Coming Home

Tackling the housing crisis together

Full Report

February 2021

The Commission of the Archbishops of Canterbury and York on Housing, Church and Community

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Foreword by the Archbishops of Canterbury and York

At the heart of this report is the idea that simply building more houses – whilst important – is not sufficient to address the prolonged housing issues this country continues to face. We need more truly affordable homes and stronger communities that people can be proud of and where they can feel safe and welcome, put down roots and flourish.

The Covid-19 pandemic has made us realise how vital our homes are to our health and wellbeing, and it has also highlighted the connection between poor housing, race, poverty and health. It has shown unequivocally that housing is an issue of social justice and equality.

This report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, one that has been lacking in our national debate on this subject. The vision is centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be sustainable, safe, stable, sociable and satisfying.

We both firmly believe the Church of England has a major role to play in realising this vision. This means putting our land and other resources to good use, not letting the pressure for financial profit prevent us from also delivering social and environmental benefits, including new housing developments that align with our five core values. It means encouraging dioceses and parishes to become more deeply involved in meeting local housing need and building community, learning from the great examples of church-led action that are featured throughout this report.

> *"Good housing should be sustainable, safe, stable, sociable and satisfying.*

We also stand with the Commission in urging the Government to develop a long-term, cross-party housing strategy to build more truly affordable homes and healthy communities, and to ensure that no one has to live in unacceptable housing conditions. But, if the housing crisis is to be solved, it will need all of us – central and local government, landowners, developers, landlords, homeowners, and housing associations, as well as the Church – to play our part.

It is the poorest and most marginalised amongst us who are suffering the burden of our housing crisis, and that will only change if we take collective responsibility and action. As we have the honour to launch this report, our prayer is that it will be a catalyst towards the creation of homes and communities that enable all of us to live well and flourish together in ways that reflect God's good will for us in Jesus Christ – places where we can truly "live in harmony with one another." (Rom 12:16)

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We are also grateful to the many people and organisations, with whom we have had the privilege of working and partnering over the past 18 months on some of the specific initiatives or pieces of work that are referred to in this report, including: Bates Wells & Braithwaite (BWB), Bristol Housing Festival, Cinnamon Network, the Diocese of Gloucester, The Duchy of Cornwall, Eido Research, Gail Mayhew, Hope into Action, Jez Sweetland, Julian Ashby, Knight Frank, LivShare Consulting, The Methodist Church, Newham Deanery (in the Diocese of Chelmsford), Nicola Harris, The Prince's Foundation and Trowers & Hamlins.

We would like to thank all those who have been involved in helping to design, edit and communicate the report and its key findings, including David Horsburgh, The Upper Room Design Consultancy, Three Four Films, Victoria Verbi, and Juliana Wheeler. Finally, the Commissioners would like to express their enormous appreciation to the core team - Abbie Martin, Alice Braybrook, Dan Simpson and Tom Sefton - without whom this Report would not have seen the light of day.

Key messages

Around 8 million people in England live in overcrowded, unaffordable, or unsuitable homes. That is not right. Whole sections of our society, including people of all ages, are affected by the housing crisis, but those caught in poverty bear the brunt of this injustice. The scale and consequences of the housing crisis have been further exposed by the Covid-19 pandemic, and it is a national scandal.

This report highlights five core values that set a new standard and vision for what good housing should look like. A good home is a place that enables us to live in harmony with the natural environment, it is a place where we feel safe, it enables us to put down roots and belong to a community, it is a place we enjoy living in and which is a delight to come home to.

In other words, homes should be:

- **Sustainable**
- **Safe**
- **Stable**
- **Sociable**
- **Satisfying**

For too many people, their reality falls short of this vision for good housing. We can and must do better. Every actor in the housing market – landowners, developers, landlords and homeowners, as well as government – has a collective responsibility to act. Now more than ever.

The Commission recommends that the Church of England commits to using its land assets to promote more truly affordable homes, through developments that deliver on our five core values. We welcome the commitment from the Church Commissioners on their approach to the strategic land that they manage. We have made further recommendations to them and to the Church to support the delivery of more affordable housing. We hope other landowners will follow this example.

By helping to reduce the barriers to using church property for social and environmental benefit, and by offering a range of new resources and exemplars, we also want to empower dioceses and parishes to use their land and buildings well and respond creatively to the housing need they see in their communities.

However, this crisis will not be solved without Government action. Instead of the short-term initiatives implemented by successive governments, it is time for a bold, coherent, long-term housing strategy, focused on those in greatest need.

As well as improving the quality and environmental sustainability of the existing housing stock, we believe there should be a 20-year strategy to increase the supply of *truly affordable* homes, backed by a substantial increase in public capital investment and a phased reduction in the price of land. Simply building more homes, without regard to whether people can afford them, will not solve the housing crisis.

In the short-term, our social security system must urgently be reviewed because it fails to provide adequate housing support for a large number of low-income households.

As a nation, we must also do more to provide safer and more stable homes for people who rent their homes by ensuring longer-term security of tenure, introducing an explicit duty of care on landlords, and improving the quality of temporary accommodation, as well as removing unsafe cladding from all buildings.

The housing crisis is neither accidental, nor inevitable. If we want to resolve it, if we are willing to share the cost more evenly and if we implement the recommendations outlined in this Report over an extended period of time, we can create homes and communities that are truly sustainable, safe, stable, sociable and satisfying for all.

A summary of our key actions and recommendations for the Church of England and for Government and others is on p. 98.

Introduction

The Archbishop of Canterbury, Justin Welby, in March 2018 published *Reimagining Britain: Foundations for Hope*. Archbishop Justin saw, in the midst of the many changes and uncertainties we face as a nation, an opportunity for reimagining. He saw a chance to rebuild the country upon shared values that spring from practices of love and liberate those living in our communities – whether or not they are Christians.

A key chapter in the book is titled 'Housing – the Architecture of Community'. Archbishop Justin spoke of the need to ensure people are well housed, that community life is fostered and encouraged, and housing policy is directed towards creating well-functioning communities that are the building blocks of our society. The Commission on Housing, Church and Community seeks to bring to life these words and find practical ways of implementing these fundamental ideas.

The Commission was launched in April 2019 with a remit to re-imagine housing policy, with a focus on building better communities and homes, not just houses. The Commission is made up of ten Commissioners drawn from amongst housing professionals, clergy, business, academia and central and local government (see Appendix 1). This and future Archbishops' Commissions are independent of the Church of England's institutions, with the freedom to say whatever they believe is necessary, including speaking prophetically to the Church itself.

In this Report, "the Church" is used to refer to the Church of England as an institution or as a body of Christians, and "church" refers to a local congregation or church building. We welcome full co-operation with all other Christian denominations and fully recognise their contribution to meeting housing need and tackling housing injustice - but we have not seen it as our place to address our comments to them.

As well as making recommendations for government and others, the Commission was tasked with looking at what actions the Church of England could take, in partnership with others, to help tackle the crisis at local, regional, and national level.

This is not the first time the Church has been interested in housing. There is a long tradition of Christians protesting about poor accommodation, and being involved in the provision of good housing in England. In the Middle Ages, almshouses were a means by which religious orders cared for the poor; the model evolved over time and is still valid today. In Victorian times, Christian philanthropists and social activists such as Octavia Hill and George Cadbury, a Quaker, pioneered revolutionary ideas on housing for poor workers in London and in Bourneville near Birmingham. Basil Jellicoe, the charismatic east London priest, declared a 'war on slums', launching the St Pancras Housing Association in 1924, enabling the poorest tenants in unacceptable housing conditions to be rehoused into good quality, low-cost homes.

Like this Commission, Jellicoe saw the need not just for more housing but for stronger communities, and so established schools, financial loan clubs, factories that provided jobs, community centres and even pubs. More recently, the housing charity Shelter was originally set up by the Revd Bruce Kenrick, a Minister in the United Reform Church and the Church of Scotland, out of his experience of poor housing in Notting Hill, near to where Grenfell Tower stands today.

This Commission is, therefore, picking up where others have gone before. We are laying claim to a long tradition of Christian involvement in homes and housing and examining how that tradition can be revitalised today and become a more mainstream part of the Church of England's mission.

Introduction

Yet as we start out, we need to ask some fundamental questions about the link between housing and the Christian faith. Why should the Church care about housing and what is its vision of what good housing should be?

This is why the Commission has developed a Christian theological framework for understanding housing and community issues, from which all of our other work has arisen. We have put theology at the centre of our work – a practical theology that arises from our study of the Scriptures and the Christian tradition, while listening to the voices of those who are suffering most from our housing crisis. A Christian perspective on housing and community that listens to the voice of the poor is the plumb line against which everything else is being measured. One thing we have noted in our work is that England is in desperate need of a coherent, long term housing strategy. Starting from a biblical and theological perspective of what 'good' looks like enables us to create a structure for all that follows.

From this understanding, the Commission is now providing resources for, and proposing actions by, the Church of England at a national level, within the National Investing Bodies (NIBs), in dioceses, local churches and individuals. Our aim is to maximise the Church's contribution to building better communities and help alleviate the deep suffering attributable to the current housing crisis.

After looking first at the Church, the Commission then looked outwards at what other key stakeholders might do to tackle the housing crisis within national and local government, the housing industry, housing charities and others, and has set out proposals to shape the trajectory of future housing policy.

In addition to reviewing academic and policy research, the Commission has listened to people who are living at the sharp end of the housing crisis and learnt directly from dioceses and local churches with experience of tackling these issues. The Commission talked to local and national government, think tanks, charities and many industry professionals.

The Commission report's title 'Coming Home' reflects several things. It refers to that most basic of human needs - to find a home we enjoy coming back to. It carries an echo of 'Cathy Come Home', a landmark TV programme from 1966, that highlighted the housing crisis in a way that gripped the imagination of the nation at the time on issues of homelessness and social breakdown and resulted in the formation of many church-led housing associations. This cultural echo is a reminder that the housing crisis is still with us, all these years later. Yet the title is also a hopeful one – setting before us a vision that our homes might give us a taste of a coming (future) home with God.

The Commission's goal has been, as Archbishop Justin wrote, to 'reclaim the very purpose of housing – as the basis for community, and a foundation for human flourishing'. We have always been clear that we are more concerned about actions than words. It is our hope that this report might inspire us all to take action in our own contexts and communities and might play its part in inspiring the building of houses that we long to come back to, and that echo the home to which we are beckoned with the God who made us and all creation, and loves us with an everlasting love.

> ***We have always been clear that we are more concerned about actions than words.***

Case Study: Keswick Community Housing Trust, Lake District: Building housing that's affordable in perpetuity

It all started with six meetings of Keswick Churches Together about the issues facing the town. Housing kept coming up in these discussions. People who were born in the town, had gone to school there, and were now working there, were living in substandard housing at unaffordable rents or being forced to commute from outside the Lake District National Park. Local estate agents reported that more than half of the properties they sold were for second homes or holiday lets.

Keswick Churches Together was determined to change things, so a working group was created to come up with solutions. The vicar of St John's offered the community a piece of land adjacent to the graveyard, and so the hard work began to form a Community Land Trust, commission an architect and secure planning permission and funding.

Led by Bill Bewley, the group had no specific expertise, except for sheer determination. Keswick Community Housing Trust started with the development of 11 homes at St John's and has now followed that with three more developments. They soon discovered that, with a well-constructed business plan and a combination of community shares, Homes England grants and loans from building societies, it wasn't difficult to secure the necessary funding. Around half the homes are for shared ownership and the other half are let out at rents that are truly affordable in perpetuity – measured in relation to local earnings, not market rents.

When Bill and his team proudly showed us around their developments, it was clear they knew every resident by name. This is exactly the sort of outcome the Archbishop of Canterbury has in mind when he talks about the need to build homes and communities, not just houses. As we continued our tour past several underused plots of land, it was clear that this group isn't finished just yet.

Part 1:
The housing crisis and our vision for the future

Chapter 1: A positive vision of housing and community

The past few hundred years have seen an increasing emphasis on the individual as the fundamental unit of society, suggesting that we are in essence autonomous individuals who might, if we choose, enter into wider relationships.

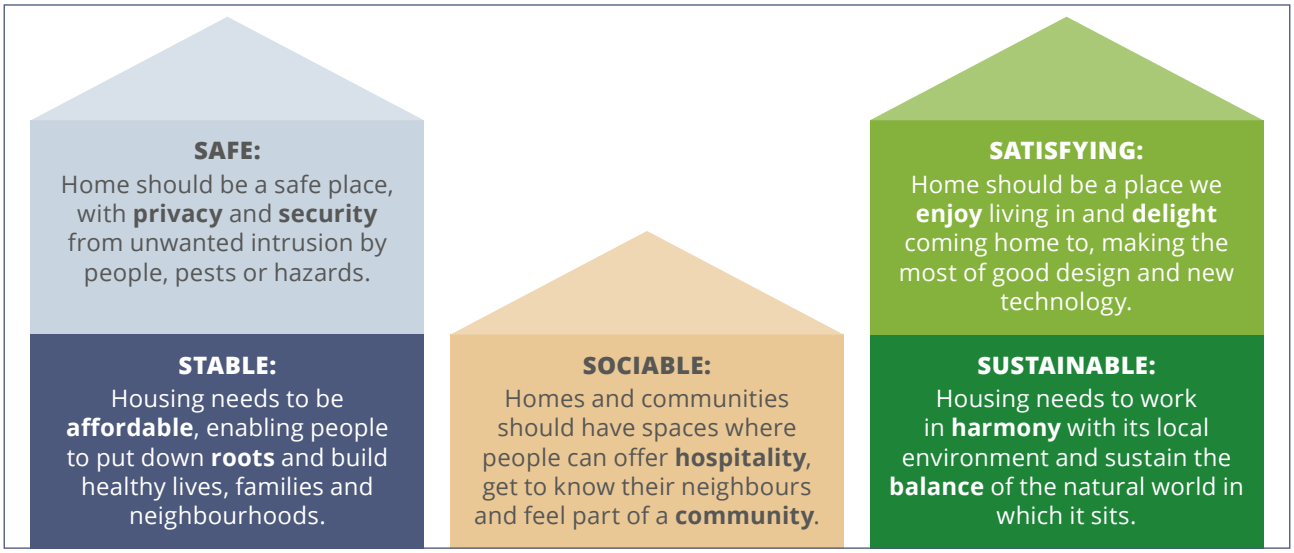
However, there is much within the Christian theological tradition that suggests we were made not primarily as individuals but as persons in relation to other persons, echoing the Personhood of God. Put in the words of Jesus, we were created not to be alone, but to love God and neighbour, to find our identity and wellbeing not in individual isolation, but in relationships of love and mutual support.

Community is therefore vital to human flourishing. If we are unable to build strong, well-functioning communities, then we are storing up trouble for the future. There is a tension between modern libertarian understandings of the closely-guarded autonomy of the individual agent, free to do as they choose, with inalienable rights to 'Life, Liberty and Estate' as John Locke put it, and our deep need for connection with each other and for strong bonds in civic life. Christian faith, with its central belief that our wellbeing as individuals is closely tied up with our relationships to God and to each other, cannot avoid wanting to ensure that community life is strong, and that the bonds that unite us are guarded carefully.

In the Anglican tradition, one of the primary ways this is done is through the parish system. Churches are located in parishes, geographical units that embrace schools, shops, care homes, businesses, council offices and much more. Clergy are given the 'cure of souls' of the whole parish - not just those who come to church. In other words, the parish system is not just part of Anglican ecclesiology but also of its missiology. Our mission is to care for the whole of the life of a community, not just its spiritual wellbeing.

It is because of this interest in community life that the Church of England takes an interest in housing, because the nature and quality of housing goes a long way to build or destroy a sense of community. Individual houses with high hedges and no communal spaces, or poor housing that people are desperate to escape from, do not build strong community life. Good housing builds community, bad housing destroys it, and with it, the human flourishing that comes from strong social bonds.

So, in order to build good communities, and to explore how housing can contribute to this, our work started by asking what a good home should be – a crucial question, but one which unfortunately doesn't come up enough. We believe that, fundamentally, a home that can contribute to strong community life can be described in five adjectives: **sustainable, safe, stable, sociable and satisfying**.



We have developed these core values as they derive from our Christian story, but we believe they will resonate with people of all faiths and of none. While the language we use may differ, we all have the same need to feel at home and to belong to a community.

Our theology stream was overseen by the Right Revd Dr Graham Tomlin, the Bishop of Kensington, and Dr Stephen Backhouse, whose special area of study is political theology and is the Director of 'Tent Theology'.

As already noted, theology should never be cut off from people's experiences. Scripture speaks to eternal issues because it speaks to the heart of being human. As they developed the theological infrastructure of the report, the Commissioners have sought input from three main groups: voices within the church (including other theologians), those working in the housing sector, and – importantly – those directly affected by the housing crisis. We sought to read the Scriptures afresh in the light of what we heard from these people, bringing their hopes, cries and longings to that reading as far as we were able.

