

He explains this in more depth as follows:

> *Land is a central, if not the central theme of biblical faith. Biblical faith is a pursuit of historical belonging that includes a sense of destiny derived from such longing… There are no meanings apart from roots. And such rootage is a primary concern of Israel and a central promise of God to his people. This sense of place is a primary concern of this God who refused a house (2 Sam 7:5-6) and of the crucified one who “has nowhere to lay his head.”(Luke 9:58)*[6]

This promise of home and place is given by grace, not works. Brueggemann articulates this dynamic in terms of “gift” and “grasp.” In the Hebrew Bible, the Israelites must receive the Promised Land as a gift if they are to remain in it. In the wilderness they are acutely aware of their precariousness - they have no choice but to rely on the Giver who supplies them with manna when they expected only lack. But when they enter the Promised Land, they forget the Giver, they try to “grasp” the land by managing and controlling it, and end up losing it.

Jesus does the opposite: He becomes homeless in order to bring us home. On the night before He died, Jesus described what he was doing

5 Walter Brueggeman, *The Land*, (Philadelphia: Fortress Press, 1977) p.187

6 *Ibid* p.4

through the language of home: “Do not let your hearts be troubled. You believe in God; believe also in me. My Father’s house has many rooms; if that were not so, would I have told you that I am going there to prepare a place for you? And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am. You know the way to the place where I am going (John 14.1).”

Brueggemann writes:

> *This central insight and mystery of the gospel – that letting go is to have and keeping is the way to lose – are of special interest to Paul in 2 Corinthians. There he reflects on the possession/dispossession theme concerning Jesus: ‘Do you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich.*[7]

This is the nature of faith in a God of grace. We long for home, and in the face of all our own failures to secure it, we are given a place in the Father’s house as a gift. Yet when we try to manage and control that gift, we find ourselves depending on our own effort – running after idols and losing sight of the Giver. It is in our vulnerability, our meekness and our reliance on him that we draw close to God. This is both a comfort to us when we long for home and a challenge to us when we feel secure.

COMMUNITIES ARE NOT COMMODITIES

What does it mean to accept land as a gift, and not to hold it with a faithless grasp? Ancient Israel was a very different context to contemporary London, but in both places, the way land is managed has profound effects on our relationships.

Today, land is often simply treated as another commodity – a “factor of production” like capital or labour, units of which are taken to be interchangeable, with a value which can be expressed financially. If such an understanding is uncontested, the market is left to dictate the shape

7 *Ibid* p.183

of our communities. In ancient Israel, precisely because place mattered, the 'market' had limits.

This was evident in the Mosaic laws, given to the Israelites as they entered the Promised Land. The land could not be bought and sold on a permanent basis but was given to the Israelites as an inheritance. Every fiftieth year (Jubilee) the land was to be returned to its family. One piece of land was not equivalent to another – the turf has stories, symbolism and history which must be honoured. Brueggemann says:

> *Sabbath is a voice of gift in a frantic coercive self-securing world. Land Sabbath is a reminder that a) land is not from us but is a gift to us, and (b) land is not fully given over to our satiation. Land has its own rights over against us and even its own existence.*
>
> *Debt Sabbath is a dramatic affirmation that human society does not rest finally on buying and selling, owing and collecting. Landed people are accustomed to managing things. And as we manage things we would manage people. We manage them by taxation and interest rates, by debts and mortgages and soon everyone is either owner of others or part of the owned. When we forget our history we think that it has always been and is supposed to be. Sabbath in Israel is the affirmation that people, like land, cannot be finally owned or managed. They are in covenant with us, and therefore lines of dignity and respect and freedom are drawn around them which must be honoured by people who will have the land as a covenanted place.*[8]

In our very different context, the practical application of this Biblical vision may need to be rather different. But the vision itself is very clear: houses cannot simply be understood as interchangeable values on an economic balance sheet, they are homes in neighbourhoods with distinct character and distinctive stories. Describing them purely in economic terms does not capture their true nature. Today, as in Biblical times, there must be limits on the power of the market to make it the servant, not the master, of human relationships.

8 *Ibid.* p.64

GOD'S PRESENCE IN THE POOREST

The God revealed in Scripture is again and again shown to be both with and for the marginalised. The "children of Israel" are delivered from debt slavery and landlessness in Egypt. Jesus – whom we confess as "God from God, light from light" – is born in a manger in an occupied land, and forced to flee with his family as refugees at a very early age.

The assertion that land is not a commodity has a particular salience for the poorest. As Brueggemann observes:

> *Sabbaths are the only events which protect the poor from being bought and sold. If Sabbaths can be eliminated, life will be emptied of history. Land will be void of covenant. Everything can be bought and sold. Brothers and sisters, like land, become commodities.*[9]

> **"TODAY, AS IN BIBLICAL TIMES, THERE MUST BE LIMITS ON THE POWER OF THE MARKET TO MAKE IT THE SERVANT, NOT THE MASTER, OF HUMAN RELATIONSHIPS**

In the absence of Jubilee and Sabbath, Israelite society divided into the landed and the landless and their relationship to one another, as fellow children of God, was fundamentally distorted. This is exemplified by the return of the exiles to Jerusalem, and their reconstruction of the Temple under Nehemiah and Ezra. We are told that they do not honour the Sabbath, and begin to exploit each other:

> *Now the men and their wives raised a great outcry against their fellow Jews. Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain. Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine. Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. Although we are of the same*

9 *Ibid* p.65

flesh and blood as our fellow Jews and though our children are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others. (Nehemiah 5.1-5)

Strikingly, Brueggemann notes that this is not obviously illegal. Exploitation made economic sense:

The encounter is not between honest and dishonest men. There is nothing to suggest illegal exploitation. Rather it is a dispute between two models of community ordering, one conventional after the manner of every highly ordered economic community, the other a radical vision of the covenant… it is important to observe in assessing the fanaticism of Ezra that he was rejecting an unexceptional, well-functioning economic arrangement. It was clear that such an arrangement, no matter how pervasive or legitimate, is unacceptable because it denies to the poor "our fields and our vineyards." That is the test of policy![10]

The Hebrew Prophets rise up in succession to denounce the unjust practises of their people:

Destruction is certain for you who buy up property so others have no place to live. Your homes are built on great estates so you can be alone in the land. But the LORD Almighty has sealed your awful fate. With my own ears I heard him say, "Many beautiful homes will stand deserted, the owners dead or gone." (Isaiah. 5:7–9)

Micah denounces those who: "Defraud people of their homes, they rob them of their inheritance." (Micah 2.2) Jeremiah says, "Woe to him who builds his house by unrighteousness, and his upper rooms by injustice who makes his neighbours work for nothing, and does not give them their wages; who says, 'I will build myself a spacious house with large upper rooms, and who cuts out windows for it, panelling it with cedar, and painting it with vermilion.'" (Jeremiah 22.13-14)

The call to mutual generosity is not restricted to the membership of the people of Israel. As we have seen, the particularity of God's calling

10 Ibid p.156

is for a universal purpose of love and blessing. As the Israelites entered the Promised Land, they were told to care for those among them who seem to have no claim on the land: the widow, the foreigner, the Levite and the orphan. They were redefined as brothers and sisters: full participants in the promise.

Jesus' ministry stands in continuity with these teachings. He threatened the established hierarchies of wealth and power, and brought comfort and deliverance to those who are on the margins of society – prophesying it is the meek who will inherit the earth, while predicting only woe for those who "devour widows' houses." (Luke 20.47)

For Brueggemann, this has profound implications for the Church:

It is likely that our theological problem in the church is that our gospel is a story believed, shaped and transmitted by the dispossessed; and we are now a church of possessions for whom the rhetoric of the dispossessed is offensive and their promise is irrelevant. And we are left to see if it is possible for us again to embrace solidarity with the dispossessed.

The essential restlessness of our world is the voice of the dispossessed demanding a share of the land. And that restlessness is a precise echo of the Biblical voice of the poor (cf. Exodus 2:23-25, 1 Kings 12:4). The indignant voice of the prophets announces Yahweh's alliance with the poor against the landed. In our time the voices of the dispossessed seem only threatening and boisterous, but biblical faith is the reminder to us that those boisterous voices may well be the voice of God himself allied always with the dispossessed against the landed.[11]

The challenge for today's Church is to consider how these implications play out in our very different social and economic context. Catholic Social Teaching represents the most systematic attempt to apply the principles of the Biblical vision to our own times – and is recognised across many denominations and traditions as a gift to the whole Body of Christ. In the next chapter, we explore what that body of teaching has to say to today's housing crisis.

11 *Ibid.* p.193-194

PART TWO: REFLECTING

2.2 CATHOLIC SOCIAL TEACHING AND THE HOUSING CRISIS

Angus Ritchie

Christians have a sacramental understanding of the physical world. The world has been made by a God at whose Triune heart is relationship; a God who not only loves, but who is love.

As Fr Ken Leech put it, Baptism and the Eucharist are not, "freak events in a world that operates by different rules." Rather, they reveal something about the underlying nature and purpose of the world – the way our material relationships help us to participate in the life and love of God.

That is why the Scriptures and the teaching of the Church have so much to say to us about our material relationships, whether in the bedroom or the boardroom. Sexual ethics and economic ethics are both about the way in which our physical interactions are either sacramental (using the creation to share in the Creator's life and love) or idolatrous (turning away from God's life and love by making our own pleasure and security the ultimate goal).

Catholic Social Teaching shows us what a sacramental understanding of the physical world will mean for economics. Other reports from CTC have explored this with respect to the Living Wage and the campaign against exploitative lending (usury). These principles apply with equal force to the area of housing policy (see text box). As we saw in the first chapter of this report, the lack of affordable housing is having a devastating effect on relationships – splitting up families and communities.

HOUSING AND CATHOLIC SOCIAL TEACHING: SOME KEY PRINCIPLES

- Dignified housing is an, "essential service connected to the integrity and promotion of a person and his or her fundamental rights." It is a basic social good on which the common good depends (Compendium of the Social Doctrine of the Church, 1660).
- It is vital to the well-being of family: "The family has the right to decent housing, fitting for family life and commensurate to the number of the members, in a physical environment that provides the basic services for the life of the family and the community." (Article 11 of the Church's "Charter of the Rights of the Family," quoted in Austen Ivereigh, Faithful Citizens: A Practical Guide to Catholic Social Teaching and Community Organising, 5).
- Lack of housing is an injustice, which threatens the dignity and rights of the poorest: "any person or family that, without any direct fault of his or her own, does not have suitable housing, is the victim of an injustice." (Ivereigh, 6).
- It is a problem for all of us: "each one of us should feel obliged to do what he or she can do... so that others can also enjoy a right of which they have been deprived." A key virtue here is Solidarity, which helps us to "see the 'other'... as our neighbour, a "helper" to be made a sharer, on a par with ourselves." It is a commitment to the common good of all because we are all really responsible for all. (John Paul II, Sollicitudo Rei Socialis 38, 39).
- No-one should be permanently without hope of owning a home. Popes have consistently held that over time, people should be able to own the place where they live. While the land belongs to God, housing is a product of human effort. The Church affirms the natural right to ownership of capital precisely because it is a product of human effort and people have natural right to the full fruits of their labour. (Ivereigh, 9).
- While private ownership is a natural right, it is tempered by the universal destination of all goods. Ownership is temporary. God destined goods for the benefit of all. We are stewards for God, who has given the earth to all of us, not just the rich. Private ownership can and should be limited for the common good, so that everyone has what they need. (Paul VI. Populorum Progressio, 23).