Within the Church, we began by drawing on the input of local parishes. We wrote to bishops representing different parts of the country and in a good cross-section of different contexts – north/south, rural/urban, and wealthy/deprived. Groups of local church leaders met to discuss the housing situation as they saw it, what their areas aspire to in terms of housing and also where that aspiration has not been met. A series of study visits brought us face to face with the stark realities of those most deeply affected by this crisis and we held roundtable discussions with theologians and local activists to explore a theology of housing. When our framework had been developed, we brought together a group of Christian housing practitioners to see if it resonated with their own experience. Their feedback is incorporated within our framework.

> ***Community means a place where you feel at home, a place where you feel loved, a place where people care about you and they'll help you if you need it. Rebecca Winfrey,*** *Pastoral Worker, St George's Stamford*

The resulting vision runs through all that we propose, from how we respond as a church to what we believe that government and other actors in the housing market could and should do to solve the housing crisis. The Commission was set up to focus on actions, not just words, and throughout the rest of this report we will do just that. However, we believe that it is important to set out where we are aiming. Housing has received surprisingly little attention in Christian thought, with very little academic writing on the subject, though with some notable exceptions.[1] Building on the chapter on housing in Archbishop Justin's *Reimagining Britain*, we have tried to help fill this gap, by articulating a Christian understanding of housing and community.

We hope that our core values will bring people and organisations together who share this vision of good housing, both within and beyond the church.

> ***"We hope that our core values will bring people and organisations together who share this vision of good housing, both within and beyond the church.***

Coming Home: A Christian vision of housing and community

There are many perspectives on how to solve the housing crisis. Charities, think tanks, experts in housing policy and academics all have their proposals to solve a complex problem that manifests itself in an acute shortage of affordable housing, poor quality living conditions for many and the persistent scandal of homelessness. The Church, however, is not simply another social agency offering its solutions. Its primary loyalty, as St Augustine insisted, is to the City of God, not the City of this World. Its purpose is focused on the two great calls of the church – to worship the God of Jesus Christ in the power of the Spirit and to bear witness, in both actions and words, to that God, and the difference that faith in this God makes to human life and our understanding of the world.

That does not mean, however, that the church has no interest in the 'messy business' of this world, such as the building of communities and the buying or renting of homes. In fact, it is precisely in such a context that the Church is called to bear witness – in particular times and places, and especially in the most deprived neighbourhoods and among those living in poverty. So, for example, in the early Jerusalem church, we are told that "as many as owned lands or houses sold them and brought the proceeds of what was sold. They laid it at the apostles' feet, and it was distributed to each as any had need." (Acts 5.34-35). Housing and land were to be used sacrificially and, in a way, that in particular recognised the needs of the poor.

When we engaged in study visits to areas of real housing need across England, a number of key issues came up repeatedly. We visited and spoke to people living in unacceptable housing conditions: people in sub-standard accommodation, insecure tenancies, and overcrowded housing. Many of their voices are found elsewhere in this report, and it is those voices that have helped to shape the theology that emerged as we have done this work.

Key questions we considered as we undertook this work were:

- Why should the Church of England be involved in housing?
- How can the Church bear witness to the gospel of Jesus Christ through its involvement in housing?
- How can the voices of those suffering from housing injustice help shape the theology that guides us?

The Bible tells a story of a journey from a God-provided home, of humanity then becoming 'homeless', moving out into a dangerous world, then of a long process of redemption which leads back home again, but to a home that looks different from the first. Like the Prodigal Son, who leaves home only to return to it later in a way that reveals the full glorious character of the home he once left, the story takes the human race from its home with God in Eden, through expulsion from that home, a true dis-location, to the place of return, to a final picture of God making his home with us. Throughout the story there is the recurrent theme of how this particularly affects the poor and suffering of the world. There are, it could be said, five key 'moments' in this story: Creation, Fall, Redemption, the New Community, and finally, the New Creation.

> ***"How can the Church bear witness to the gospel of Jesus Christ through its involvement in housing?***

This story has a goal: the vision of "a new heaven and a new earth":

"I saw the Holy City, the new Jerusalem, coming down out of heaven from God, prepared as a bride beautifully dressed for her husband. And I heard a loud voice from the throne saying, 'Look! God's dwelling place is now among the people, and he will dwell with them. They will be his people, and God himself will be with them and be their God. He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away.'" (Revelation 21.2-4)

Christians, like many others, might get involved with homes and housing due to frustration at the injustice of the housing system, and that is a vital part of Christian motivation. However, even stronger than this, Christian engagement with housing is primarily driven and drawn by a vision of a future that beckons us and the whole of the created order, of creation as a place where God is at home with us and we are at home with God and each other, a home which has no place for loss, isolation, neglect or brokenness, a vision of our true 'coming home'. St Augustine's famous prayer, that "our hearts are restless until they find their rest in you", expresses that deep longing in the human heart for home, a place where we truly belong.

A theology of housing, church and community naturally reflects the good news of the gospel as it maps onto this story. As this report begins, we lay out in brief form how this might translate into a vision of housing.[2]

Creation, Sustainability & Stewardship

In the beginning, the creation was pronounced 'good'. The subsequent gift of a specific piece of land to the people of Israel was intended to bind the people to each other, so that they belonged to the community who lived on the land, and to the God in whom they found their identity and wellbeing. The Old Testament reminds us that "the earth is the Lord's" (Ps 24.1) yet it has also been given to us to "work it and take care of it" (Gen 2.15). Jesus' parable of the tenants in the vineyard (Mark 12.1-12) reminds us we are only ever tenants on God's property.

The earth needs to be protected not just to leave a legacy to our children, but because it is good and it is not ours – it is held in trust. This is a fundamental pillar of a Christian understanding of land and the houses built on that land - that in the deepest sense they are not ours but God's, and we have been given the responsibility to care for them.

As a result, housing must pay attention to the protection and **sustainability** of the earth, so that the built environment is in harmony with the natural environment. We need to think of ourselves as **stewards**, not rulers of the natural world and of the properties we own or let out for rent. Housing policy needs to work with the grain of creation, to safeguard and not do violence to the earth that remains God's, yet which he has given to us as our home.

Fallenness, Safety & Justice

Because this good creation has been damaged, fractured through the rejection of the Creator by his creation, it has become vulnerable and liable to decay. Unaided, it will descend into environmental and social disintegration, with the destruction of communal life and the resultant exploitation of the vulnerable. Home can be a place of comfort and nurture. It can also be a place of profound abuse and harm. We speak of 'broken' homes, and it is a reminder that while home can be a place of delight, many find home a place of abuse and violence. Yet it is not just the relationships which take place in homes - the buildings themselves can become harmful too. Uncared for, houses can become unsafe and dangerous spaces in which to live. In a broken and damaged world, the cries of the poor reach the ears of God, so that, as we hear clearly through the teaching of the prophets, and as we heard in our visits to areas of housing need, specific intervention to bring about housing **justice** is required, rather than allowing things to take their (un)natural course.

There is a proper place for lament at our failure to provide decent and proper homes to each member of our society, the fact that so many either have no place to call home, or live in accommodation that falls well short of the vision of home that we are offered in the Christian story. What happened at Grenfell Tower, for example, was the culmination of a culture of neglect, deliberate deception or carelessness, a lack of care for our neighbours and their safety and security, all of which, theologically speaking, are effects of human sin and all of which must be properly addressed. The next section of this report will examine in some detail the nature of the housing crisis we face, and serves as an extended form of lament at that failure.

Housing policy, therefore, has to address the need for **safety**. Housing needs to be safe space, offering a degree of privacy and security, safe from destruction, from intrusion against our will, from rogue landlords, and offering shelter and security against damage, invasion, disease and ruin. It needs to be a place where we feel mentally, physically and emotionally secure. We still live in this liminal, ambiguous space of a fallen world. All our homes in this life are to some extent or another 'broken', and there is an important sense in which we are never truly 'at home' within this world as it is, and are made for something more. Yet we are beckoned towards this vision of being truly at home with God. We live in that tension, with the realities of a housing crisis, while holding onto the vision of something far better.

Redemption, Stability & Formation

The work of redemption begins with the call of Abraham and the people of Israel to live in a land given to them by God. At the climax of that part of the story, we find the announcement that into this broken world, God has sent his Son, "incarnate of the Virgin Mary", dying for the sins of the world, rising again for the redemption of all things, with the promise and invitation of the Holy Spirit who forms and perfects us and all creation into maturity. In Christ, God has "dwelt", or "pitched his tent" among us, as the Greek of John 1.14 suggests. We might even say that God "takes place" among us. The Incarnation is a reaffirmation of the goodness of physical matter, of the value of specific place and space, and of the need for rootedness in those places and communities. Jesus "made his home in a town called Nazareth" (Matt.2.23) and later, "made his home in Capernaum by the sea" (Matt 4.13). As the cross of Jesus was rooted in the soil of Jerusalem, as the Resurrection takes the physical body of Jesus and transforms it into a glorious, yet no less physical body, so the work of redemption emphases the renewal of physical reality and the abiding value of physicality in our salvation.

Because of the importance of physicality and place affirmed in the Incarnation, housing needs to provide **stability**, the kind that enables us to be **rooted** in particular places, to have meaningful connection with those places and build flourishing communities in them. It means being able to stay in the same place for as long as we choose, a home from which we can venture out to enjoy and explore the world. Stable homes enable children to be brought up in healthy relationships, friendships made and deepened. We are shaped by these close domestic relationships, forming us into maturity. Being regularly uprooted from home denies us the capacity to belong to a physical place and to its communal life, to develop long-term relationships that can bring support during difficult times and that help the process of **formation** into mature human beings. Ensuring stability will require proper **regulation** against the insecurity of unstable residence. It will need to provide security against volatile market forces which create unfeasible owning or renting scenarios that lead to precarious lives.

It needs to provide economic stability, ensuring that housing is properly **affordable** and therefore accessible to all.

Community, Sociability & Space-Making

Following on from, and as a working out of the act of redemption in Jesus Christ, we find the formation of the Church, a new kind of community brought into being not by a human decision but by the Holy Spirit, that makes space for human flourishing through enabling new forms of human belonging, marked not by ethnic, social or racial distinctions, but being "all one in Christ Jesus" (Gal 3.28). It is a vision of the divisions of humanity overcome. Despite its many failures to live up to that calling, the Church is a sign of this new kind of community, people enabled to live together "not looking to our own interests but to the interests of others." (Phil. 2.4). Gregory of Nyssa wrote that "the formation of the Church is the recreation of the world." In the narrative structure of the story, the fall, which disrupts creation, is healed through the story of redemption then enacted and reversed in the formation of the Church – the new community.

Housing that reflects these new forms of human relating needs therefore to facilitate rich **community life** that heals the brokenness and fragmentation of creation. It needs to create **hospitable** spaces in which people of different cultures, faiths and backgrounds can find a sense of belonging to each other within the wider natural environment which is our common home, a communal life where each can contribute to the whole. That sense of belonging – to each other, to places and to God – is vital for human flourishing and so housing that echoes the call of the gospel and hears the cries of the excluded will be properly **sociable**, enabling communal life to grow, where strangers are made welcome. Homes need privacy, yet they should also have porous boundaries, places where generous hospitality to guests and neighbours can be exercised, rather than the 'Nimby' mentality that excludes difference (see p. 71). Housing developments need to pay attention to the extent to which they reinforce the divisions between people, isolating them into individual enclaves, or create **space** for community life.

Resurrection, Satisfaction & Technology

The story begins with creation, it ends with new creation. While we emphasise the need for stable housing, the Bible also warns against idolising or investing everything in our homes. Jesus did have homes in Nazareth and Capernaum, but in another sense, he also had "nowhere to lay his head" (Matt 8.2). We are made to put down roots here, to "seek the welfare of the city" in which we are placed (Jer 29.7), yet also to remember we are made for another city, which is yet to come.

The day of Resurrection, when the new Jerusalem comes down from heaven, where the "home of God is among mortals", is a place of staggering beauty: "It has the glory of God and a radiance like a very rare jewel, like jasper, clear as crystal" (Rev 21.11). The renewed creation retains the physicality of the first, but it has been healed and matured through the Holy Spirit (Ps 104.30) into a place where God is finally at home with the creation in a way that brings delight and wonder. It has rivers and trees, streets and walls, a combination of natural beauty and human ingenuity. This is the vision that ultimately drives a Christian vision of housing – the 'homecoming' that is offered and that beckons us, to a world where God makes his home with us.

Housing that reflects this climax of the story will deliver houses that are deeply **satisfying** to live in. Bearing in mind that beauty is often defined subjectively, and will look different in varying contexts, houses should be places we delight to come home to, as a sign and foretaste of a coming (future) home. Housing developments should not only pay attention to light, space and harmony and the natural environment, but use the best of modern **technology** and **art** to bring a sense of delight and surprise to our built and lived environment.

A Christian vision of Housing therefore is one that tells the story of the gospel in bricks and mortar. It bears witness to the God who creates and reveals himself to us in Creation, in the history of Israel and in Jesus Christ and the gift of the Spirit. It offers people who live in such homes a taste of *Shalom*, which has been defined as living in harmony with God, ourselves, our neighbour and the created order. It offers a vision of that home with each other and with God that we are promised. It is important that the Church has a properly Christian rationale for why it seeks to promote this kind of housing, yet this is a vision that we believe others outside the Church will easily recognise and embrace.

This gives us a definition of what home means, in Christian understanding. Home is a place that enables us to live in harmony with the natural environment; it is a place we feel safe and secure; it enables us to put down roots and feel we belong to a particular location and a wider community; home is a place that brings pleasure, a place to which we delight in coming home.

It also gives a framework for the kind of homes that build strong community life. Sustainable homes do not erode the natural environment upon which our communities depend. Keeping our homes safe is one of the ways we care for each other in our society. Stable housing enables long-term community to be built over time, and in turn enables good creative sociability. Houses that are satisfying to live in encourage proper civic pride, looking out for each other's homes, to ensure the neighbourhood remains healthy and enjoyable to live in. Good housing helps us to fulfil our human calling to love and look out for the wellbeing of our neighbour.

> ***"Keeping our homes safe is one of the ways we care for each other in our society.***

One of the ways in which the Church can bear witness to this story of redemption is by seeking to move housing policy in the whole nation in this direction. In the Old Testament, the people of Israel in exile in Babylon were urged to keep their own distinct practices and values, as a witness to their God who was the God of the whole earth. Yet they were also told by the prophet Jeremiah to "build houses and live in them... seek the welfare of the city where I have sent you into exile, and pray to the Lord on its behalf, for in its welfare you will find your welfare." (Jer 29.5,7). Seeking the welfare of Babylon was not a contradiction to their calling to be the distinct people of God, but a way of bearing witness to that God, even in that foreign city. In the New Testament, the church is urged to pray for the welfare of the wider community (1 Tim. 2.1-2), to "do good to one another and to all" (1 Thess 5.15) and to "listen to the cries of the poor as God does" (James 5.4). A concern for the whole life of the wider community beyond the Church is a vital way of bearing witness to the God of compassion and love and to the future he promises us.

We invite all stakeholders to adopt these five simple values as the benchmark for all that we do in the housing sector. If we are thus able to create housing that is **sustainable, safe, stable, sociable and satisfying,** we will provide homes and not just houses, communities and not just units, yet also homes and communities that could be a sign of and stimulate a yearning for something more – the true home and fellowship we are offered with God in the new Creation when God will make his home with us.

Home is...

On a study visit to Newham in August 2019, we met with representatives from a mix of community groups and local residents with an interest in housing, hosted by the Bonny Downs Community Centre. We started the meeting by asking people to introduce themselves and share what home means to them. Here is a selection of their responses:

"A cocoon"

"A place I can love and be loved"

"Where I can be myself"

"Where I can find peace and share it with others"

"A safe haven"

"Belonging"

"Stability, security"

"Cups of tea, strong relationships"

"Part of a wider community"

"Sanctuary"

How we are sharing this vision within the Church

We believe that the Church must lead by example, and this includes adopting and inculcating the values that have shaped our response to the housing crisis. Not all church leaders and members see the meeting of housing need as an integral part of the mission and ministry of the Church of England. That is why we have submitted a motion to our General Synod, asking elected members to recognise formally the importance of meeting housing need, on behalf of all Anglican churches in this country.

Even Christians who are actively involved in meeting housing need are not always able to articulate very clearly why and how this is linked to their faith. That is why we have developed a range of theological resources to examine how we, as Christians, think about housing and community, and to make connections between our faith and our everyday experience as tenants, homeowners, landlords, landowners and developers. Our goal is that these resources will inspire more housing-based mission and make it easier for churches to explain and justify their involvement in these issues.

The resources include:

- A book of essays on the theology of housing and community, 'Coming Home: a Theology of Housing' (CHP, 2020), designed to establish housing and the built environment as a legitimate and growing area of academic theological enquiry;
- A Grove Booklet, 'Why the Church Should Care about Housing', which explores the five core values described in this chapter in more depth, including some additional material that was not covered in the book of essays;
- A set of Bible study resources, 'Unless the Lord Builds the House', which was produced by the Centre for Theology and Community with assistance from the Commission and Caritas Social Action Network. This five-week course aims to engage a wide range of churches, encouraging Christians to look, listen, reflect and act on housing issues affecting their local community;
- A series of short videos and podcasts on the theology of housing and what this means for individuals, churches and wider society, helping disseminate the Commission's core values to a much wider Christian audience.