WHAT KIND OF CITY ARE WE BUILDING?

It was TS Eliot who asked:

What is the meaning of this city?
Do you huddle together because you love each other?
What will you answer? "We all dwell together to make money

from each other?" or "This is a community?"
[T S Eliot, The Rock (Faber & Faber, 1934)]

Homes and neighbourhoods are more than simply assets to be traded. They are gifts from God. They also have a significance which is bound up with the story and history of the people who live in them. As we saw in the last chapter, this is why God commands the people of Israel: "The land must never be sold on a permanent basis, for the land belongs to me. You are only foreigners and tenant farmers working for me." (Leviticus 25.23) Houses are homes, and neighbourhoods need to be shaped by our vision of community, not simply by the forces of the market.

A city in which the poorest are forced in to outer urban ghettoes – out of sight and out of mind – expresses an idolatrous value system. It says something deeply un-Christian about which lives are of genuine value and significance. Fr Basil Jellicoe denounced the 1930s London slums of Somers Town as the very opposite of a sacrament. They were for him "an outward and visible sign of an inward and spiritual disgrace" – an embodiment of the very opposite of the values of the Kingdom, and the life and love of God.

In our own time, Pope Francis is again making this connection between the state of a people's hearts and the way the poorest in society are housed. His most recent encyclical, Laudato Si, explores in some detail the relationship between housing, spirituality and human flourishing:

> *In our rooms, our homes, our workplaces and neighbourhoods, we use our environment as a way of expressing our identity. We make every effort to adapt to our environment, but when it is disorderly, chaotic or saturated with noise and ugliness, such overstimulation makes it difficult to find ourselves integrated and happy. (147)*
>
> *Given the interrelationship between living space and human behaviour, those who design buildings, neighbourhoods, public spaces and cities, ought to draw on the various disciplines which help us to understand people's thought processes, symbolic language and ways of acting. It is not enough to seek the beauty of design. More precious still is the service we offer to another kind of beauty: people's quality of life, their adaptation to the environment, encounter and mutual assistance. Here too, we*

> *see how important it is that urban planning always take into consideration the views of those who will live in these areas. (150)*

The encyclical urges us to move beyond an economic reductionism which sees all land and housing as interchangeable commodities. It highlights the impact of housing policy on the way human character, identity and community is shaped.

"HUMAN ECOLOGY"

Though it has much to say about housing policy, *Laudato Si* is better known for its call to action on environmental issues. For Pope Francis there is a deep connection between these two issues. It is only when human beings recognise their place within the created order – and recognise the earth as a *gift from God* rather than an endless store of commodities to be plundered – that they will treat one another and that order with reverence and compassion.

For Francis, a respect for the ecology of the non-human creation will develop in tandem with a respect for "human ecology." The planning of our cities needs to respect and nurture both eco-systems:

> *There is… a need to protect those common areas, visual landmarks and urban landscapes which increase our sense of belonging, of rootedness, of "feeling at home" within a city which includes us and brings us together. It is important that the different parts of a city be well integrated and that those who live there have a sense of the whole, rather than being confined to one neighbourhood and failing to see the larger city as space which they share with others. Interventions which affect the urban or rural landscape should take into account how various elements combine to form a whole which is perceived by its inhabitants as a coherent and meaningful framework for their lives. Others will then no longer be seen as strangers, but as part of a "we" which all of us are working to create. For this same reason, in both urban and rural settings, it is helpful to set aside some places which can be preserved and protected from constant changes brought by human intervention. (151)*

BEYOND VICTIMHOOD: ORGANISING FOR JUSTICE

Even as Pope Francis draws our attention to the suffering caused by unjust housing policies, he resists the temptation to cast the poorest as passive victims.

> *An admirable creativity and generosity is shown by persons and groups who respond to environmental limitations by alleviating the adverse effects of their surroundings and learning to orient their lives amid disorder and uncertainty. For example, in some places, where the façades of buildings are derelict, people show great care for the interior of their homes, or find contentment in the kindness and friendliness of others. A wholesome social life can light up a seemingly undesirable environment. (148)*

The poorest do not have to wait for others to change their situation. They can – and very often do – respond in ways that are powerful signs of the Kingdom. In such situations, the "commendable human ecology" practiced by the poorest can in fact transform the wider environment. First of all, the "feeling of asphyxiation" caused by overcrowding can be countered if "close and warm relationships develop… communities are created [and] the limitations of the environment are compensated for in the interior of each person who feels held within a network of solidarity and belonging. This is the power of the resurrection in the very parts of the world that are most deeply marked by the Cross of Christ."

In the midst of grave injustice, Pope Francis says, "I wish to insist that love always proves more powerful." It is striking that this love has a political dimension. The relationships of solidarity, formed by the poorest in the midst of injustice, begin to generate the hope that can actually challenge that injustice and improve the built environment.

> *Many people in these conditions are able to weave bonds of belonging and togetherness which convert overcrowding into an experience of community in which the walls of the ego are torn down and the barriers of selfishness overcome. This experience of a communitarian salvation often generates creative ideas for the improvement of a building or a neighbourhood. (149)*

These insights should be familiar to any Christian engaged in community organising. Organising involves seven key practices, listed in the box. It flows from a conviction that the processes of politics are every bit as important as its outcomes – and that a more just social order can only be built when the poorest build their "relational power," that is, their capacity to act together and play a more active role in shaping policy. The "networks of solidarity and belonging" which exist in the poorest communities – so often built around a church, (or mosque, synagogue or temple) – enable citizens to envision a better future, and to act together in practical and concrete ways to bring it about.

Pope Francis expanded on this theme in his address to the World Meeting of Popular Movements in Bolivia in 2015. He reminded his hearers that action begins with face-to-face relationship, not with an "abstract" political theory:

> *When we look into the eyes of the suffering, when we see the faces of the endangered campesino, the poor laborer, the downtrodden native, the homeless family, the persecuted migrant, the unemployed young person, the exploited child, the mother who lost her child in a shootout because the barrio was occupied by drugdealers, the father who lost his daughter to enslavement… when we think of all those names and faces, our hearts break because of so much sorrow and pain. And we are deeply moved… We are moved because "we have seen and heard" not a cold statistic but the pain of a suffering humanity, our own pain, our own flesh. This is something quite different than abstract theorizing or eloquent indignation. It moves us; it makes us attentive to others in an effort to move forward together. That emotion which turns into community action is not something which can be understood by reason alone: it has a surplus of meaning which only peoples understand, and it gives a special feel to genuine popular movements.*[1]

Francis continues by drawing out the potential – the power – of movements built on the relationships and the experiences of the poorest.

1 Pope Francis, Speech to Second World Meeting of Popular Movements (2015) Bolivia: Santa Cruz de la Sierra, accessed at http://w2.vatican.va/content/francesco/en/speeches/2015/july/documents/papa-francesco_20150709_bolivia-movimenti-popolari.html

He argues that they are vital, not only for the wellbeing of the poorest, but for the future of us all. (This flows from his conviction – expressed so powerfully in Evangelli Gaudium – that the poorest have a central role in the "evangelisation" and "conversion" of the wider society. Again, a sacramental understanding is at the heart of Francis' argument, for he argues that the poor are bearers of the presence of Christ to a society which is often indifferent to both Him and them).

> *What can I do as a craftsman, a street vendor, a trucker, a downtrodden worker, if I don't even enjoy workers' rights? What can I do, a farmwife, a native woman, a fisher who can hardly fight the domination of the big corporations?... A lot!... You, the lowly, the exploited, the poor and underprivileged, can do, and are doing, a lot. I would even say that the future of humanity is in great measure in your own hands, through your ability to organize and carry out creative alternatives, through your daily efforts to ensure the three "L's" (labour, lodging, land) and through your proactive participation in the great processes of change on the national, regional and global levels. Don't lose heart!*[2]

COMMUNITY ORGANISING

Community organising involves seven key practices:

1. Beginning with relationships – Community organising begins with relationships. Face-to-face meeting and intentional listening come before action.
2. Realism – Community organising is inspired by a vision of the "world as it should be," but believes that meaning well is not enough. We need to understand the "world as it is," so our action has a genuine impact. That is also why, in building relationships, we identify the actual interests and passions of our neighbours – and work on the issues where these interests and passions are shared.

2 Pope Francis, Speech to Second World Meeting of Popular Movements (2015) Bolivia: Santa Cruz de la Sierra, accessed at http://w2.vatican.va/content/francesco/en/speeches/2015/july/documents/papa-francesco_20150709_bolivia-movimenti-popolari.html

3. Being positive about power – Community organising seeks to build relational power: the ability of citizens to act with others to change their neighbourhoods for the better. Power can be abused, but Christians involved in organising understand it to be a God-given capacity which we should develop and use together.
4. Committed to developing leaders – Community organising understands a true "leader" to be someone who listens to, works with, and develops the potential of others. It builds power by identifying leaders through face-to-face meetings, and developing them through training and action.
5. Beginning with what unites us – Community organising seeks to build relational power in the most deprived and diverse communities, by encouraging neighbours to focus on their common concerns and aspirations. This means that when people of different faiths and cultures face issues of disagreement, we do so as friends and not strangers.
6. Willing to generate tension – Community organising recognises that change usually involves a struggle. We must be willing to generate tension in order to achieve social justice, but that tension is always deployed to achieve a deeper and more lasting harmony; the true peace (shalom) that can only come when there is justice.
7. Teaching through experience and action – Community organising seeks to develop leaders and congregations through experience. It cultivates a habit of creative, intentional action- so that new relationships are constantly being built, and local leaders are constantly developing their capacities. While a high value is placed on reflection and research, these are always engaged in to improve the quality and focus of action, and not to be a substitute for it.

CONCLUSION

"Housing policy and urban planning" is not a phrase which lifts the human heart. It conjures up an image of rather dry issues and technocratic processes. Yet the testimony recounted in the first part of this report reminds us that planning and housing have a huge impact on human relationships.

In this chapter, we have seen how a sacramental understanding of Creation helps us to reconnect housing policy with the human heart, and more particularly the human spirit. A sacramental worldview leads us to appreciate how our material interactions, and in particular the "three 'L's" of "labour, lodging and land" shape character and community. It also reminds that we need to focus on the way policy is made – whose voice is heard in the debate, and on whose terms it is conducted – as well as on its content. If the testimony in chapter one might make us feel downhearted, Pope Francis' message to those living with inadequate housing is a message of hope. The future is always open: open to the transforming power of Christ, and his action in the poorest.

PART THREE: ACTING

3.1 WHAT CAN ONE CHURCH DO?

Tim Thorlby

'Housing' is a large, complex and difficult issue:

- As a challenge, it has a scale which seems daunting, with housing an essential feature of everyone's lives in every neighbourhood in the country.
- Its complexity can be bewildering, as there are so many different kinds of housing need and housing provision. It is also often impossible to separate housing out from other issues – social, economic, environmental. For example, we cannot talk about housing without talking about community.
- Its difficulty stems from all of this but also the sheer expense of responding to many of these problems. Housing as an agenda item has defeated many governments, unwilling to muster the resources to deal with it.

Yet if the Church is anything it is a community of hope. Here we consider the possible. What can one church do – either on its own, or by reaching out to others?