The book is available from the Church House Publishing website and the Grove Booklet from here. All of the other resources can be accessed freely on the Commission's website: ***archbishopofcanterbury.org/coming-home***.

What this vision means for us all

While this is a distinctly Christian perspective, we were very aware that others in the housing sector have been wrestling for years with the question of where things have gone wrong. We have included their ideas on best practice and on where things did, indeed, go awry. We are working with other organisations to see how the five core values can be applied in practice across the housing sector, and we have included their ideas on best practice and how we could do things better.

For example, we worked closely with the Stewardship Initiative and with Knight Frank to understand their approach to good land development in following a stewardship approach. Knight Frank has demonstrated (Appendix 2) how our five values can be expressed using the criteria for the Stewardship Kitemark proposed by Gail Mayhew (Building Better, Building Beautiful Commissioner), The Prince's Foundation and Knight Frank. More information about the kitemark is in Appendix 7.

Looking ahead, we encourage all churches as well as property developers, house builders, landowners, landlords, housing associations, housing charities, faith-based organisations and others to find ways to incorporate the five core values into their own policies and practices.

Having set out what 'good' looks like for the housing system (sustainable, safe, stable, sociable and satisfying), the remainder of this report looks at the practical outworking of these core values. First, we will review how the current housing situation measures up against this 'vision' of 'good'. We then explore what the Church is doing, and should now do, to get closer to this vision of good and, lastly, what could be done by government and other stakeholders.

> ***"We are working with other organisations to see how the five core values can be applied in practice across the housing sector.***

Case Study: St Barnabas and Christ the Saviour, Ealing – Campaigning for affordable housing

In Ealing, many people are struggling to pay high rents. It's a desirable location, but key workers essential to the life of the area are frequently in low paid and insecure jobs. Few can dream of buying a house to put down roots. Even those who can afford to buy, often have to work long, unsociable hours to pay the mortgage.

We know this because members of local churches are facing these problems. Realising they needed to change something, St Barnabas and Christ the Saviour started a campaign about affordable housing. Both churches are members of Citizens UK, an alliance of local community institutions including faith groups, schools and other third sector organisations, who work together for the common good. Together, they represent a lot of people in the area, and their institutions are integral to the local community. They wrote a list of 'asks' for candidates at the local elections in 2018 and presented them at an assembly, where people also shared their own housing experiences.

The power of these stories and of the coalition meant that all the candidates agreed to their demands, including requiring developers to provide 50% affordable housing on all new developments in the borough, extending selective landlord licensing across the whole borough, and identifying a piece of land on which 50 Community Land Trust (CLT) homes could be built.

Father Justin Dodd, the vicar of St Barnabas, explained that community organising is a natural extension of the churches' mission – combining direct services, such as night shelters, with "dealing with the systemic issues."

> ***"Community organising is a natural extension of the churches' mission.***

Chapter 2: Where we are now

In the previous chapter, we explained our vision for what our homes and communities could and should be like. Here, we assess the current situation: how sustainable, safe, stable, sociable and satisfying are they right now?

The Church of England is in a unique position as one of the national institutions that has a presence in every community across the country. One of the Commission's first actions was to bring together several 'Regional Housing Groups' representing local churches and their communities, to hear about the housing crisis in their areas. The Commissioners went on study visits to talk to people with direct experience of housing issues themselves. Our researchers interviewed representatives from more than 40 church-linked housing projects up and down the country. We also received dozens of submissions through our website and engaged with more than 100 stakeholders. Rather than repeating factual information and expert analysis that can readily be found elsewhere[3], this chapter aims to exemplify the impact of the crisis on individuals and communities and so is largely based on their valuable feedback.

The first question to address is this: Is there a housing crisis? In our view, this is undeniable.

According to a recent report by the National Housing Federation, nearly 8 million people in England have some form of housing need, based on data for 2017/18.[4] This number is likely to have risen significantly as a result of the Covid-19 pandemic. Overcrowding affects around 3.4 million people, while 2.7 million were found to have an affordability issue. Many other people are living in homes that are in poor condition or in unsuitable accommodation – for example, where a home is not adapted to an older person's needs.

> ***Is there a housing crisis? In our view, this is undeniable.***

> ***No-one is exempt from the pernicious and pervading effects of the housing crisis.***
> *Church representative in London*

Our Regional Housing Groups, who were consulted prior to the pandemic, were unanimous in their concern about the state of the housing system, regardless of where they were located. We heard that although churches provide much-needed support to those in housing need, there are structural issues which they cannot deal with alone. Different areas of the country undoubtedly face different housing issues. However, these are not unconnected problems, but instead one complex, multi-faceted problem. Those on all sides of politics know that the housing system is not working. Former Prime Minister Theresa May frequently described it as "broken". Our current Prime Minister admitted that "we have nowhere near enough homes in the right places." Housing is in crisis.

Before we begin, it is important to highlight that, while the housing crisis affects many of us, it does not affect us all equally. **Those who are already badly off are worst hit.** Many of us experience poor housing situations at one point in our lives, but for some, there is no means of escape: they are in it for the long haul.

As church representatives in Birmingham told us, the inability to access decent housing is "intrinsically linked to other aspects of poverty". People from minority ethnic backgrounds and those with disability are far less likely to have the homes they need. The Covid-19 pandemic and crisis of 2020 has sadly shown us that poverty and bad housing are linked with the worst Covid-19 outcomes[5]. We must deal with the housing crisis for a number of reasons, but addressing basic social injustice, by establishing for all the kind of housing laid out in our five core values, is a crucial motivator for us as a Commission.

An Affordability Crisis

We believe, along with others, that there is not just a housing crisis but an affordability crisis. At its simplest, this crisis is reflected in the proportion of income that lower-income households have to spend on housing. The table below, based on English Housing Survey data and taken from the report by the Affordable Housing Commission,[6] chaired by Lord Best, suggests that:

- 1.6 million working age households in the bottom half of income distribution spend more than 33% of their net income in rent, with 1.2 million of these households paying more than 40%. It also shows that the problems of affordability are heavily concentrated in the private rented sector where tenants also have the least security.
- Half of all private sector tenants are paying a third or more of their income in rent. This is a particular problem in London and the South East, where two-thirds of private sector tenants are paying one-third or more of their income in rent.
- In all, the Affordable Housing Commission found that 4.8 million households around England – one in five – faced some form of affordability issue.

> ***"Every week our housing security feels precarious despite the long hours I work. We have considered the option of moving further out of London but this will only mean additional upfront expenses which we simply can't afford and will take us out of the support networks which have kept us going over the past couple of years. We also don't want to jeopardise my job or create a much longer commute to my work, increasing my travel costs. As a long-term Londoner, hardworking taxpayer and active member of the local community it seems very unfair that I can't provide the basic right of secure housing for our family."***
> ***Bill*** *[not his real name]*

> ***"The primary issue is a lack of truly affordable housing.***

Numbers of working age household renters in the bottom half of the income distribution			
	No affordability issue	33-39%	40%+
Social housing	2,000,000	170,000	210,000
Private rented	1,190,000	270,000	950,000
% of working age household renters in the bottom half of income distribution			
	No affordability issue	33-39%	40%+
Social housing	84%	7%	9%
Private rented	49%	11%	40%

Chapter 2: Where we are now

The problems of affordability and supply were those mentioned to us the most often, and we have therefore dedicated much of our attention to them. **We would suggest that the primary issue with the housing sector is not just a lack of housing but instead a lack of truly *affordable* housing, particularly for those on low incomes**. Limited supply and affordability problems go hand in hand. Where there are homes, but few are genuinely affordable by local people, the effect on residents is the same as if there were fewer available. At the same time, lack of supply in the local area drives up prices. Church representatives around the country felt that there was no clear strategy for dealing with this crisis. It affects our lives as individuals, families and communities.

What caused the crisis?

The causes and exact symptoms of the affordability crisis undoubtedly vary across the country, but it is important to highlight that it affects people in every part of the country. For example, the increase in second- and holiday-homes was consistently mentioned to us as an issue by churches and dioceses in rural areas. By contrast, population growth was seen to be more pressing in some urban areas.

The need for particular property sizes can also be a problem. We heard of the shortage of larger properties in Birmingham, in contrast to the lack of one- and two-beds mentioned by churches in Richmondshire and Mottingham in South East London.[7]

Shortages of socially rented properties are inherent in our system where anyone can register and rents are below market levels. But as the size of the sector has declined, output levels have remained low and turnover has slowed to a snail's pace, it has become more and more difficult for local authorities and housing associations to accommodate even those in the greatest need. And while many 'affordable' owner-occupied homes have been built in recent years they are often out of reach for much of the local population, due to the current definition of 'affordability'.

Owner-occupancy overall has fallen from over 70% in the early 2000s to 64% in 2019.[8] This decline has reinforced inequality. For example, while home ownership has fallen among all ethnicities, black households have seen the biggest drop: in 2001 the proportion of black households who were owner-occupiers stood at 39%; by 2016 it had fallen to 29%.[9] This lack of truly affordable homes for owner-occupancy, which remains the preferred tenure for most people, is regularly highlighted as being of significant concern.[10] One outcome of these pressures is that the numbers of households who rent privately has more than doubled since the turn of the century, so that over 4.5 million households are living in the private rented sector where rents are set by the market and security of tenure is extremely limited.

Along with increases in housing costs, housing affordability has been affected by social security reforms by successive governments. We heard repeatedly that the lifeline provided by the social security system had been weakened to breaking point especially for private tenants who frequently do not receive full support for their housing costs even if they have no other income but also for the increasing numbers of households affected by the more general benefit cap (see box below). In large part as a result of these constraints, a survey from Shelter also suggests that around two-thirds of private landlords would prefer not to let to people in receipt of housing benefits.[11] This gives people receiving benefits less choice over the location, condition, size and price of their home.

The social security system and housing explained

Renters on low incomes receive help with their housing costs through the housing element of Universal Credit (for all new claimants) or through Housing Benefit (for those who were already claiming before the new system came into effect). The method of calculating the amount of housing subsidy is essentially the same under both systems, and depends on a combination of housing need (family size and composition), household income and rent level.

When housing benefit was first introduced, private sector tenants on very low or zero income had all of their rent covered, provided they lived in a size of property suitable for their family. For those with higher incomes, the amount paid gradually tapered off for every extra pound of income they earned. However, there have been increasing restrictions placed on what tenants can claim. Eligible rents for single people under 25 without children were restricted to a 'shared accommodation' rent from 1996 and the age was raised to under 35 from 2012.

More fundamentally from 2003 the government piloted a system which moved away from eligible rents being based on the tenant's actual rent to one where eligible rents were restricted to no more than the median rent in their broad local area, known as the Local Housing Allowance or LHA. This new approach went national in 2008.

Since 2011, the LHA has been tightened substantially, initially by reducing the maximum allowance to the cheapest 30% of rents in the local area, and then by constraining and freezing these rates over time, so that by early 2020, LHA rates had fallen far below the 30th percentile in many parts of the country. Analysis by the Commission found that in half of all broad market rental areas, households requiring a one- or two-bedroom home could only access 1 in 10 rental properties at the rates the Government were willing to pay.[12] LHA rates were raised early on in the pandemic back to the 30th percentile of local rents, to assist those on lower incomes, but will be frozen again in cash terms from April 2021.

Social sector tenants still get their actual rent paid but since 2013 they face an 'under-occupancy charge' or 'bedroom tax' reduction in their housing support if they are deemed to be under-occupying their home, for example a couple living in a two-bedroom property. This reduction currently affects around 500,000 households. The total amount of benefits that a household can receive is also restricted by the benefit cap (also introduced in 2013). This is currently £1,917 a month in Greater London and £1,666 elsewhere (less for single adults). In high-cost areas, where the private rent on a modest three-bedroom home can easily reach £1,200 or more a month, that leaves very little income for food, utilities and other basic items.

The five-week waiting period for Universal Credit and delays in processing new claims have exacerbated the financial strain on households facing changes in their circumstances including those who have lost their job or experienced a significant reduction in their income due to the pandemic.

The overall impact of the changes to LHA rates and other welfare cuts is that a large number of low-income households are unable to pay their rent without using income that was intended to cover other essential living costs. As benefit levels are already below the poverty threshold – and well below what most people consider necessary to achieve a basic but decent standard of living – this means that many families are having to make difficult choices between eating, heating and paying their rent.

Chapter 2: Where we are now

Recent reforms to the social security system have not affected all of society equally. The Equality and Human Rights Commission declared in 2018 that "there is evidence that those groups most affected were already the most disadvantaged."[13]

An area of particular concern is a rule introduced in 1999 that those subject to 'immigration control' – which includes those appealing asylum claims but also all those with temporary immigration status – have 'no recourse to public funds'. This has affected increasing numbers of people in the wake of the Covid-19 pandemic when so many have lost their jobs. These reforms are unjust, and too often they deny people their right to decent housing.

Some of the consequences

Living with poor, unaffordable housing

Unaffordable housing naturally affects our wider lives. Churches report seeing people working long hours, facing difficult choices about how to make their money stretch further and getting into debt. This is compounded whenever people fall on hard times. With a high proportion of their income going on housing, they inevitably have less to spend on essentials.

For example, in the 2020 Covid-19 pandemic, research carried out in October 2020 showed that one-third of all private renters and one-quarter of social renters had experienced a fall in household income since March 2020. Of these, over half were worried about paying their rent and had reduced their spending to offset the loss in income, including in most cases their spending on food and other essentials.[14] Another report by the Resolution Foundation estimates that 750,000 families were behind with their housing payments in January 2021 – at least twice the level of arrears observed going into the crisis.[15] For these people, housing is far from stable.

The effect of unaffordability goes beyond finances. In the latest English Housing Survey, 788,000 households in England were overcrowded, limiting people's ability to live reasonably comfortable lives.[16] Overcrowding does not affect people of all ethnicities equally. 24% of all Bangladeshi households are overcrowded, while Pakistani (18%), Black African (16%), Arab (15%) and Mixed White and Black African (14%) people all face high levels of overcrowding.[17] This compares with just 2% of White British households.[18] The effects of overcrowding have been particularly harshly felt during lockdown.

> ***"Mr O is a bus driver and is working every day. Tragically, he lost two colleagues at work to Covid-19. He lives with his wife and children (all age under 10) in their one-bedroom council flat. Mr O and his wife sleep in the living room, while the children all share a bed. The children keep waking up with severe nosebleeds and bruising, from bumping into each other in the night. Teachers have previously raised concerns that the children fall asleep in class, while speech and therapy experts believe that part of the reason why one of his daughters is behind in her language development is lack of proper sleep."***

Lack of affordability also means that people are increasingly living together when historically they might have formed separate households. The biggest growth has been in the number of young people still living with their parents. Over the last two decades this has increased by 46%, and now totals more than a quarter of all adults between the ages of 20 and 34.[19] There are many other groups, such as those forced to stay together after family breakup. While London churches believed that forced sharing of one kind or another was particularly acute in the capital, it is common throughout the country.

Without the space people need, they are not flourishing in their homes. This denies people the opportunity to be hospitable and to invite friends or neighbours into their homes, contravening the value of sociability that we envisage as essential for good housing. It also means people are deprived of the quiet space and privacy that is necessary for mental health (or, during the pandemic lockdown, for homeworking and education).

Undermining communities

Lack of affordability is dividing our communities. Those on low incomes are increasingly being pushed out of inner cities, while new developments have limited diversity. Church representatives worry that rising house prices also drive a growing sense of inequality between those who are older or have inherited wealth and those who are younger and unable to get on the property ladder.

Churches believe that the culture surrounding housing has changed considerably in response to rising house prices - that housing is too often seen primarily as a financial asset rather than a home (see box on p. 95). This runs against our Christian understanding of the significance of home. Churches have seen this changing culture even within the social rented sector: because of the shortage of social housing, tenancies are seen as financially valuable, leading people to hold on to them, even when they are no longer required.

Shortages of affordable housing make it harder to maintain stable communities – one of our core values. If people cannot find an affordable place to live, they often move out of the area where they have family and support networks, leading to more unstable patterns of life and residence.

In rural Keswick, Ambleside and Dent, we heard from people who had to leave their homes in order to find affordable housing. This breaks up communities and makes it harder to recruit the key workers the area needs.

> ***"Richard* was born and raised in Keswick. His brothers and sisters still lived there, and he and his wife Sarah* worked there. But, there was no chance Richard and Sarah could buy there, so they didn't feel secure enough to start a family. Eventually, Richard and Sarah decided to buy in Cockermouth. They had a place to call their own and were finally able to have kids, but their life was still in Keswick. In the end they were so unhappy they took the risky step to rent a house in Keswick. It wasn't as stable, and the house had damp problems, but compared to traveling across the country, it was the better choice for them."***
> **Not their real names.*

In rural and coastal tourist destinations, even just a few homes being taken up as holiday or second homes can have a significant impact on local communities. Schools, churches and community organisations find it difficult to recruit pupils and members. Local businesses struggle 'out of season'.

As areas of housing affordability rarely overlap with areas that have good employment prospects, commute lengths appear to have increased noticeably in the last 10 years.[20] More people may have worked from home during the Covid-19 pandemic, but those on lower incomes are less likely to have this option.[21]

The lack of affordable housing has changed our personal lives, our family relationships and our communities. If we are to address the inequalities in our society, we *must* address the issue of affordability.