Every church interested in 'doing something' on housing needs to first understand what the local issues are through listening and researching. And, as we have seen in the previous two chapters, Christianity brings a distinctive understanding of what is at stake in housing policy. It rejects a view of houses as mere commodities, and instead sees housing policy as a matter of shaping our earthly communities to share in the life and love of God.

What might that look like in practice? There are three key areas in which the local church can act:

BUILDING - BUILDING NEW HOUSES, REFURBISHING OLD HOUSES

- In London, we need more housing overall, so we need to build new houses and flats
- We need more affordable housing – to buy and rent – so that everyone has some choice about where they live
- We need to ensure that everyone lives in housing which is in a decent condition – whether owned or rented, private or social housing
- We need to ensure that our housing leaves an ever smaller environmental footprint for the sake of future generations

MANAGING – USING OUR ASSETS WELL

- We need more responsible landlords in the private rented sector, treating their tenants fairly
- We need to manage our housing stock wisely – not leaving homes empty or under-occupied whilst others live in overcrowded accommodation
- We need to remodel some of our housing to cater for a growing population of older people
- We need to ensure that people with particular needs have appropriate housing in the right place, investing our assets for mission

LIVING – BUILDING COMMUNITIES NOT JUST HOUSING

- We need to reduce the isolation that many experience in our communities – the lonely, the elderly, some disabled people, new arrivals in our neighbourhoods, and migrants new to the UK
- We need to build common bonds and a mutual respect between the disparate groups in our communities, so that we can live and work together peacefully and for the common good

In the rest of this chapter, we consider what churches can do under each of these headings.

BUILDING

ACTION – CHURCHES USING THEIR OWN LAND FOR NEW HOUSING

The challenge for churches which own land is to make good use of it. Some churches own land and buildings and may have spare or unused land within their ownership or may have buildings which are old and not particularly 'fit for purpose.' For these churches there is a challenge to consider the options to sell, consolidate or redevelop land and buildings. Churches need to think about the long-term in respect of their land, and establish clear aims, but that should never be an excuse for inactivity.

New housing could be an appropriate component of these sorts of projects – in many building schemes today housing is also a helpful addition as it can generate funds to cover the costs of the rest of a

scheme. It can deliver both social and financial value.

Different kinds of housing could be developed as part of church schemes. Housing Associations have often made good development partners in the past and delivered different types of social housing or special needs housing. Sometimes building houses for sale may also be appropriate.

In some circumstances, churches can act as facilitators of housing development within the communities where they own land. By contributing land, drawing on their local relationships and by lending their weight and approval to development plans, churches have the power to draw other land owners in and so increase the pool of land available for development. This has been the case in rural developments where local landowners have been prepared to add land on the edge of a village to land owned by the Church of England to provide sufficient affordable housing to meet the community's needs.

ACTION – CHURCHES LEADING COMMUNITY-BASED SOCIAL INVESTMENT IN HOUSING

There is a striking need for affordable rented accommodation for people on low incomes. The recent extension of the 'Right to Buy' to all Housing Association accommodation is likely to lead to a reduction in the available stock of social housing in England. Any newly built social housing that is run by Registered Providers could also be bought out by tenants at some point in the future. If a local community is interested in securing the provision of affordable housing for rent in perpetuity then it will need to consider the private provision of such housing, owned and managed by a private landlord. Such a landlord could, of course, be a local community itself.

There is a now a strong case for the formation of new local housing companies – locally owned and run within the private sector – to provide affordable housing in perpetuity. If they were owned and run by local communities, even churches, the social purpose of the housing, and an affordable rent, could be assured. The local nature of such companies would also help to link tenants, housing and communities back together – it would enable a more relational approach to housing management. Some social landlords today are so large that they have become rather disconnected from the communities they serve.

An enterprising church could take the lead in establishing a local housing company.

It would require social investment to build or buy housing. Churches are beginning to switch on to the potential of social investment for tackling some housing challenges (see below).

MANAGING

ACTION – CHURCHES INVESTING IN MISSIONAL HOUSING

Some churches already provide affordable rented housing for some of their key workers. Such 'missional housing' allows workers to live within the area they serve, contributing to the depth of mission and is often provided at a low rent, making their jobs more sustainable. Churches and their congregations in high-cost areas should consider the impact of investing in missional housing. It can generate good social returns as well as a financial return.

One example of this is the *London Missional Housing Bond* which raises social investment to provide affordable rented homes for church 'key workers' in deprived areas of London. This pilot project has raised nearly a million pounds since 2013 from individuals, trusts and churches to purchase two houses in east London. The houses are let out at a social rent to church workers who are ministering on the local estate. The experience of the Bond illustrates the potential of 'crowd-funding' social investment from Christian communities which are prepared to address local housing issues with their own money. The project is led by the Diocese of London, the Centre for Theology & Community and the Eden Network and is delivered by Mission Housing, a charitable registered housing association. Such schemes would work well elsewhere.

ACTION – CHURCHES INVESTING IN HOUSING TO MEET SOCIAL NEEDS

A number of projects already exist that work with local churches to help them use their time, money and passion to provide supported housing for people who are homeless, leaving prison or vulnerable in other ways.

Green Pastures is a Community Benefit Society which enters into partnerships with local churches to provide housing for homeless people. The church helps to raise the investment locally to buy the housing, and Green Pastures then buys and manages the house. The Society issues loanstock and pays up to 5 per cent interest to investors. Hundreds of homeless people are now being housed and supported in this way.

> **“A CHURCH WHICH IS ROOTED IN ITS LOCAL COMMUNITY CAN PLAY AN IMPORTANT ROLE IN WELCOMING NEW PEOPLE TO THE NEIGHBOURHOOD**

Hope into Action has a similar mission to support local churches wishing to provide housing for the homeless, although its model of support differs; the local church or investors buy the properties and Hope into Action leases the housing, manages it and provides professional support to the tenants and the church. The church provides volunteers to support tenants and help them become part of the community.

ACTION – IDENTIFYING ‘WINNABLE’ LOCAL OPPORTUNITIES FOR ACTION

In every neighbourhood there may be houses which are derelict or in poor condition, or empty areas of land which have lain underused for years. An enterprising local church may be able to identify an opportunity to tackle such wasted spaces and do something about it.

By organising for justice (a practice we will explore in more depth in the next chapter), churches can work with their neighbours to engage with the local authority, identify land owners and lobby them to take action on their land or at least allow others to do so. Some charities have experimented with using temporary housing, such as converted containers, on land which is awaiting redevelopment.

A good starting point would be take members of the church on a prayer walk around the local area and to ask people to think about housing and what opportunities there may be to improve it or add to it in modest ways. Get people together afterwards to brainstorm ideas for what the church might do. The ideas, skills and energy of your

congregation may deliver a great result for the local community – and the process of acting with others for change may itself transform your church’s relationships with its neighbours.

ACTION – PUTTING OUR OWN HOUSES IN ORDER

Beyond the Church as an institution there is a challenge to ordinary Christians to also manage our own assets well. Each of us needs to ‘put our own house in order.’ This will be particularly relevant to those households which own multiple properties or Christians who work in the property sector. It also applies to those of us with our pensions invested in property companies.

The principles outlined in this report do not just apply to ‘churches’ but the whole of Church and society. There is a key role for local churches in helping congregations think through these issues theologically and prayerfully then to apply them practically in their own life and work.

LIVING

ACTION – WELCOMING NEW ARRIVALS

Many neighbourhoods experience a significant turnover of people each year as residents come and go. In areas with lots of rented accommodation this can be pronounced. Some of these people may be migrants from other countries, being housed by the local authority. In areas with many students, each autumn will see an influx of new faces. When a new housing development is built, hundreds and sometimes thousands of new people will begin to arrive.

The uncertainty, isolation and even fear that can be experienced by new arrivals are easy to overlook. A church which is rooted in its local community can play an important role in welcoming new people to the neighbourhood and helping to establish the social links between newcomers and others that contribute to a stronger community and common bond.

There are many good examples of churches already doing this:

- Some churches have well established student ministries, responding to the needs of this group
- Where new housing estates have been built, some churches have

put together simple 'welcome packs' and delivered them to every new resident
- Some churches run cafes where they help to connect people by facilitating social activities for specific groups

Churches in Citizens UK are currently at the heart of the process of welcoming refugees into our cities, especially from the violence in the Middle East. These works of mercy are often linked to action for justice – calling on local authorities and national government to put much-needed resources into addressing this urgent issue.

ACTION – WORKING WITH SOCIAL LANDLORDS

Many places have estates of social housing managed by the local authority or various Housing Associations. Sometimes they can have quite distinct identities and challenges. A common way for churches to engage is through volunteering. Churches often provide groups of volunteers to support social housing tenants, particularly the most vulnerable, in practical ways - whether it is befriending or mentoring, running job clubs or parent and toddler groups or even just celebrating with community fun days. Social landlords often welcome church and volunteer engagement which contributes to the development of communities and addressing local needs.

Churches are a ready source of voluntary support for many social projects. They also provide a friendly link back into the local community for people who are new to an area. Some tenants of social housing are also members of churches too of course, and so informal links with local churches often exist anyway.

ACTION – PROVIDING CHAPLAINCY SERVICES

Although every church would probably see its role as serving its local community, there may be ways to make this role more explicit and more obvious to local people.

Chaplains are trained Christians who provide spiritual and pastoral support to specific groups of people. As a recent report showed,[1] there are chaplains in almost every walk of life in the UK – including

1 Ryan, B (2015) *A Very Modern Ministry: Chaplaincy in the UK*, Theos: London, accessed at http://www.theosthinktank.co.uk/files/files/Modern%20Ministry%20combined.pdf

hospitals, schools, the armed forces, shopping centres, factories and many other institutions.

One way for churches to acknowledge and contribute to the spiritual dimension of life in their local community is to consider specific local institutions or places where a chaplaincy service could serve local people. Even a modest part-time service could have a significant impact. In the context of housing, this could include specific housing estates, community centres, residential homes or student accommodation as well as the local homeless community. Some Housing Associations already employ their own chaplains.

PART THREE: ACTING

3.2 ORGANISING FOR JUSTICE

Sarah Hutt

As Tim Thorlby has shown above, there is a lot of very practical work that local churches can do to address the housing crisis. But the scale of the crisis means that we have to act together at a strategic level too. All too often, the voices of the poorest are left out of these strategic conversations. One of our aims in writing this report has been to place those voices at the centre of the discussion – by showing that they are at the centre of a Christian vision of society, and by listening to what they are saying, here and now, in London.

The first chapter of this report outlined the listening process London Citizens engaged in during 2015. Out of tens of thousands of conversations about the *problems*, reflection across churches and other institutions in the alliance about our *vision* of a better city, and research to determine the "winnable" *proposals* that would make a practical difference, London Citizens developed its own "Housing Manifesto." This was itself a huge participatory process, and involved the London Citizens Leadership Group engaging with developers, Housing Associations and policy experts, holding an "issues workshop" with over a hundred local leaders, and thus developing proposals which were debated and approved at Citizens' assemblies in every borough in the alliance.

The timing of this process was designed to maximise the impact of local people on these issues in the run-up to London's Mayoral election

Each of these 'asks' of the London Citizens' Mayoral Assembly 2016 says something about what kind of city we want London to be: a place where the poor are cared for and not exploited; where people and families can put down deep roots, and where communities are shaped by more than the market – in short, a city where we have *homes* and not just houses.