> ***"Lack of affordability is dividing our communities.***

> *"I feel as though the borough and the housing association don't see me as a person, just a number for their spinning wheel of fortune."*

Powerlessness

We also heard that people feel powerless about their place in the housing market. They feel unable to influence the quality and nature of the services they receive in the private rented sector because they feel, and are, insecure, and they often see their landlords as slow to respond, faceless and uncaring. In many areas, there are no residents' or tenants' associations to represent local residents, and nowhere for those that do exist to meet.

This powerlessness has many effects, but is particularly relevant where people live in low-quality homes in poor repair. Stories of mould, damp, broken appliances and insecure windows come up repeatedly as do anecdotes of people being passed back and forth between organisations who all claim others are responsible. When we visited a housing estate near to where Grenfell Tower stands we heard that even here, where every effort should be made to rebuild people's lives, tenants still have to ask repeatedly for basic repairs.

These are not isolated incidents. Four million households in England live in a home that the Government defines as 'non-decent', equivalent to almost one-sixth of all dwellings,[22] despite the fact that the definition of 'decent' has a very low bar and has not been reviewed since 2006.[23] There are also large disparities between different ethnic groups. 33% of all mixed white/black African households and 24% of Bangladeshi households in England live in non-decent homes.[24] Behind these statistics are people and families who do not feel safe in their homes.

During our study visit to North Kensington, the Commissioners met Selena (not her real name) at her home. Commissioner Chris Beales explained:

> *"Selena started by showing us her children's trophies and medals for soccer and many other achievements and then told us what living in this flat was like. On their first night in the flat, a kitchen cupboard fell off the wall and remains unrepaired, standing on the floor. The other cupboards are not fit for storing food because the flat was not cleaned by the landlord before they moved in. Selena showed us mouse droppings on the kitchen floor which she continually cleans up. The boiler hasn't worked since they moved in. The latch on the sliding doors from the living room to the outside balcony is broken, heightening the family's vulnerability. And when bare wires were dangerously exposed in the kitchen, Selena was told that she and the children would be perfectly safe and they'd have to wait for 5-7 days before someone could come out."*

The Grenfell Public Inquiry is revealing a sorry pattern of an industry that seemed less concerned with the safety of residents and more focussed on profit and on getting safety certificates for cladding systems by any means possible and on profits. A fire that should have easily been contained killed 72 people because the building was a tinderbox. There is also evidence that the manufacture of oil-based synthetic cladding has a high carbon footprint and produces a high level of CFCs. Much of the cladding that has been used on buildings across the country threatens both the safety and the sustainability of our building stock.

Instability

We have identified stability as one of the essential aspects of good housing. Lack of stability, especially in the private rented sector, showed up as a concern for churches, particularly as this tenure has more than doubled in size since 2000.[25] Tenants feel insecure because of landlords' ability not to renew a contract or to increase their rent. By the end of 2020, 700,000 households were thought to be in arrears even while renters ran down their limited savings and cut back on essentials.[26]

Church representatives repeatedly told us that unstable housing is causing members of their congregations and communities to delay starting families. For those who do have children, with more and more families in insecure housing, parents are unable to plan their children's schooling. Housing insecurity makes it harder for people to commit to a church or a community as people move frequently and may have to travel long distances to work. This also exacerbates other problems: tenants have to make the invidious choice between raising a problem, with the risk of being evicted, or living with the poor conditions. One woman shared her story with us via our website, showing how lack of housing stability has deeply affected her family:

> ***"I am a mum and carer to my eldest daughter with autism and mental health problems following a violent attack. I am a teacher and a study skills tutor supporting students with special needs. We have moved five times in six years. The Council do not see us as a priority, but our housing situation is without hope. All we have to look forward to is further insecure tenancies, high rents, wondering if we could be lucky and find a good landlord. I worry about my daughters: where will they ever be able to afford to live where will they have secure, private and safe homes? Where will my husband and I live as low-income pensioners? There is not a private rent in the country we will be able to afford. Our outlook is bleak." Sharon*** *[not her real name]*

Misguided housing development

Churches feel that new housing is often being built in ways which do not benefit the local area or even those who will be moving in. Developers are seen as prioritising profit over the quality of life of residents. As Archbishop Justin highlighted in his book, we are still too often building units of housing, as opposed to homes and communities.

Christians and others across the country are working to build a stronger sense of community on new housing estates, but they are being hampered by a lack of investment in community venues, green spaces and other infrastructure. In rural areas, churches highlighted the lack of connection between developments and existing communities and infrastructure, causing division between newcomers and existing residents.

The climate emergency[27]

Sustainability is another of our core values for good housing. As in every other area of our lives, it demands drastic change in the housing sector. The concern in relation to housing has two main elements. First, the energy inefficiency of our existing housing stock unnecessarily increases the negative environmental effects we have on the world, and secondly, we are still building houses which, as the Secretary of State for Housing recently acknowledged, "will need to be expensively retrofitted in the future".[28]

Meanwhile, current construction methods are negatively impacting the environment. Residential housing is the fourth largest contributor to UK emissions, accounting for 15% of the total. The Committee on Climate Change concluded that "we will not meet our targets for overall emissions reduction without near complete decarbonisation of the housing stock".[29]

Yet only 1% of new homes are built to the highest energy efficiency standard in England, while many are not meeting the Government's target that all homes will have a rating of C or above.[30,31] Two-thirds of dwellings in England currently have an EPC rating below the Government's target, and "uptake of energy efficiency measures has stalled" according to the Environmental Audit Select Committee.[32] This inefficiency not only affects the environment but also the economic wellbeing of households, with 2.4 million households (or 10%) in fuel poverty in England.[33] Worryingly, there has been no significant change in housing-related CO2 emissions in recent years.[34]

The construction sector also makes a considerable and increasing contribution to UK carbon emissions, largely as a result of residential building. The Office for National Statistics calculated that CO2 emissions from the construction industry in the UK have increased from around 9m to 13m metric tons per annum between 1990 and 2017.[35]

Rising homelessness

Churches understand the problem of homelessness vividly. They are involved in night shelters, soup kitchens, providing supported accommodation, and preventing homelessness through advice, advocacy and support. They reminded us that homelessness was not merely a problem of lack of housing – mental health crises, relationship breakdowns and many other issues play a part. However, they emphasised that unaffordability and insecurity in the housing system exacerbate these issues and force people into homelessness unnecessarily.

Homelessness has soared in recent years. Rough sleeping, for example, had more than doubled since 2010 before the beginning of the pandemic lockdown.[36] Research from Shelter suggests that at the end of 2019 there were 280,000 people in England who were homeless and in temporary accommodation, an increase of 23,000 since 2016.[37] One-third of households who are in statutorily homelessness – formally accepted as homeless by their local authority and in priority need – come from a minority ethnic background, despite only making up 14% of the population.[38]

Homelessness has always shown itself in various ways. While rough sleeping may be common in some areas of the country – particularly urban centres – people sofa-surfing or in supported accommodation have been largely hidden from sight as are those accommodated in temporary accommodation. While the authorities reacted well to rough sleeping at the start of the Covid-19 pandemic, there is concern from churches about how the economic crisis will affect people's ability to keep up with their rent and mortgage payments, and therefore the potential for large numbers of evictions and possessions.

Support services are also stretched. As we found in 2020, when bringing thousands of rough sleepers into (often hotel) accommodation, there is a particular lack of move-on accommodation with appropriate support. This can result in 'cycles of rough sleeping' as people end up back on the street. This issue is being addressed separately by a homelessness task force set up by the General Synod.[39]

Unsatisfactory temporary accommodation

Since 1977, local authorities have had the legal responsibility to house statutorily homeless households. This often requires the provision of 'temporary accommodation', as the supply of long-term social housing is so limited. The most common type of temporary accommodation is privately rented housing leased by the local authority or a housing association, while a minority are placed in nightly paid accommodation; at any one time 9% are housed at a bed and breakfast.[40]

It is important to emphasise that the provision of temporary housing is a valuable lifeline, and many people living in temporary housing enjoy a good standard of accommodation. However, for some, the poor state of temporary accommodation highlights broader problems with the housing system.

> *"Churches understand the problem of homelessness vividly.*

The shortage of social housing means that many people remain in 'temporary' accommodation for years, sometimes for more than a decade, often having to move several times. Despite this, some local authorities seem not to monitor the quality of the accommodation adequately. We heard from tenants that being 'temporary' makes getting repairs done particularly difficult, with unclear arrangements between landlords and councils all too common. Tenants are expected to accept the accommodation they are offered, and have few alternatives. In London, 37% of those in temporary accommodation are placed outside the resident's home borough, moving many of them away from their friends, family, jobs and support systems.[41]

The number of households in temporary accommodation in England was 98,300 at the end of June 2020.[42] Of those, 64% were families with children.[43] Nearly two-thirds of these households are accommodated by London boroughs.[44]

If stability is a core value for good housing, then leaving people in temporary accommodation for too long, with all the vulnerability that brings, is a sign that we are a long way from an ideal housing system.

Ethnic and racial discrimination in the housing sector

For hundreds of years, people from other countries have been encouraged to come to this country to address our need for cheap labour and skills shortages. They have shored up our cotton, steel and construction industries, been the backbone of our health, care and transport sectors and provided a rich diversity of international cuisine and music. Yet we have not always welcomed them nor celebrated the richness of culture and diversity they bring to our nation. No more so do we see this than in their ability to access decent housing. For so many minority ethnic communities, good housing has proved an elusive aspiration.

> *"I have been in Temporary Accommodation for 20 years+. I walked into the town hall in 1999 heavily pregnant with my first child who is now 20 years old. I was a domestic violence victim and had to flee from my child's father. I was only 18 years old and about to give birth in a few months' time. They placed me in a B&B. After I gave birth, they placed me in a mother and baby hostel.*
>
> *My son was beginning primary school in West London, but the council then moved me to Enfield, which disturbed my life as I was a young mum and had nobody in Enfield, and it was a very long journey for my family to come and see me. I pleaded for the council to bring me closer into London, and they then gave me a flat in Vauxhall. The flat was awful: very damp and had leaks very often. I was now heavily pregnant with my second child, but the council didn't care. After I gave birth to my daughter in 2004, the council moved me to a mother & baby unit in West London. I was there for around 3 years before we were moved to Canning Town.*
>
> *We have had 2 more properties since Canning Town. One was mice-infested, so they had to move me to my current address. I now have three children and none of them have lived in a permanent home. I just want a permanent house."*
>
> *Resident of North Kensington*

> ***"Leaving people in temporary housing for too long is a sign that we are a long way from an ideal housing system.***

The challenges faced by different minority ethnic communities vary substantially, with Black African households 75% more likely to experience housing deprivation and Bangladeshi households 63% more likely to experience housing deprivation than White British households.[45]

Structural discrimination exists in every part of society, and that includes the housing market. Shelter notes that racial prejudice within the lettings market is still prevalent, with 40% of private landlords saying that 'it is natural for prejudices and stereotypes to come into letting decisions.'[46]

As a nation we have been happy to accept the fruits of minority ethnic communities' labour, without seeing the people who provide it. This cannot continue. We also cannot simply hope that policies for addressing the wider issues in the sector will tackle racial inequality as well. These great injustices must be directly addressed.

Of all the ethnic groups, Gypsy, Roma and Traveller households are by far the most likely to experience housing deprivation, mainly due to overcrowding. In 2019, the Church of England's General Synod debated and carried a motion aimed at combating racism directed against Gypsy, Roma and Traveller communities, and recommended that Church of England bodies play their part in lobbying for and enabling land to be made available for Gypsy, Roma and Traveller communities.[47]

Our vision for housing is not just that everyone has somewhere to live, but rather that everyone has an equal opportunity to have a good and affordable home in a safe community, regardless of race, gender, religion, class, disability or sexuality.

Housing for disabled people

Poverty is especially high among families where there is an adult who is disabled, at nearly 33%. If there is also a disabled child, the poverty rate is 40% – more than twice the rate for households where there is no disability. Disabled people, of all protected groups, are most affected by housing shortages.[48]

Housing provision does not often consider the needs of disabled people. In many parts of the country there is not enough accessible housing and some accessible and adapted homes are let to people who do not need them.

Housing needs to be properly accessible, especially for those disabled and needing particular care in their housing needs, so they feel safe in their homes. Housing for disabled people should also be sustainable and easily adaptable to future needs.

Are our homes and communities sustainable, safe, stable, sociable and satisfying?

Our homes and the communities they help to build today do not match up to our vision of what they should be. While for the majority of people, their homes may meet most or all of these conditions, for far too many others, they are a world away.

Sustainable

Our housing system has a considerable effect on our environment, and we are not being forward-looking enough to remedy this. Our building methods are highly polluting, and even today we are still building energy-inefficient homes. Meanwhile, our existing homes, which will account for over 80% of the stock we will have in 2050 when we aim to be carbon neutral, need to be upgraded. Progress is too slow in all of these areas. If we are to meet our environmental responsibilities, we need to future-proof our current and planned housing stock.

Safe

Non-decent homes are common across all tenures. Within the rented sector some tenants feel unable to address the problems with their landlord, whether private or social. Some landlords, and the councils that are supposed to monitor standards, are unresponsive or seem uncaring to the need for adequate accommodation. The Grenfell Tower fire and ongoing discussions about remediating unsafe cladding on residential buildings have highlighted basic safety issues of our housing stock that go beyond the issue of cladding itself and that reveal that Safety has not always been a priority in our building of new housing. These include inadequate fire-breaks, insecurity, expense and un-insurability, which are affecting the most vulnerable in our society.

Stable

Most people feel secure in their homes, but far too many, particularly in the private rented sector, do not. Short-term tenancies are the norm, and people are at the whim of their landlords, who may serve Section 21 ('no-fault') eviction notices at the end of the tenancy – which can be a frightening prospect when alternative truly affordable housing is often in short supply. Lack of affordability means that homes can become burdens, with a mountain to climb to meet the rent each month. Unaffordable rents push people into continual debt, constantly moving, leaving their area or ultimately becoming homeless. These pressures can mean that our communities are unstable, as people are unable to commit to schools, jobs, churches and community groups.

Sociable

People living in overcrowded housing have limited opportunity to be hospitable in their homes, while more and more communities have nowhere to gather or hold community events. In the social rented sector, the under-occupancy charge or bedroom tax penalises the availability of space to entertain neighbours or friends or even to accommodate the children whose parents no longer live together. Meanwhile, our lives are being changed in ways that make it harder for people to develop community bonds. People are commuting further (prior to Covid-19), being forced out of the places and communities where they were born and raised and some villages and towns are dying as second homes and holiday lets dominate. While community spirit shines through, the general feeling of those we talked to is that our current housing system is making it harder to sustain.

Satisfying

As many people commented to us, having a home which is visually appealing feels unusual. Living in aesthetically pleasing and enjoyable housing has a significant impact on people's mental health and wellbeing[49], as well as on their willingness to put down roots, stay and invest in a community for the longer term. However, too many places in the UK are falling into disrepair – noisy, polluted and brutalising, attracting fewer jobs, businesses or good schooling.

The need for a new approach

There have been many reports, Commissions and government white papers on housing over the decades, yet even the Government describes housing today as 'in crisis'. What is it about housing that makes it so difficult to get it right? Why are we still having this discussion despite all the energy and thought that has gone into earlier work? How should this history affect the approaches recommended today?

There are four particular challenges facing politicians and policy-makers.

First, ***attitudes***. We are not all in this together.

- Housing is typically not in crisis for those in power or with influence. Not many of those who have the ability to change the system are themselves struggling with rents they cannot afford, or dealing with unresponsive landlords, or being forced to move their families frequently.

- Housing is not a crisis for the majority of voters either: around two-thirds of households in England are living in owner-occupied homes[50] – they are on the housing ladder, and for the most part have seen substantial gains in their housing equity.
- While people who own their homes will have a natural concern for their children's housing, their own housing wealth (and that of grandparents) is often protected and cascaded down successive generations, locking in a sense of privilege and restricting others' capacity to obtain a decent home.

Second, various actors have ***mismatched time horizons.***

- A typical four to five-year electoral cycle is substantially shorter than the time it takes to plan and build a large housing development. Moreover, local authorities are required to create strategic housing plans looking forward at least 15 years. New ideas are difficult to implement swiftly without unpicking these plans, and so typically need long lead times. As a result, there is little incentive to bear the political cost of trying to reform the system when the benefits fall well beyond the next election.
- Landowners, including the public sector, can typically choose when to bring forward their land for development. If the prevailing political or policy climate is not to their liking they can, and have repeatedly, chosen to sit tight and wait for a different government to change the rules again.

Third, the ***courts' robust views of legitimate expectations***:

The UK prides itself on the rule of law and protection of private property in its widest sense. Policies which directly interfere with perfectly reasonable expectations – whether landowners or landlords – are unlikely to be sustainable. But expectations have to have some basis in reality and, with suitable time lags, they can be modified.

Fourth, and probably as a consequence of the first three limiting effective action, ***governments and developers appear unwilling to face reality*** when talking about housing.

- One such issue is the term 'affordable'. The ordinary sense of this word sees an affordable price as one reasonably related to income, but in housing policy terms it has become another word for housing that is made available at below market prices and rents, whether or not it is then truly affordable especially for those on lower incomes.
- Similarly, government responses to concerns that house prices are too high almost always involve plans to build more homes, with the implication that – as in other free markets – additional supply will reduce prices. But this is disingenuous: the volumes built are always marginal (around 1% of stock per annum), and, more importantly, no government will actively pursue policies which materially reduce the housing wealth of a large majority of voters.
- Without progress on truly affordable homes, it is hardly reasonable to complain about the growing size of the Housing Benefit bill. For those on lower incomes, more private renting and higher rents will inevitably lead to higher social security spending.

For these, and other more fundamental, reasons discussed elsewhere in the report we have failed over many decades to resolve our housing crisis. Whether Einstein truly said it or not, it is true that "insanity is doing the same thing over and over again and expecting different results".

We need a new approach.

> ***"Without progress on truly affordable homes, it is hardly reasonable to complain about the growing size of the Housing Benefit bill.***

The Need for Sacrifice

We have already identified five core values that depict what good housing looks like – it is the kind that builds strong community. There is, however, one more value that stands apart from the rest. It isn't so much a descriptor of good housing but it describes a shift in mindset that arises from the heart of the Christian gospel, without which our housing crisis will never be solved. It is the centrality of Sacrifice. In Christian faith, resurrection and salvation only come after, and not without, the sacrificial death of Christ on the cross. Lasting change does not come without sacrifice – the sacrifice of privilege, of power, and of potential profit.

2020 was a year of remarkable communal sacrifice as we shared the pain of Covid-19. We stayed home, we wore masks and we socially distanced from our friends and family. This was painful and came with a cost, but there was a sharing of that pain – albeit to differing degrees – as we realised we had to come together to successfully battle the virus.

This chapter has shown how intractable the housing crisis has been and how resistant many actors have been to the solutions offered by various commissions and government initiatives. Much as we may like to think that the housing crisis can be solved without sacrifice, it isn't true. It is already causing pain and suffering to a large, but dangerously invisible, part of our national community.

The question is whether we are content to allow that pain to continue to be borne largely by those who have little voice and power, such as those who are at the receiving end of the housing crisis, or whether all parties involved in the complexities of the housing system – government, landowners, landlords, developers and others – should bear their share of sacrifice to ensure a better future for all. Loving our neighbours demands nothing less.

Unashamedly, therefore, as we look at what the Church and others could and should be doing, we will present ideas and actions that will come with a cost. But we believe that, unless we all take responsibility for our part in resolving this crisis, we will remain where we are for decades to come, and that is not acceptable. When we started work as a Commission, we were keen to see real change. The subsequent advent of Covid-19 and its disproportionate impact on the most vulnerable in our society means that, in our view, resolving this crisis has been shown to be a national imperative, and one in which we all have a part to play.

While we believe in the importance of sacrifice, we also believe in the promise of Resurrection. Sacrifice can be difficult, yet in Christian understanding, it is soon overcome with the joy of Resurrection life. The promise is that if all parties involved in the world of housing make sacrifices for the common good, then the emergence of a society where all are able to access good housing will ultimately make that sacrifice more than worthwhile.

Our current housing, and our plans for new housing, fall far short of the five core values that we have put forward to create a 'good' housing system or to build strong community life. However, we have seen glimpses of our vision for good housing. In different parts of the country, churches, charities, businesses, individuals and the Government are working to bring positive change. If we come together with a shared vision, we can bridge the gap between where we are now and our vision for the future. What we aspire to is not impossible.

In Part 2, we set out how the Church is responding, and then, in Part 3 we discuss how we can all play our part with a realistic expectation of bringing about lasting change.

Case Study: Diocese of Worcester – Building the vicarages of the future

In 2008 it became clear that two of the vicarages in the Diocese of Worcester were no longer fit for purpose. With this, came the opportunity to design new homes to meet the needs of modern clergy. At about the same time, an Environment Group had been created to discuss the Diocese's overall carbon footprint. Mark Wild, their diocesan surveyor, was one of the members of this group. He was already upgrading the insulation of the existing clergy housing stock and jumped at the opportunity to start from a blank canvas with sustainability in mind.

Aiming high, the new homes were designed to meet the German PassivHaus standard*, as well as level 6 of the Government's Voluntary Code for Sustainable Homes, the highest level. All of the walls and floors were made of concrete with very high levels of insulation to buffer the internal temperature against extreme hot and cold outside. Most of the windows, which are all triple glazed, face south to maximise solar gain and external blinds prevent over heating in the summer months. There is rainwater harvesting and the heating and hot water is provided by solar energy or electricity, over 85% of which is generated on site.

In addition to designing the houses to be carbon neutral in use, the carbon footprint of the materials and the ability to recycle them when they are eventually demolished or refurbished were also factored in. Biodiversity was another important consideration with bird boxes being built into the external walls.

Those involved at the Diocese of Worcester wanted to demonstrate what could and should be done with house design and materials to start redressing the imbalance between current and sustainable levels of energy consumption. With all parts of the Church of England committed to becoming carbon 'net zero' by 2030, a new approach is now being developed across the Church's entire property portfolio.

**PassivHaus (or Passive House) is an internationally-recognised, performance-based energy standard in construction, which results in ultra-low energy buildings that do not rely on artificial heating or cooling.*

Part 2:
What the Church will do

Chapter 3: The Church's responsibility to act

The Church of England occupies a unique position in our nation. Apart from having a presence in every community, 26 of the 42 diocesan bishops for England sit in the House of Lords. That makes it a national Church and, as such, we believe it has a particular responsibility and obligation, under God, to become actively involved in the world of housing, for the wellbeing of the country and all its inhabitants, to build stronger communities and as an act of witness to the love of God in Jesus Christ. With a parish system and chaplaincy networks that cover every community in England, we recognise that our ministry and witness are not only for the benefit of churchgoers or those we invite to join us, but for the whole nation.

The impact the Church of England can have on our housing crisis will be maximised if we work in partnership with others, including other denominations, other faiths and the myriad organisations and networks addressing housing and community issues at local and national levels.

Earlier in this report we laid out our theological approach to housing and argued that housing that is sustainable, safe, stable, sociable and satisfying will not only provide people with good housing and build good community life, but also tell the story of the gospel in bricks and mortar. Our parish system, which gives to clergy the 'cure of souls' in each parish, claims that every person, every family and every aspect of life in those parishes is of concern to God and the Church. The Church of England is committed to the life of the whole nation, and to every community. What matters to people is what matters to God, and therefore matters to the Church.

Every area of life – economics, business, politics, family, education, and yes, housing – can be an arena that displays the brokenness of the world, yet as the Church we also believe it can display something of the goodness of God and the purpose for human life. If we are able to build houses that meet the five criteria we have outlined above, we will fulfil our calling to serve and strengthen our communities and give people a true taste of the new creation towards which we are beckoned.

For many millions of people across the country, however, this glorious vision is far from the reality of their experience. The challenge, then, is this: what more can the Church actually contribute and do in order to create a positive impact on our nation's multi-faceted housing crisis and bring about lasting change?

Living out our faith and transforming the world

The Church of England is the best endowed and resourced of the Christian denominations in England. Collectively, we hold approximately 200,000 acres of land. We have by far the largest number of historic buildings of any organisation in the country and many other properties, assets and benefits. 45% of all Grade 1 listed buildings in England are churches. We are involved in a quarter of the nation's primary schools and over 200 secondary schools, sharing the responsibility for educating over one million children and young people, and have historic links with many private schools and universities.

We have 12,500 parishes and 20,000 active clergy living in and serving local neighbourhoods. We have paid staff and committed volunteers providing a wide range of community services, including debt advice, food banks, night shelters, prison visiting and much more. And we have in our churches many able and committed builders, planners, architects and housing professionals, all contributing through their work but, in too many cases, rarely called upon to share their expertise in their churches.

There is a huge amount of good work initiated and supported by churches across the country, including in response to the Covid-19 pandemic. But there have also been some controversial issues involving the Church, among them the periodic sale of church land.

Good policy shapes good practice, and good practice can feed back, in a virtuous circle, to help shape and extend good policy. The development for housing or other uses of church-owned land or properties can create controversy. The issue is exacerbated by the interpretation and application of charity law, which is dependent on what is understood by 'Best Terms reasonably obtainable' (the terms 'Best Value' and 'Best Consideration' are also used), and usually interpreted as 'Best Price'.

This is discussed below. Many church bodies employ agents to deal with their land transactions, and agents will inevitably want to achieve the best sale price unless specifically instructed differently. However, this can, and too often does, cut across the Christian imperative to 'seek the welfare of the city', to bear witness to the gospel, and support those in need, for example through the provision of affordable housing.

A good policy will need to go further than articulate a Christian vision for a just and loving society. It will need to be laid out in a strategy which is manifestly just towards all neighbours, especially those experiencing poverty and destitution, by the proper use of our resources.

Good stewardship

We have already argued that the Christian doctrine of Creation tells us we are stewards, not owners of our land and property, whether as landowners, homeowners or tenants. And this is true of the Church as much if not more than any institution. How then should the Church use its land? We do not believe that selling off land or assets (as dioceses have been doing for many years, and still are) in order to sustain current patterns of ministry is the best way to use our resources properly or exercise the best kind of stewardship.

For stewardship to be exercised responsibly it must clearly benefit the whole created order and not just be geared towards the preservation of the institution. To be identified with the life and death of Jesus Christ is to live sacrificially and to be in the business of transformation, not just of individuals' spiritual lives but of politics, economics and society. And transformation must begin with us, the Church.

We have set out strategic and practical approaches to the Church of England's use of land, buildings and resources. Our aim is to enable the Church to make a substantial impact on the housing crisis, as an act of witness, by ensuring that our land and resources are used for the blessing of all, and not only seen as potential financial assets for our own benefit. We argue that this will not only benefit neighbourhoods and communities but also help to bring long-term economic, social and environmental sustainability to the Church and its presence in every community and across the nation.

The opportunity to play a leading development role, through the widespread, generous and responsible use of our assets including land, buildings, finances and people, with a particular concern for those whose lives are adversely affected by poor living conditions, could have a significant impact on the housing crisis.

In the following sections, we ask what the Church of England can do at national level, in dioceses, in parishes, and then how every church member can also play their part. If we are to make the impact we desire, we must all play our part.

Our collective actions need to address three key questions:

- First, how can we align with the five core values on housing and community that we see in the story of salvation and how can these can be applied at each of these levels?

- Second, we should recognise that, to bring change, we must embrace risk. It is striking to us that faith takes risks, whereas the Church can seem risk averse. Are we able to embrace risk for the sake of others and the welfare of the cities, towns and villages where we live (see 'Risk and the Way of Jesus' below)?
- Third, there is a need for a sacrificial commitment to service of our neighbours, communities and nation. The sacrifices required to solve our housing crisis need to be shared across the sector, not just borne by those who are victims of sub-standard housing. How can we align principle with practice, and who will be responsible for supporting and enabling consistent application at national level, across dioceses and beyond?

We set out our recommendations below.

Risk and the Way of Jesus

The earliest followers of Jesus were highly aware of the tendency for man-made institutions to burst their bounds and claim too much. The Christian people charged with responsibility for the structures and resources they had inherited thus took a stance that was open to risk.

They did not see themselves primarily as preserving or prolonging their institutions (families, religious organisations, economic networks, national groups). Instead they were open-handed with these things, willing to give away accumulated power or restructure if that is what best served people according to the way of Jesus.

The housing crisis will not be solved without taking big risks. Yet it is one thing for individuals to risk their own resources for personal gain, and quite another when what is being risked is the inherited legacy of institutional, shared and organised public goods.

Housing is not a private matter. The issue of housing takes in the whole gamut of interconnected human life: economics, business structures, relational networks, institutions, land management, historical legacy, inherited traditions and other forms of social and political organisation.

In the Commission's report there are numerous instances where various institutions come under the spotlight when it comes to the way their resources are – or aren't – being used to promote a just and good approach to housing. Our hope is that organisations made up of people following the way of Jesus will embrace risk, even (especially!) when it means reforming their institutions and using their inherited resources to serve people well.

An aversion to risk can be holy when it takes the form of good stewardship: using the resources well that one has inherited and leaving them to the next generation better than you received them. But aversion to risk in this sense is only 'good' if the institution we are stewarding is doing what it should do and serving the people it should serve. An aversion to risk becomes diabolical when it preserves the institution *because it is the institution.* Here, inherited resources or forms of life take precedence over the flourishing of our neighbours. This is especially a problem for followers of Jesus, because the only point of any of our institutions is to lead to the flourishing of our neighbours.

Love God and love your neighbour. There is no greater commandment.

Case study: St Silas, Blackburn – Anyone who has two buildings should share with the one who has none

St Silas, Blackburn had a problem. The church's Parish Church Council (PCC) wished to find a new purpose for its church hall, which was not being fully utilised. At the same time, Nightsafe, a local charity working with homeless young people, were looking for dedicated accommodation for their youngest clients, aged 16-18. Together, they had an opportunity.

Rather than simply repairing the hall, St Silas took this opportunity to think about the best use for the building. Sheelagh Aston, their priest-in-charge, was introduced to Nightsafe, and they quickly noticed their shared passion for making a difference in the local area. This gave them confidence to move forward with what would be a complex project: renovating the hall to create a home for six young people at risk of homelessness. This work would have an impact in an area where up to 50 young people sleep rough every night.

At this point, a unique opportunity came up when Children in Need approached them with an offer: a free renovation of the property through the show DIY:SOS! Although the project was already progressing, this helped to accelerate the renovation. Over the course of just a few months, plans were drawn up, leases were signed and the whole space was rebuilt.

The accommodation is stunning – the church community at St Silas joke that it could be an expensive AirBnB. Space is ample, with each resident having an en-suite and a mezzanine floor for their bed, separating the sleeping and living areas. There are also communal areas, where residents can eat together and are taught accredited skills from cooking to finances. The young people say that 'it's like having a family around me.'

The project benefits both the church and the charity. St Silas found a use for their church hall, the lease from which provides them a small revenue stream, while Nightsafe were able to secure purpose-built supported accommodation at an affordable rate and a supportive community for their young people to live amongst.

Chapter 4: Resources and recommendations at a national level

A national team – extending the Commission

In conversations with many dioceses across England, the enormous financial pressures they face, exacerbated by Covid-19, have become all too apparent. Moreover, they have repeatedly stated that they lack capacity to address the housing issues we have raised. There are also differing approaches to how church land and assets should be sold or developed, and there is limited cross-fertilisation of ideas between dioceses. None of these comments are intended to be negative, but are simply stating the current position as we have encountered it.

As we have explored these and other issues, the Commission has been told on many occasions that a small team with a national overview and appropriate expertise and skills could be of enormous value. This has been demonstrated by a number of initiatives that the Commission has been able to initiate, facilitate or support precisely because of our broader, national remit.

For instance, the Commission has had a number of discussions with Government officials at 10 Downing Street, has met with Government Ministers responsible for housing, has been able to mediate in local housing disputes, for example in North Kensington near Grenfell Tower, and, as described below, has been instrumental in bringing together coalitions of dioceses with other stakeholders, including other denominations, local authorities, Homes England, the Duchy of Cornwall and builders adopting modern methods of construction.

Leadership is needed, at a national level, to encourage and equip dioceses and local churches to play their part, especially in areas where resources are so strapped. This 'postcode lottery', dependent on the determination, capacity and financial means of different dioceses, needs to be addressed from a national perspective. Each diocese should, of course, be responsible for deciding and implementing its own policies and practices, but within a framework of inter-dependence, sharing generously and drawing on the expertise and skills of one another.

There is a wider opportunity also. We need to become better at working in real partnership with our fellow Christians of other denominations, as well as the many people – of faith and no faith – who share our values and commitment to social, economic and environmental justice.

To enable this and to ensure that the recommendations of this report are implemented, Bishop Guli Francis-Dehqani, currently Bishop of Loughborough, has been appointed as the new Bishop for Housing. She will take up this post when she becomes Bishop of Chelmsford later this year, supported by, among others, the Bishop of Kensington, Graham Tomlin, currently vice-chair of the Commission. They will work alongside dioceses and other church bodies and will strengthen relationships with groups from housing associations to developers and national organisations and landowners. This will ensure the Church of England can play its part, including wherever possible using its own land well, to help resolve the housing crisis.

> ***"Leadership is needed, at a national level, to encourage and equip dioceses and local churches to play their part, especially in areas where resources are so strapped.***

Chapter 4: Resources and recommendations at a national level

The current Housing, Church and Community Commission will now enter a new phase chaired by the Bishop for Housing.

This new phase will be resourced by a small executive team and an advisory board. Continuity with this Report will be assured as one existing Commissioner will serve on the executive team and at least two will serve on the advisory board.