This chapter outlines these four proposals, as described in London Citizens' Housing Manifesto 2016, and explains why they flow from the testimony and reflection in the earlier part of this report.

1. INTRODUCE A 'LONDON LIVING RENT'[1]

The word 'affordable' no longer means what most people understand by the term. We need a new standard of affordability linked entirely to incomes and based on the principle that Londoners should not have to pay more than a third of their income on rent. This will be called a London Living Rent.

- We are asking the Mayor to back the London Living Rent, put it in the London Plan and deliver 10,000 London Living Rent homes by the end of the Mayoralty.

Two significant groups of people would benefit from linking rents to incomes. Firstly, there are those on low incomes for whom new 'affordable rents' (defined as up to 80 per cent of the market rate) are in fact un-affordable. Secondly, there are those trapped in a growing gap in the market – between those who qualify for social housing and those who can afford to buy a house. Newer 'intermediate' and 'sub-market' rents, along with most shared ownership homes, remain unaffordable to the average Londoner.

There would be two levels to the Living Rent – with the ambition of increasing the number of homes available at each level. One figure would be affordable to the lowest quartile of income (25 per cent) for any given local authority. Another figure would be linked to the median wage (50 per cent).

By setting two levels: one for those on low incomes, and one for those on average incomes, the policy sends a message that London should be a city where people of different incomes can live side by side. London must not just be a city of the wealthy or those who bought 'before the boom,' or who won the 'Right To Buy lottery.' London must have people on average and low incomes living side by side in relationship with each other – and with those who are better off.

By linking rent to incomes, the London Living Rent provides stability for those renting. Rather than unpredictable rent hikes which shunt people around and even out of the capital, linking rent to income allows people to put down roots and grow relationships in an area without fear of being priced out.

1 For more details of all four proposals see London Citizens Housing Manifesto 2016, available at citizensuk.org

This proposal is a very practical way of expressing some of the principles we discussed in the second chapter. It restricts the power of an unfettered housing market to shape communities. It also reinstates the reality of *what the tenant can actually afford to pay* back into public debate. There is a parallel with the Living Wage – for which the Bible and Catholic Social Teaching were also vital inspirations. Just as employers cannot ignore the gap between what they pay and what their employees need to live, landlords cannot ignore the impact that ever-increasing rents have on residents' ability to pay, and to live a good life.

2. SET UP A ROGUE LANDLORD TASKFORCE

The current balance of power between landlords and tenants in London is grossly unfair. Insecure tenancies, rent hikes, neglected repairs and widespread discrimination can make some people's lives a misery. However, most landlords provide a good service. Government statistics show that 84 per cent of private renters say they are satisfied with their accommodation, staying in their homes for an average of 3.5 years.

London needs to identify and prosecute the bad landlords without punishing the good. By setting up a Rogue Landlord Taskforce, the Mayor of London could actively respond to complaints of rogue and criminal landlords across the capital, significantly increasing the number of prosecutions made and naming and shaming those that are failing their tenants.

- We are asking the Mayor of London to set up a staffed, permanent Rogue Landlord Taskforce and appoint a Deputy Mayor to oversee it.

A Rogue Landlord Taskforce would be a permanent team of professionals at the GLA, led by a Deputy Mayor, that meets regularly and frequently. Its role would be to:

1. Support local authorities and the Housing Ombudsman to follow up complaints about rogue landlords, in conjunction with the police, in order to determine whether they should be prosecuted.
2. Maintain and publish a 'Rogue Landlord Blacklist.'

3. Work with communities to support Londoners to take effective action against landlords and provide material to complainants regarding other services and their rights as tenants.

While there are many good landlords, some of the most shocking stories in the listening campaign came from people, often the most vulnerable, who had been abused, exploited, even raped and threatened by bad landlords. Even when the experiences are not so severe, exploitation can be hard to tackle, as the Government's impact assessment of the Housing and Planning Bill 2015 demonstrates:

> *It is a small number of determined rogue landlords causing the most problems. The London Borough of Lewisham, for example, have regularly cited that the majority of their related issues stem from just 50 landlords within the borough.*
>
> *The level of fines currently issued can be seen simply as a business cost. The London Borough of Newham, for example, prosecuted a landlord of a property that was found to have burn marks on the electrical consumer unit. It also had no smoke alarms fitted, no hot water portable electrical heaters to warm the property and a cockroach infestation. The rental income he received from this property was £9,000 per year. The landlord was only fined £350 along with £324 costs and a victim surcharge of £35 by the Magistrate courts.*[2]

This proposal is an important expression in our own time of the message delivered so powerfully by prophets such as Nehemiah and Amos: that exploitation is a spiritual as well as a political scandal. Churches are rightly at the heart of the fight against it today.

3. ESTABLISH A 'GOOD DEVELOPMENT STANDARD'

In order for people to be able to afford to stay in London, we need to double the number of decent, secure and affordable homes built each year. 73 per cent of Londoners want more homes built and yet it is those

2 Department for Communities and Local Government (2015) *Housing and Planning Bill 2015/16 Impact Assessment* London

against building new homes that have their voices heard most. If we are to build the number and type of homes London needs, we must ensure the voices of this majority are heard. However, Londoners will only support building more homes if they know that those developments will benefit local people. Londoners must be given a greater say over how those homes are built, how much they cost and who they are for.

A Good Development Standard provides a way for developers, local and regional government and people of London to work together to deliver the homes we need.

If a development is over 50 homes, London Citizens' proposal is that it would need to meet this new Good Development Standard. This would mean:

- 50 per cent affordable homes for developments on public land, including London Living Rent and Community Land Trust homes as examples of best practice.
- If 50 per cent affordable is deemed unachievable on private land, an Independent Public Viability Assessment must be carried out reaching the same conclusion to justify delivering any less.
- Local people to get priority for affordable homes, including local waiting lists and key workers.
- Estate regeneration schemes must include a right to return and the provision of a home at an equivalent or greater standard in the same local authority boundary in the meantime.
- A decision-making steering group made up of local people affected by a development must be included to work alongside the developer.