The remit of the executive team will include:

- Resourcing churches and dioceses to build strong partnerships with other stakeholders, based on our five core values, which will identify those with whom the Church can work most closely.
- Co-ordinating with the Church Commissioners and National Investment Bodies, dioceses, parishes, other denominations and church organisations, government, Homes England, developers, housing associations and others to ensure that every opportunity is maximised appropriately.
- Partnering with the Church Commissioners as they develop their work under the new 2020 Stewardship Code (see section on the Church Commissioners, below) and encouraging dioceses to adopt our five values.
- Strengthening practical relationships with other denominations and looking for opportunities to work together, for example the work developing in the Diocese of Truro with the Methodist Church.
- Exploring the Stewardship Initiative referred to above as an effective way of partnering with other landowners, public and private, to encourage high quality development which includes truly affordable homes.
- Giving expert advice, practical guidance and professional capacity to dioceses and other church landowners to enable them, individually or in partnership, to use their property holdings to build better communities, deliver more affordable housing and raise funds for other forms of ministry.

The remit of the advisory board will be to oversee the work of the executive team and also to ensure the continuing progress, and monitoring of the outcomes, of the work set out in this report.

Having set up the successor body to this Commission, chaired by the new Bishop for Housing, we now turn our attention to five other areas that need to be addressed nationally:

- The constraints of current charity law
- The role of the Church Commissioners
- The proposed endorsement by the Church of England General Synod that an integral part of the mission and ministry of the Church should include addressing Housing and Community
- The importance of training clergy, pioneer ministers, lay activists, local 'animateurs' and others in their understanding of how housing works, with reference to planning, refurbishment, development, and opportunities for engagement
- Housing chaplaincies.

The Church in Wales has made a conscious effort to allow its land and property to be used for affordable housing. Most of the assets of the Church are owned by the Representative Body of the Church in Wales whose trustees developed a policy in 2014 based on a guiding principle as follows:

Helping people in need is a clear Christian duty. Welsh society faces challenging issues in relation to providing decent, affordable housing for people in need. The Representative Body of the Church in Wales believes that seeking to use its assets to address housing need can further the mission and ministry of the Church. Achieving such opportunities is, therefore, a high priority for the Church.

The Church has worked closely with Housing Justice to develop both its policy but also the practical implementation of projects on the ground. This has resulted in close working relationships with the housing sector especially Housing Associations and the realisation of 10 sites for 128 homes over the last five years and a similar number in the pipeline. In all cases, the schemes have created high quality developments which generate a capital receipt used to improve local churches as well as affordable homes within communities.[51]

***Alex Glanville FRICS**, Head of Property Services, The Representative Body of the Church in Wales*

Making best use of church land

As the Commission has met with developers, house builders, local authorities and community groups, one key issue is frequently raised: why will the Church not use its land for the common good?

Comments we have received or seen in the press include:

"Why did the Church rush through this sale rather than give us time to register as a charity? Where there's a will there's a way, except where money is involved it would seem."

"The Church is riding roughshod over community interests."

The approach taken "undoubtedly damaged the reputation of the Church in the eyes of my senior colleagues."

The above comments do not imply support from the Commission for any specific community group or development opportunity, as we do not know the details of individual cases. Nor are we assuming from these comments that any particular church entity is necessarily doing things badly. The various church bodies being referred to above are, we assume, to the best of their knowledge, acting in line with charity law.

These comments are recorded to illustrate that the way charity law is currently understood and applied risks the perception that the Church does not care about its communities and is more interested in money than mission.

It is essential that this change.

We have considered this issue with the Church Commissioners and have also considered what can be done to enable dioceses and parishes to take a different approach, should they consider it appropriate, in relation to a particular piece of land.

Land holdings of the Church fall into four main categories:

- The Church of England Pension Board. This fund has £2.8 billion of assets, but few developable land holdings.
- The Church Commissioners. The Church Commissioners manage £8.7 billion of assets, with roughly 15% in various land holdings, and 3% of the portfolio (6,000 acres) held as 'strategic land' suitable for housing.
- Dioceses. Much diocesan land is 'glebe land', currently required by law to be held to fund clergy stipends. Much of this will be in rural areas and unsuitable for housing.
- Parishes. Many local parish churches also hold land in their own right.

The Church of England Pension Board

The Church of England Pension Board is required to run the Church's pension funds in line with the legislation governing pension funds and actuarial requirements to provide pensions in perpetuity. Its key means of supporting the Church's housing agenda is to ensure that it invests appropriately in social housing bonds. We can confirm that it does this through its investment managers CCLA, who are a signatory to the Principles of Responsible Investment and score highly when assessed.

The Church Commissioners

The Church Commissioners for England (the CCs) is a statutory body established by the Church Commissioners Measure 1947 (as amended) and regulated by the Charity Commission since registration on 27th January 2011. They were established in 1948 and combined the assets of Queen Anne's Bounty, a fund dating from 1704 for the relief of poor clergy, and of the Ecclesiastical Commissioners formed in 1836. The Commissioners Board comprises 27 individuals, including 11 elected by Synod and 5 appointed by the Crown. They are one of a number of institutions that together make up the Church of England, with a specific remit to manage their financial and land assets on behalf of the rest of the Church.

The CCs manage a fund valued at £8.7bn as of 31st December 2019 that is invested in a wide range of asset classes, with approximately 15% invested in various categories of land and forestry. Approximately 3% of the total portfolio is made up of strategic land, which is land that could potentially be developed for a mix of uses, typically housing. Overall, they own 92,000 acres of land, of which 6,000 acres has development potential.

The CCs use their investment returns to support the mission and ministry of the Church of England, including paying certain clergy pensions and supporting dioceses, bishops and cathedrals. In total, the CCs contribute approximately 15% of the Church's annual running costs. They are thus an integral part of the Church of England.

The CCs are committed to investing in a responsible and ethical way. The Church of England's Ethical Investment Advisory Group (EIAG) recognises that 'the way in which the National Investing Bodies (NIBs) invest forms an integral part of the Church of England's witness and mission.' EIAG states that 'The policies we recommend to the NIBs are the basis for a distinctly Christian approach to investment, embracing screening, active stewardship, and alignment with the Church's teaching and values.'

The CCs' 2019 Annual Report states that CCs are committed to being at the forefront, globally, of Responsible Investment. In 2019 the UN-backed Principles for Responsible Investment (PRI) group included the Commissioners in its inaugural PRI Leaders' Group.

The CCs have also in recent years adopted a new distribution framework to enable them to make available significantly increased levels of funding to support the Church's mission and ministry, including releasing £16m to the Archbishops' Council to establish a new social impact fund.

The Housing Commission and the CCs have had a positive dialogue over the last year to explore whether the CCs could increase the proportion of affordable housing that they deliver and actively promote a distinctive and differentiated approach to development that aligns with

the values of this Housing Commission and resonates with the mission of the Church.

Could more be done within the CCs' current structure?

The CCs intend to become signatories to the 2020 UK Stewardship Code.[52] The Stewardship Code establishes a clear benchmark for stewardship as the responsible allocation, management and oversight of capital to create long-term value for clients and beneficiaries leading to sustainable benefits for the economy, the environment and society. As signatories to the Code, the Church Commissioners will report annually on how their use of strategic land, along with the other parts of their investment portfolio, delivers against ESG (environmental, social and governance) outcomes. We welcome the CCs' planned signing of the 2020 Stewardship Code, given its focus on the impact investors have through their investment activities across all asset classes.

In addition, and to strengthen further their approach, the CCs have engaged consultants Hoare Lea to develop, implement and monitor an ESG framework for their development land assets and have welcomed the Housing Commission's involvement in the set-up meetings. A summary of Hoare Lea's first report is expected to be published alongside this report.

The CCs have also engaged with Knight Frank to see if a Stewardship approach to development might deliver more social benefit whilst, at the same time, providing attractive returns.

The CCs' desire to be at the vanguard of ethical investment is welcomed by this Commission and the Commission welcomes all of the above decisions. We have been impressed recently with the CCs' consultative approach and, by way of example, their approach to shaping the current proposals for a new development in Arun District in West Sussex.

Going forward, therefore, the Housing Commission believes that the CCs is set up to deliver social benefit to the greatest extent possible *within its current remit*.

Is there an argument for a change in the Church's 'ask' of the CCs?

As set out in Chapter 2, we believe that the nub of the housing crisis is not just one of availability but one of affordability and it is not clear whether the above changes will – of themselves – result in many more truly affordable homes being built on land currently owned by the CCs. The Housing Commission has therefore considered whether and how the CCs could increase the level of truly affordable housing beyond what is legally required of them (other Church landowners are discussed in Chapters 5 and 6). The Commission has considered whether, in short, the CCs could, on behalf of the Church of England, be *sacrificial* as they develop out this land and accept, if necessary, a lower price for their land in order to deliver more affordable housing. This would be a powerful witness to the nation and would, in the words of the National Housing Federation, be a 'game changer'.

In our discussions, the CCs and their legal team have been clear that their current remit would not allow them to deliver more affordable housing than a local authority policy requires - there is therefore a limit to what they can offer. As they are currently set up within the Church of England's broader structures, the CCs must, in law, maximise their returns and they cannot accept lower returns in order to prefer social or community value.

In light of the severity of the housing crisis and in light of the Church's clear call to bear witness to the gospel in just and practical ways and to minister to the poor, the Housing Commission believes that we must think laterally and examine what else might be changed, and by whom, in order for the land that is managed by the CCs to play a bigger role in delivering the genuinely affordable homes that are so desperately needed. An important question is whether the long-term mission of the Church is better served by allocating money equally to future generations or by decisively stepping into the housing crisis of today.

In addition to continuing to ensure that the Church's major land investments are well managed, we believe it is time to reconsider how the strategic land portfolio could contribute to addressing the housing crisis yet further, whilst enabling the CCs to continue to fulfil their role of supporting the mission and ministry of the Church. This may involve considering new strategies, partnerships and, importantly, even legal changes.

We are aware that there are a number of claims upon the money managed by the CCs and released to support the Church's mission and these cannot simply be disregarded. This report, however, makes a clear case for enabling the CCs to lead in delivering increased levels of affordable housing and setting an example for others to follow. The Church of England is a major landowner and must review carefully how that land might be better used to help solve the housing crisis. The question of the allocation of the funding made available from the CCs does not lie with the CCs, but with the wider Church, and the Housing Commission therefore recommends that the CCs be enabled, by the wider Church and by whatever means necessary, to make such sacrificial and prophetic acts of generosity when it seems right to do so.

While we recommend a review as set out below, we have identified two potential approaches:

The first makes no changes to the CCs' objects nor to their approach to investment management, but, instead, focuses on how the wider Church chooses to use the current £8.7 billion, managed by the CCs, to support the mission of the church. At present, after allowing for the cost of clergy pensions (for which a fund of £1.6 billion is currently required) and other funding obligations, the CCs' actuaries determine the level of distributions that can be made available to support the Church in perpetuity. This approach is chosen so as not to privilege the current generation over subsequent generations, or vice versa. In the last triennial review, a review of the funding model enabled a substantial increase in the distributions made available, of £50m per annum in 2020-22 (this sum will be revised up or down each triennium depending on market movements and investment returns).

The Housing Commission believes that this approach should be changed. By choosing to draw down more now from its assets (bearing in mind that strategic land accounts, in total, for only 3% of total assets), the Church of England would be able to make a real difference in what is undoubtedly an urgent housing crisis. Indeed, if instead of distributing cash, the CCs released strategic land to a suitable church body, at its current valuation, it would unlock the potential for a great many more affordable homes than would otherwise be the case. Many Community Land Trusts, for example, rely on someone else providing land at no, or very low, cost: in this case the Church could facilitate such land transfers.

The second suggestion is to investigate whether the CCs could themselves be enabled to act in this way, by changing their legal remit. At present, that remit has the effect of focusing the CCs on making the best possible return, consistent with their ethical framework, in order that funds can be provided to support the mission of the Church. This Commission believes it is appropriate to explore changes to the remit so that the CCs can – in the choices they make in respect of their use of strategic land – more directly promote the mission of the Church, through the provision of many more affordable homes.

While the Commission is clear in its own recommendation that the CCs be enabled to act in one of these ways, the Church of England, as a whole, needs to work this through carefully, given its wider impact. The Commission believes this is best done by establishing a review, to be carried out urgently to consider the options and determine the best way forward. Given the wider context, the Commission recommends that the form and Terms of Reference of this review should be put to General Synod for agreement.

Successfully aligning the divine and the material

By Pete Gladwell, who oversees public sector investments at one of the UK's largest financial institutions, writing in a personal capacity.

It is only a slight simplification to say that the heresy at the root of early Gnosticism was the false delineation between 'the divine' and 'the material'. My concern is that we do not fall into the same trap when considering the world of investment today. If we believe the Church needs to be transformed to become 'Mission Shaped', we should consider what a 'Mission Shaped' church endowment and pension fund would look like, too, to ensure that the yeast of the gospel has worked its way into every corner of the dough, to mix my Biblical metaphors.

This requires more than screening one's investment share portfolio, although it should undoubtedly include this measure. It is important to note that fund managers in the property and private credit markets actively have a social impact, for better or for worse. They fund developments, shape bilateral investments, choose whether or not and how to support the NHS, choose whether or not to fund housing for homeless families, design communities, and in many cases choose what return to accept on their investment by virtue of the investment structure they negotiate and execute.

If 'mainstream' investors can have this impact, how much more impact should the Church's endowment be able to have? Likewise, owning land provides a unique lever with which to shape developments that influence the lives of thousands of people, with the opportunity to create communities like those envisaged by the likes of Ebenezer Howard and Cadbury centuries earlier.

It is important that our theology and mission shape our behaviour in all of these markets too. All the more important, one could argue, because rather than simply buying or selling stakes in businesses that do or do not reflect the values of the Kingdom of God, these markets present the opportunity to 'do the business' to embody Kingdom values *through* investment.

To shape our behaviour requires more than a new Code of Conduct, or edicts from a Committee meeting. It's been my experience that one can start with a vision of investment that prioritises long term, sustainable social impact (alongside making a fair return on one's investment), but this can quickly become lost if the team hired to deliver that vision comes from workplaces ingrained with short term profit horizons and financial models.

The mindset change required can sometimes be too great a leap without strong leadership and a fundamental re-assessment of how value (both of the pound invested and the employee's contribution) is measured. In many cases, this 'renewing of the mind' is not about making less financial return *per se*, but rather considering what *type* of financial return (long term / short term / debt / equity / fixed / EBITDA-linked / etc.) best meets the needs of society, the local community and the endowment.

Sadly, it is often the case that investment teams lack sufficient understanding of the holistic financial dynamics involved (including the endowment's long-term financial priorities) to be able to view opportunities in any way other than a financial model aligned to short term profit on investment. But the Church is about nothing if it is not about bringing people to the light! Missional theology helps us here, too. As has always been the case, steadfast leadership and real clarity of purpose will be required to see this particular mission bear fruit.

Dioceses and parishes

Dioceses and parishes operate under charity law and it is clear that the understanding of charity law, and arguably the official guidance and the law itself, are limiting the ability of the Church to use its land to support affordable housing and build community. The result is an external impression that the Church is money grabbing and self-interested when we are called to be sacrificial and outward looking. At a recent meeting with diocesan communications officers to discuss this report, there was a plea for this area to be clarified and amended as necessary.

This section looks at the issue, followed by additional recommendations for dioceses and parishes.

Under the Charities Act 2011, charities, when disposing of assets, are required, under Section 119.(1).(a)-(c),

(a) to obtain and consider a written report on the proposed disposition from a qualified surveyor instructed by the trustees and acting exclusively for the charity.

(b) to advertise the proposed disposition.

(c) to decide that they are satisfied, having considered the surveyor's report, that the terms on which the disposition is proposed to be made are the best that can reasonably be obtained for the charity.

The Charity Commission requires that, if a charity intends to sell for less than the market value, it must request Charity Commission approval and request a Section 105 Order or fit within a statutory exemption. A more detailed explanation of this principle is set out by **Bates Wells Braithwaite (BWB)** in Appendix 3.

It is not unreasonable, therefore, that dioceses and parishes today consider that they must obtain the highest price available when selling land. 'The best that can reasonably be obtained' is often seen as being synonymous with 'highest price' and it is often hard to quantify in money terms the value of a community asset if this is to be used to justify a lower value. For instance, how should a sale of land at less than full value, to a housing association to deliver social housing, be evaluated so that a surveyor can confirm that this is the best reasonably obtainable if a developer is ready to pay more?

This difficulty disempowers dioceses and Parish Church Councils (PCCs) from addressing local community need, unless this can be done without loss of financial value. Two approaches to change have been considered:

Empower PCCs and dioceses to sell/develop land for less than the highest cash price

The view of the Legal Office of the National Church Institutions is that Church PCCs are already able to sell land at less than full value. In their view, the social aspect of a PCC's objects would, in principle, mean that it could sell or develop land at an undervalue to meet local community need, provided that the land was not held on trust for purposes which precluded it being used in this way. In addition, where diocesan property is 'corporate property' of the Diocesan Board of Finance (DBF) (i.e. property owned outright by the DBF and not subject to statutory restrictions or trusts), it can be used for any of the DBF's purposes.

The Legal Office believes that it would in principle be open to a DBF to apply this category of property towards the provision of affordable housing at less than the highest price. Glebe land falls into a different category and its income must be maximised in order to fund clergy stipends. The Legal Office believes that trustees are in breach of trust if they fail to maximise this income.

Except in relation to glebe land, other lawyers are much less clear and we have heard many times of 'the best that can reasonably be obtained' being understood to mean 'highest cash price'.

The Church needs clarity on this point.

The Commission, therefore, recommends that the power for PCCs and DBFs to facilitate the provision of genuinely affordable housing and community infrastructure should be put beyond doubt, by introducing a new **social disposal power**. In addition, dioceses should be empowered to dispose of glebe assets, where they deem this appropriate, for appropriate missional purposes other than solely, as currently, for ministry costs.

In order to achieve this, the Commission recommends that the Archbishop's Council prepares, in line with normal procedure, a White Paper containing a recommendation for legislation for debate by General Synod. A motion would be brought to General Synod inviting support for the recommendation and would request the Archbishops' Council to introduce a Measure (which would come back to General Synod for approval and then be presented to Parliament).

A new Charity Commission Practice Note

The Commission also met with the Charity Commission to explore whether a general change to charity law was an appropriate and simpler way of addressing these issues. Their view was that such a change would not be quick and that it would not necessarily be appropriate for all charities. Instead, they recommended the approach set out above. They have also:

- offered to draw up a clarifying Practice Note so that all church entities can be clear on what the law requires.
- offered to host a seminar where this issue can be discussed.
- asked the Charity Commission to consider a test case under s105 applying the guidance set out in its practice note so that all parties can understand fully how this would work.

Housing and the mission and ministry of the Church of England

General Synod vote

We are conscious that tackling housing need is not seen by everyone in the Church as an integral part of its mission and ministry. A General Synod vote in favour of confirming that meeting housing need is an integral part of the mission and ministry of the Church of England would clarify the mission and send a strong message that the Church is committed to the welfare of all people and that 'good' housing is an essential aspect of that commitment. This motion has been put forward for Synod's meeting in July – see Appendix 4 for a copy of the draft motion.

In light of the previous section, a second motion would also go to Synod once the Archbishop's Council had prepared the necessary white paper.

Training for clergy, pioneers and lay activists

We have created study materials and 'how to' guides for churches, as referenced in Chapter 9 of this report, but the Commission recommends these be augmented with further training for clergy and lay activists on how the Church can engage in practical ways with issues of Housing, Church and Community. With hundreds of thousands of new homes being built in the next decade and beyond, the Church needs to play a positive role in welcoming and supporting new residents and in ensuring that new developments are welcomed by their neighbours, in line with what local communities want and need - and accord with the five core values laid out by the Commission.

We have a great opportunity to become actively involved in and contribute to the planning process. Despite the presence in our congregations of people with relevant interests and skills, we have not always effectively connected their expertise with what the Church can offer (see box on p. 54). We believe that provision should be made for specific training and support programmes for clergy, pioneer ministers, lay activists and 'animateurs' (defined on p. 58) on such themes as the following:

- Why housing and community matter to the Church
- How the planning system works and how to get involved in the Local Plan and Neighbourhood Plan
- How to become involved in regeneration programmes
- How private sector developers and housing associations work
- How to communicate and share contacts, knowledge and expertise effectively within and across the Church
- How to encourage churches to use their physical presence and extensive networks to promote active discussion as to how communities should grow and regenerate, to the benefit of all.

Of course, every diocese has people with considerable knowledge and expertise – archdeacons, diocesan secretaries, property directors, surveyors – whose advice can and should be sought. But, as stated above, capacity is an issue constantly raised. We believe that training opportunities, placements and tailored support should be offered for people in the early years of their ministry (curates, pioneers, lay activists, animateurs and others), as they encounter issues of housing and community in their neighbourhoods and daily work.

Among those with whom we have discussed these ideas are the C of E Ministry Division and Mission and Public Affairs Division, Cranmer Hall Durham, Trinity College Bristol, the Bishops of St Edmundsbury & Ipswich, Croydon and Kensington, CMS and the New Housing Hub.

Housing Chaplaincy

The idea of a Chaplaincy to Housing has emerged in Bristol, where the Bristol Housing Festival, launched in October 2018, seeks to showcase innovative good practice in housing, including at an annual exhibition. The Festival is also working on a number of local innovative housing projects alongside partners from public and private housing organisations. The chaplaincy has emerged from a partnership between the Bristol Housing Festival (working with the Mayor of Bristol, Marvin Rees, who is one of the Commissioners), the Diocese of Bristol and the Archbishops' Commission.

Bristol Housing Festival and Bristol Diocese together are hoping to run the housing chaplaincy as a four pilot, its aim being to develop the role and its influence in housing, communities, homelessness, and other related agendas and prove the need for and benefit of such work. "If successful, we would like to see a network of housing chaplains in other dioceses across the country, especially in areas of major new development," says the current chaplain, Nicola Harris.

Through this work, the chaplaincy will have an opportunity to engage the wider Church in its mission of serving in both the areas of crisis support (e.g. homelessness), and also a wider remit of supporting the creation of 'place', fostering healthy and resilient communities. The need for innovation in housing is clear. We recommend that the Church engages and partners with this emerging innovation with commitment as a way of strengthening our housing provision and the building of community through the Church.

Case Study: Thatcham, Berkshire - Almshouses for the twenty-first century

When the Revd Mark Bennet became the Team Rector at Thatcham in Berkshire, he found himself one of nine trustees of Loundye's and John Hunt's Almshouses. The name itself seemed to confirm his prior view that almshouses were an antiquated form of do-goodery. This, he soon discovered, was a profound mistake.

After meeting residents of the fourteen flats – all locals, aged 55 and over – he found that almshouses were meeting an important need in the community – providing affordable accommodation for people who had experienced a slice of bad luck which might otherwise have left them homeless. Some had lost their previous home as a result of a bereavement or divorce; others because their private sector tenancy had unexpectedly been terminated.

Almshouses in Thatcham have been providing affordable homes to local people for over 500 years. Being owned by a charity whose central purpose is the welfare of the residents has created an ethos which demands the maintenance of high standards, ensuring the buildings are kept in good condition. The residents are not technically tenants, but beneficiaries of the charity, with rents (or "maintenance contributions") set below the maximum housing benefit payable to qualifying residents, making them genuinely affordable to people on low incomes (unlike a high and growing proportion of private rented accommodation).

So, could almshouses play a bigger role in rather different times and for different kinds of beneficiaries, including teachers and health care workers? Carefully scoped, the provision of key worker housing would be compatible with the almshouse model. For example, there would have to be clarity over the process for offering accommodation to new residents. But these and other issues could all be overcome with care and imagination.

Almshouses have stood the test of time and may well have something to offer for the next generation too. For more information about almshouses, see: ***https://www.almshouses.org/***

Chapter 5: Resources and recommendations for dioceses

The Church of England's work is geographically divided into 42 dioceses, and the Diocese of Europe. For the purpose of this report we have only considered the English dioceses. Each diocese is made up of, on average, some 300 parishes. This chapter offers tools to dioceses to help them use land well and to help them equip parishes to use land and build community well.

Parishes will need the support of dioceses if they are to maximise the difference they can make to the housing crisis and point to the five core values in good housing that we have identified. With appropriate support from dioceses, parishes can:

- Build community and sociability by welcoming newcomers into a new area and provide friendship, support and 'signposting,' an unconditional offer to all new residents and incoming businesses, start-ups, young entrepreneurs and health, education and other providers of local goods and services.
- Play an active part in residents' liaison groups/ stakeholder management groups/estate management groups to help communities articulate a locally rooted, positive vision of growth and regeneration.
- Actively support bids for schools in new areas (primary, secondary, all age), which we believe are the essential glue in a new community.
- Advocate for proper regard for environmental sustainability in new housing developments, for example by using local materials and local suppliers, and looking for the means to deliver bio-diversity net gain.
- Maintain a strong emphasis on the need for community facilities in medium-size and larger new housing developments. The church can also help with the provision of such facilities.
- Where possible, encourage a school to have a community facility and maybe health provision, too, bringing a wider range of benefits to the school and its students, and also maximising use of the facilities in evenings, at weekends and during holidays when most schools are empty, and providing facilities for adult education and training.
- Provide a link between existing communities, who often feel threatened by new developments, and new residents to encourage cohesion and integration. This should also benefit the local economy and enrich the existing community.
- Promote the long-term stability of communities by 'guarding the vision' for a new community, through the relationships built and strengthened over time - in terms of facilities and services promised and provided (or not), mix of housing type and style (most larger developments are progressive, built in phases and by different builders), good infrastructure and transportation etc.
- Pray for the new communities as they form, responding, when invited, to people's spiritual and emotional needs, providing or enabling pastoral care and rites of passage such as baptisms, marriages, funerals and seeking to become a valued presence just by 'being there' and available.

> ***"Parishes will need the support of dioceses if they are to maximise the difference they can make to the housing crisis.***

Examples of good practice

We have consulted with many dioceses over the past 18 months and have discovered much excellent work on housing and community. Some snapshots of specific examples we have encountered and actively support are as follows:

- In North East England, contacts have been established with local authority planners, landowners, housebuilders and housing associations and, in the Dioceses of Newcastle, Durham and York, specific initiatives are emerging, using church land for housing. The Church Commissioners are major landowners in the region and a positive dialogue and practical co-operation are taking place. Plans are being developed for the regional ecumenical body, North East Churches Acting Together, to play a role in mobilising church involvement in housing and community across the North East.
- In one of Middlesbrough's most deprived communities, plans are being developed to demolish an existing church building that is no longer safe or fit for purpose. It will be replaced with 50 homes, including church and community use, on land owned by the Diocese of York and surrounded by council-owned land. The Diocese is working in partnership with the local authority, Middlesbrough, and with Gloucester Diocese, which has its own development company, the Good & Faithful Servant Ltd. A proposal for a community worker is being prepared to request three years of funding from a donor.
- In Newham East London exciting plans are being developed for three new churches, a health centre and community facilities on existing church sites, and 240 almshouses are being built to provide homes mainly for key workers. This £60 million development will receive £24 million grant funding from the Greater London Authority and is working in partnership with a range of partners, including housing associations. This major project has been rigorously examined and approved by housing finance experts and is estimated, alongside the repayment of investment over 25 years and setting aside funds for maintenance and upkeep, to generate in the region of £100,000 per year for the church's work.

Yet dioceses have the potential to contribute so much more. Through our engagement with these dioceses we have started to build up a body of knowledge and best practice, from which we encourage all dioceses to learn. We have found that some key elements of dioceses' work include:

- A new approach. The model used by Gloucester and Norwich Dioceses, who each have their own development company. Gloucester's development company, The Good & Faithful Servant Ltd, can work within and outside the diocese. It is able to buy land from the Diocesan Board of Finance (DBF) and enable its development, the profit then returning to the DBF.
- Use of glebe land. Dioceses may have glebe land which is suitable for housing development. But much glebe is in rural areas and not suitable for housing, and often produces limited amounts of income for the diocese. An approach adopted in some places is to sell the land and invest the proceeds in housing or commercial property. With the Church of England's 2030 net zero carbon target, use of rural land becomes even more significant. Much or most of it may not be suitable for housing but its contribution towards tackling the climate crisis will be increasingly significant and may also serve the growing need for public access.

- The need for strategic relationships at senior levels to be built and sustained. Following the Grenfell Tower tragedy, the Diocese of London has worked through the Bishop of Kensington and others to engage with survivors and community groups, the Royal Borough of Kensington and Chelsea, Genesis Notting Hill Housing Association and others in order to ensure not only that lessons are learned but that just and appropriate action is taken.
- The effective building of cross-sectoral partnerships. In the West of England, four dioceses, Gloucester, Bristol, Bath & Wells and Salisbury, working with Monmouth, Llandaff and Swansea & Brecon Dioceses in South Wales, are engaging with the Western Gateway. What does the Church have to offer? A presence in every community, thousands of members, hundreds of Church schools and thousands of acres of land.
- The benefit of working ecumenically and in partnership with others. In Cornwall, Anglicans and Methodists, working with Cornwall Council and others, are exploring together the use of glebe and other land and buildings for truly affordable homes for local people. The Methodist Church here and elsewhere is keen to work in partnership, as are other churches and many organisations. Churches are often asset rich but cash poor. We believe that working together can help unlock resources and enrich us all in our witness, mission and service.

Partnering with others

In many of our most deprived communities, there are few organisations left that strengthen community cohesion. Bank branches have largely gone, shops have closed as the larger supermarkets have drawn customers away and Post Office branches have shut down. However, churches, local authorities and housing associations remain. They have a vision and a motivation to reach out to the most disadvantaged amongst us.

Rt Hon Stephen Timms MP chairs the All Party Parliamentary Group on Faith and Society (APPG). He has set out an exciting vision of how local authorities and faith groups can work together. The APPG has challenged each party to connect with the other and has given them a framework, called the Faith Covenant.

We commend this approach and invite dioceses, churches and local authorities to sign up to the APPG's covenant. We also commend this approach to the housing association sector, where there is equal need for collaboration and are delighted that the APPG now welcomes housing associations to adopt the Covenant.

We believe that dioceses have a key role in mediating these relationships through building strategic partnerships with local councils and housing associations in their area, and by making a strong case for the church as a potential partner (see below). The collaboration between St Bride's Trafford and the Trafford Housing Trust is a great example of the benefits this can bring to our local communities when we work together (see Case Study on p. 69).

The missions of the Church and the housing association sector, in respect of housing and community, are closely aligned. Building the right working relationship with appropriate churches has the potential to accelerate the aims of housing associations and vice versa.[53] By way of example, what if housing associations earmarked homes for ex-offenders and churches offered to mentor them? What if housing associations leased a home on a tough estate to a church, which committed to a certain number of hours each week of free community outreach?

> *"In many of our most deprived communities, there are few organisations left that strengthen community cohesion.*

Why work with the Church?

1. We are pretty much everywhere! And have been for centuries. We know our local neighbourhoods, their history, their communities, their issues and challenges.
2. The churches, collectively, are the largest, best resourced and most widely supported organisations in the community and across the country. We are among the few places in society where people of all ages, backgrounds, ethnicities and interests meet on a regular basis.
3. Churches and faith communities are significant purchasers and users of local goods and services and are significant service providers. Many churches and church halls, for example, are used for community activities, concerts, playgroups, meetings for older people, and training centres. Many churches also run a wide range of high-quality programmes for the benefit the local community including food banks, debt counselling, and youth clubs.
4. We are active and committed guardians of our national heritage, with the highest standards of maintenance of thousands of historic buildings, and keenly supportive of music, the arts and cultural activities.
5. The churches collectively are significant landowners. The Church Commissioners, for example, own around 92,000 acres across the country. Many Church of England dioceses own substantial glebe and other land and Cathedrals are often significant landowners, too. Local churches of all denominations and Church schools also own land in local areas in almost every city, town and village in the country.
6. We are keen to listen to and learn from, as well as share with, all people, whatever their faith, background, age or ethnicity. Our faith and values are rooted in the Christian message of love of God and neighbour and service of all people.
7. We take seriously the spiritual, emotional and material welfare of all people and affirm the uniqueness of each person and the inter-dependence and connectedness of all of humanity.
8. The building and nurturing of inclusive communities really matters to us. We take 'placemaking' very seriously.
9. We are keenly aware of the impact on existing neighbourhoods and communities of the thousands of new homes being planned and built, with new and appropriate ways of serving these new communities. We want to build good relationships with planners, developers and all those involved.

While there are some obstacles to closer cooperation between the Church and secular partners, we believe that some of these are due to a misunderstanding of Equalities Legislation and others can be overcome through building trust and committing to transparency and fairness, starting with the APPG's Faith Covenant.

Mapping church land and buildings

The Church of England is a complex organisation. Land may be owned by different parts of it, such as the Church Commissioners, dioceses, parishes or other church bodies. We have found that dioceses are often unclear about what land is owned by the various parts of the Church in their diocese and are also unclear or unaware

of the social and environmental benefit that their churches contribute to society. As a result, they are often unable to be proactive in bringing forward land for development or engaging with regeneration or development initiatives.

Added to this is the issue of capacity in diocesan offices, the scarcity of resource, including land and property-related financial and skills, and the lack of awareness for those in ministry roles in matters related to planning and development and with whom they might engage.

Across the country, there is a wide range of committed and highly skilled people with contacts and networks for others to draw on and yet many dioceses have said they don't have the capacity to ensure good development is taking place and developers are adhering to their commitments, for example building the required amount of affordable housing. Each of these church bodies needs to be responsible for their own affairs, yet it would be far better if they can be interdependent and work in a co-ordinated way when it comes to housing.

The Commission has addressed this in the following ways, which we believe will make a significant impact on the strategic and practical actions of dioceses:

- Knight Frank, the global property consultancy, was commissioned in the autumn of 2020 to carry out a geospatial mapping exercise, using ArcGIS digital technology, of church-owned land and buildings in England. This will be made available for all dioceses. Extensive consultation took place with a range of people with knowledge and expertise in relation to the Church of England's land and property holdings.
- The 'map' was tested for accuracy in the Diocese of Gloucester and in Newham Deanery in the Diocese of Chelmsford. In particular, we saw how church land and buildings relate to surrounding areas and other land and property owners, relevant local demographics and potential development areas, as well as environmental and conservation constraints. The digital technology is the same or compatible with systems used by Homes England, the Environment Agency, the Catholic Church worldwide, a growing number of local authorities and other landowners, and others such as the Church in Wales.
- In Gloucester Diocese and Newham Deanery, the work has gone further. The Commission retained Eido Research[54] in 2020 to draw up a survey enabling a diocese to aggregate and evaluate the social impact being delivered at local and regional levels. Eido Research has piloted its survey in Gloucester Diocese and Newham Deanery, working with Knight Frank to demonstrate the location and use of church land and church buildings and the social impact of local churches in their communities and more widely. Relevant skillsets have been identified across these areas and the whole process has been strongly supported by senior diocesan staff and area deans.
- Knight Frank will maintain the system for a year before it is brought fully in-house, with Eido's more specific research service being available for dioceses wishing to make use of it.