Again, we can see how this proposal regulates the outcomes of the market by a positive vision of human flourishing – the kind of vision that is fleshed out in *The Land and Laudato Si*.

A 'Good Development' is one that includes people on a range of incomes, with a high proportion of affordable housing. Local people are involved in creating the developments which are going to become part of their community. The links and relationships they have in their area are honoured – both through the right to return for estate regeneration and the priority given to local people for affordable housing.

There are also protections against exploitation. Some of the biggest

local fights in housing are over what proportion of affordable housing and/or community infrastructure a developer can afford. Developers carry out viability assessments to provide evidence of what they can deliver while still making a (17.5 per cent) profit, which they negotiate with the local authority. This policy can make sense in principle but in practice, viability assessments are opaque, companies are employed to help developers avoid their obligations[3] and councils cannot compete with their greater resources and the lack of transparency. By requiring an independent assessment on private land, we say that viability assessments should be fair, public and honest.

4. SUPPORT THE DEVELOPMENT OF COMMUNITY LAND TRUSTS

Increasing pressure on local authority provision, alongside the sharp rise in house prices in the wider market, has forced many people to choose between living in inadequate housing conditions or leaving their friends, family and community for good.

Community Land Trusts (CLTs) are a way of providing genuinely and permanently affordable home ownership, offering one way to address the growing gap in the housing market between people who qualify for social housing and those who can afford to buy their own home. Furthermore, they do so in a way that does not require government subsidy or a reduced profit margin for developers.

We are asking the Mayor of London to back Community Land Trusts and work with us to deliver 1,000 CLT homes by 2020 and 5,000 by 2025.

Community Land Trusts provide people with a *home*, not just an asset. The contract signed upon moving in ensures residents sell the home to the next household at a price according to local earnings, making the homes permanently affordable. It is no surprise that the Christians and Jews who pioneered this approach in the Industrial Areas Foundation (Citizens UK's sister organisation in North America) called them "Nehemiah Homes." CLTs embody a Biblical vision of housing which sustains and nourishes relationships, and of cities which

3 For example, see http://www.section-106.co.uk/

have an honoured place for the poor as well as the wealthy.

From June this year, London's first CLT residents will move into the St Clements site in Mile End to homes sold at just one third of the current open market value.

HOW DO OUR METHODS REFLECT OUR THEOLOGY?

It is not only the proposals made by London Citizens which reflect a Christian vision of housing policy. As we saw in the previous section of the report, the practice of community organising embodies a vision of politics which Christians have every reason to welcome.

The Mayoral candidates do not face an unrelated mass of voters. Through the process of listening and action, these 6,000 people have strengthened their relationships and their communities. They offer something to the next Mayor as well as asking of him or her. Each proposal is matched by a commitment from the alliance. The aim is to foster mutuality, not dependency – to build an ongoing and constructive relationship, rather than simply protesting, while standing on the sidelines of power.

WHAT YOU CAN DO

a) The assembly emerged from an ongoing set of relationships. If your church is not involved in Citizens UK, find out more at citizensuk.org – or contact us at the Centre for Theology and Community to explore your practical and theological questions (theology-centre.org)

b) Listen out for housing issues in your community and work together to tackle them. For example, are there people in your community being exploited by bad landlords? Is there a housing development planned for your local area that is not catering for the needs of the community? Does your group or congregation own land or housing that can be used more justly?

At Citizens' Assemblies, people come together, not just as atomised individuals, but as people embedded in local institutions with an ongoing story. We come with our stories and celebrate the distinctiveness of our different homes and neighbourhoods.

The process of community organising can not only generate some of the political changes we so urgently need, it also transforms our relationships with our neighbours – and transforms each one of us, deepening our journey into the life and love of God.

To quote Pope Francis in *Evangelii Gaudium*:

> *Whenever our interior life becomes caught up in its own interests and concerns, there is no longer room for others, no place for the poor. God's voice is no longer heard, the quiet joy of his love is no longer felt, and the desire to do good fades. This is a very real danger for believers too. Many fall prey to it, and end up resentful, angry and listless. That is no way to live a dignified and fulfilled life; it is not God's will for us, nor is it the life in the Spirit which has its source in the heart of the risen Christ.*
>
> *I want a Church which is poor and for the poor. They have much to teach us... In their difficulties they know the suffering Christ. We need to let ourselves be evangelized by them. The new evangelization is an invitation to acknowledge the saving power at work in their lives and to put them at the centre of the Church's pilgrim way. We are called to find Christ in them, to lend our voice to their causes, but also to be their friends, to listen to them, to speak for them and to embrace the mysterious wisdom which God wishes to share with us through them.*

AFTERWORD

The Bishop of London has identified three qualities which are needed by the Church in the capital today: confidence, compassion and creativity. The testimony in the first section of the report may well have made us feel compassion, but the sheer scale of the problem may make us feel anything but confident.

The later sections of the report seek to move us on from simply feeling powerless and overwhelmed. We can be confident because this is God's work, not simply a human endeavour, and history shows the difference his Church can make. The Church has been at the heart of transformative change on the issue of housing in the past. An example from this report shows how Fr Basil Jellicoe's ministry in the slums of Somers Town generated high-quality, affordable housing that still benefits those who live in that neighbourhood. Today, the Church in London is at the heart of successful campaigns for a Living Wage and against exploitative lending. It is by using the same practices - of community organising, rooted in theological reflection and prayer - that we can tackle London's housing crisis. We have everything we need to make a difference.

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THE CENTRE FOR
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