> ***This survey firstly affirms the commitment of so many across our Diocese to serving our local communities. It suggests that we already contribute an estimated £5 million in social benefit*. It also enables us to understand our land and buildings better so that we can ensure their good stewardship in both caring for them and in ensuring, when there are opportunities for development, that we take them confidently, appropriately and wisely so that they contribute to building a better society as part of our Christian commitment to the wellbeing of all.*** *The Rt Revd Robert Springett, Bishop of Tewkesbury and Benjamin Preece Smith, Diocesan Secretary, Diocese of Gloucester*
>
> *Eido Research achieved a 40% response rate, from whom there was a definite £2m per annum contributed. Extrapolating this across the Diocese would result in £5m of social benefit being released each year. This is possible as statistical testing revealed a very low level of non-response bias.

Mapping church land and buildings

One significant strand of the Housing Commission's work – which will make a big impact on the Church of England's strategic thinking, planning and action at national and diocesan levels – is a mapping exercise, using the latest ArcGIS digital technology, of Church-owned land and buildings across England.

Created by real estate consultants, Knight Frank (KF), this mapping tool identifies Church-owned sites which could potentially be used for housing or other developments, by combining ownership data with other relevant information on who owns adjacent land, housing need, flood risk, transport links, and much more. In more rural areas, the tool can also be used to plan the Church of England's contribution to creating greater bio-diversity and to achieving its 2030 net zero carbon target.

This digital mapping tool has been tested in two pilot areas, the Diocese of Gloucester and the Deanery of Newham in the Diocese of Chelmsford. In these areas, a further step has been to 'drill down' to parish level, with research company, Eido Research, collecting additional survey data on the condition and use of church buildings and land, as well as supplementary information on church-led community-building activities, such as food banks, debt advice and youth provision. We hope that other dioceses will build on the work in Gloucestershire and East London, helping to extend the coverage to many other parts of the country.

With this information, we will see even more clearly the significance of what the Church can offer in the life of local communities and the nation. Our goal is for the Church to be at the forefront of best practice, modelling new ways in which we can help tackle the housing crisis and create stronger communities, in accordance with the five core values.

The image illustrates how the mapping tool enables a diocese to see in aggregate all of the church-owned sites within its boundaries and how they relate to each other. This will help maximise the opportunity for good land use by dioceses.

**We are grateful to the Tufton Charitable Trust for funding this initial scoping work. We are also grateful for the support and advice of experts in the Church Commissioners and in the Research & Statistics and Cathedrals & Church Buildings Divisions of the Archbishops' Council.*

The combination of KF's mapping tool, Eido's survey, covering both a detailed land and buildings review and a social impact evaluation, and the new social disposal powers discussed on p. 47-48 will enable dioceses to engage from an informed position with all stakeholders and then to decide how to use its land in the best way to fulfil its ministry and mission.

> ***The combined survey and geospatial data will allow dioceses to comb through the Church portfolio in its entirety, identifying land and buildings that are not currently being put to the best use of the communities they serve, for example underused church annexes, sublet vicarages or adjoining land retained as glebe.***
>
> ***In many cases it will be impractical to separate the land or asset from the adjoining ecclesiastical use. However, it will still be desirable, and increasingly a public interest imperative, to bring forward a clear vision of how these assets support housing, education and community need under a long-term stewardship model.***
>
> ***In one case unearthed during the investigation, a planning authority described that part of a village comprising the church, the C of E primary school and adjoining church agricultural land as the "lost centre" of the settlement. In the absence of any proposals from the Church, the authority was actively considering shifting development and renewal efforts to the opposite end of the village – a missed opportunity for the Church to be at the heart of the community's redevelopment plans.***
>
> ***Where the Church can retain its place as the community and spiritual centre of a settlement, it must aim to do the same with the land and assets at its disposal.***
>
> ***Ian McGuinness**, Head of Geospatial, Knight Frank and Council Member, Esri Global Business Advisory Council*

Recommendations for Church of England dioceses

We recommend that each diocese, a group of dioceses or a regional ecumenical body should take the following actions:

- Appoint or identify an existing paid staff member who will be the contact point for housing and community issues and the person for their area to provide support and advice.
- Prayerfully identify housing professionals – practising lay Christians and those sympathetic to our vision – who can assist the diocese with their expertise.
- Recruit and support a network of paid or volunteer, but appropriately skilled, 'animateurs' at deanery level to work with paid staff members and connect with local churches and communities, while also building relationships with planners, developers, housing associations and others. In Gloucester Diocese, volunteer animateurs have been appointed for each Deanery (roughly coterminous with local authority areas).
- Develop a systematic approach to the use of land, buildings, assets and resources, and especially people.[55] There are often perfectly good reasons to dispose of land or assets. But the church should not just dispose of land and assets for what appears to be best price without first exploring ways of retaining long term ownership, which can generate long term income. And, if land is to be sold for development, common pitfalls should be avoided, such as inadequate infrastructure, sale of plots piecemeal to different builders and a dysfunctional, car dependent community created right from the start, which prevents sustainable, stable and sociable housing from coming into being. At the very least, we urge all dioceses to work only with partners who will align with our five core values.

Animateurs

In Gloucester Diocese, volunteer animateurs have been appointed for each Deanery to build relationships with local planners, developers, housing associations and others as well as local churches and communities. In Newbury, a volunteer has become a highly effective animateur and in Newham, the equivalent of an animateur is the Mission and Development Adviser for the Barking Episcopal Area. In Leicester, the Development Worker for Leicester Together is performing the role and there are many other examples across the country, including in Houghton Regis, Central Bedfordshire, where over 8,000 new homes are being built. The Baptist minister has engaged with the council and others over six years and has successfully obtained a commitment of over £1million of Section 106 funding for a community centre. The challenge is, in the best sense, to 'institutionalise' this kind of engagement so that it is not dependent on the initiative or whim of a particular individual.

The key to real engagement will depend on having local people who feel *called* to become positively involved with local councillors, planners, developers and others, building trusting relationships over a period of time, so that there is a clear Christian voice to advocate the creation of an inclusive, generous and welcoming community and articulate ways of achieving such a vision. These animateurs should be trained, supported and resourced for prayer, theological development and training in understanding and interpretation of the complex information they are encountering in relation to Local Plans and various aspects of development. Part of the role is to demystify the whole planning process in order to help local congregations and communities really understand (at as early a stage as possible) what is being proposed in and for their area. New developments are too often described by their residents as soulless.

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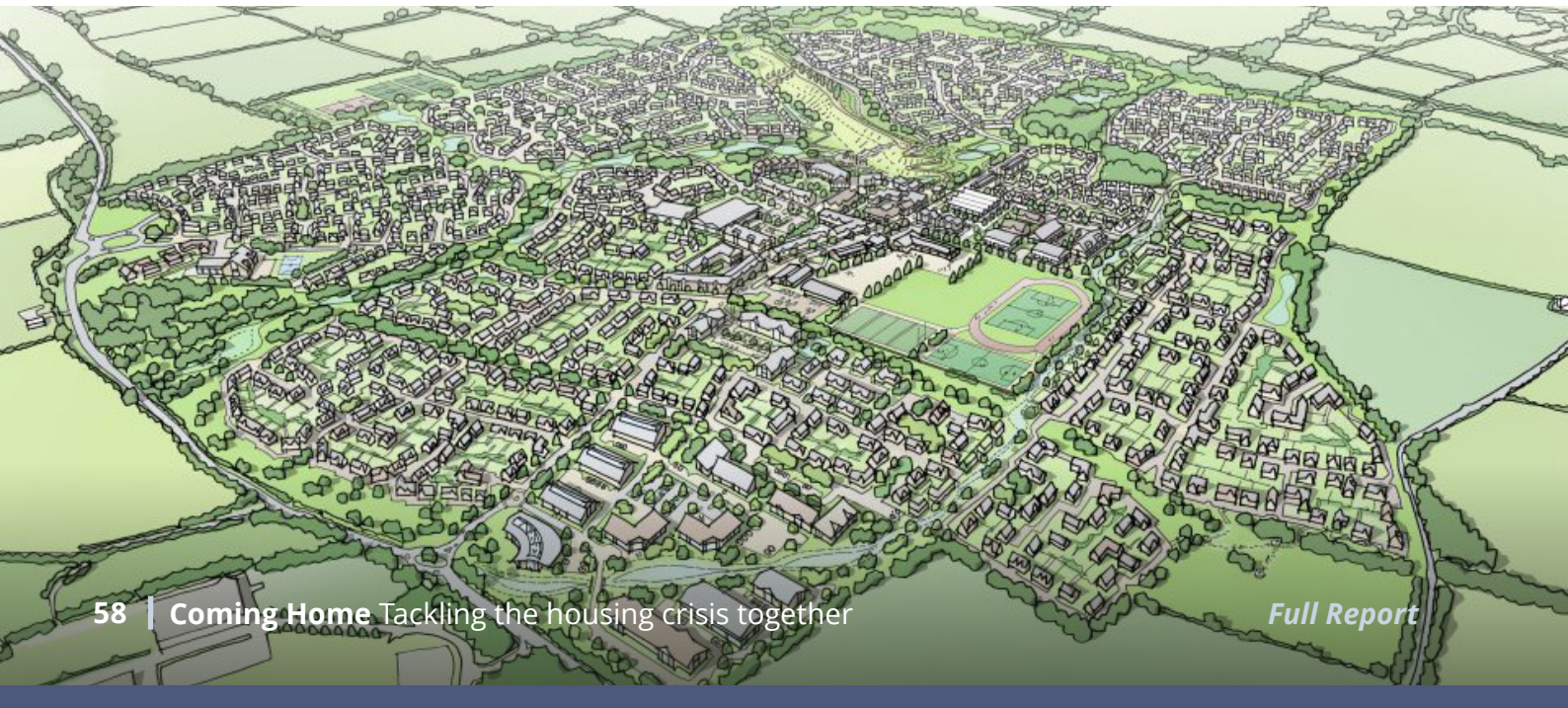
*The word **animateur** derives from the Latin anima, meaning 'a current of air, wind, air, breath, the vital principle, life, soul'.*



Case Study: Hope4All, South-East London – Training people to respond to housing issues

The housing system can be very confusing. Many people don't know their rights, which means they endure unacceptable living conditions, lose money, or even end up being evicted without good cause.

Adeola Ogunade saw this first-hand working as a Housing Resettlement Officer with the probation service. She thought she could do more to help people in this situation, so she brought together a group of people from her church and beyond who also had experience with the housing system. She started the Hope4All housing surgery, providing free training and support on housing issues.

The meetings start by advising people what they should look for when they first move in, such as a protected deposit scheme and a gas safety certificate. They also explain how the evictions process works. People often don't realise that they don't need to move out within the notice period given by a landlord, because a tenant only legally needs to leave once the landlord has been granted a court order. This can lead to people becoming homeless unnecessarily, especially if they feel intimidated by their landlord.

Hope4All wants to reach as many people as possible. Rather than trying to advise everyone directly, they train church leaders and volunteers, who then pass this knowledge on to their members and local communities. By January 2021 they had trained more than 500 people.

After five years, they're ready to expand even further. They were recently one of the two winners of Project Lab 2020, a competition run by the Cinnamon Network in partnership with the Archbishop of Canterbury's Housing Commission, Andrew Charitable Trust and the Mercers' Company. They've been awarded a £30,000 development grant and a place on the Project Lab Incubator, which will help them to grow and replicate what they're doing elsewhere. The hope is that many more churches will be able to equip their communities to be resilient in the housing crisis.

Chapter 6: Resources and recommendations for local churches

> ***'As a parish vicar, I don't need to go out looking for housing need, it comes to me. From those who sleep in the porchways and grounds of our buildings, to those struggling to afford essential household bills and items, we cannot help but sense the scale of need and feel called to do more. And as churches up and down the country, many of us could do much more. I include my own parish in that; it surely can't be right that I lock the door of a sound, safe, heated building on someone huddled in a sleeping bag outside? What does that say about Isaiah's words in chapter 58 vs 7 to 'share food with the hungry and give shelter to the homeless'? Isaiah spoke about 'fasting' and as we have had an enforced 'fast' from the use of our buildings in 2020, how might we return to them and see them in a new light, with new potential to serve those in our communities without adequate, affordable housing? This chapter invites us to consider that both in prayer and practically and provides a range of ways that all churches can fulfil our calling to 'give shelter to the homeless'.***
>
> ***The Revd Lynne Cullens,*** *Rector of Stockport and Brinnington and member of the Commission*

The local church sits at the intersection between housing need, church and community at a grassroots level and has huge potential for innovating to meet community need. Indeed, a recent report commissioned by the National Churches Trust concluded that the financial value of the services and support that churches provide, and the health and wellbeing they create, equates to £12.4 billion a year.[56]

The impact of the Covid-19 pandemic of 2020, which coincided with this Commission, exposed the deep and shocking inequalities in our society, as outlined in this report, and the disproportionate effect of the virus on those living in poverty and people from minority ethnic backgrounds in particular.[57] The pandemic also revealed something more hopeful: that local community exists, that we rely on the people who work in and supply our shops; who care for our elderly relatives; and who clean and repair our streets, offices and homes; that we care for and need each other in ways that we had perhaps forgotten and that we each, despite any presenting difference or characteristic, desire and need relationships, connections and a sense of belonging within our communities.

This period of extraordinary challenge also revealed again how powerfully the local church can respond to community need. Local churches showed themselves to be agile and able to adapt and innovate in a way and at a speed that was hugely impressive. Many local churches, and faith groups more generally, were again shown to be at the heart of communities up and down the country, 'the glue' holding many of them together.

Local churches are well-placed to play an active role. With a presence in every community through the parish system, churches have a grassroots understanding of local context, access to land and buildings, convening power and a pool of committed volunteers. Local churches constitute an ideal hub for understanding, articulating and meeting the needs of those in our communities suffering from the harsh effects of an unjust housing market, and for promoting housing in line with the core values outlined in this report.

A key aim within the work of the Commission was to increase the appetite, the confidence and the capacity of local churches to respond to and advocate for the needs of some of the most vulnerable within our communities who don't have access to adequate housing.

Chapter 6: Resources and recommendations for local churches

As a result of the pandemic, none of us, as church members or leaders, can look at our church buildings in quite the same way as we did before. Over that period, as every church adapted to the worship and wider needs of its community, there has been an opportunity to explore new ways of connecting with people. We can set our relationships with our buildings and land within a broader frame of reference and revisit our calling to apply the assets with which we are blessed to bear witness to and embody the Kingdom of God. The Commission is seeking to feed into that process of reflection and to influence and catalyse the movement in church culture towards meeting local housing need and community building, focusing on prevention, transformation and the power of local agency.

From crisis intervention to prevention

The scale of church-based, community-focused activity at parish level is already well known and documented. In the Church in Action survey 2017, 70% of churches ran three or more organised activities for the benefit of their local communities, such as parent/carer and toddler groups, community cafes, lunch clubs for older people, debt centres and youth work.

The same report found that 93% of local churches are involved in running or supporting a food bank. The desire within the local church, and faith groups more widely, to love God and their neighbour, both to worship and to witness, is a source of inspiration and sustenance to the communities we serve.

However, much of the work in which churches are engaged at a local level to meet housing need is aimed at responding to immediate needs, particularly around street homelessness. Because of the widespread nature of the housing crisis and in order to provide sustainable, longer-term approaches to the provision of stable, affordable housing in local communities, the Commission sees a need to shift the vision for church-based activity away from crisis interventions towards focusing on the prevention of homelessness and housing insecurity.

This could include the provision of supported housing, housing advice, tenancy sustainment and participation in employment and the broader community, as well as providing or campaigning for more affordable and environmentally sustainable housing. In other words, we wish to see the church move from activities on the left side of the diagram below to those on the right.

Spectrum of faith and community activity with homeless people

We are not alone in this desire. Government enacted the Homelessness Reduction Act 2017 to ensure that statutory services respond earlier to prevent people from becoming homeless in the first place. At the same time, church activists up and down the country are thinking about how they can do more to help people before they reach crisis point. Housing charities, such as the Christian housing charity Housing Justice and Church Urban Fund – via their Positive Pathways programme[58] – are also encouraging churches and other voluntary groups down this route.

What more could churches do?

The Church has been meeting housing need for centuries. But it has become encouragingly apparent over the life of this Commission that local churches across the country are taking this tradition of faith-based provision of housing into new territory by engaging in new and entrepreneurial ways of using their assets – buildings, land, networks, convening power – to enable the provision of sustainable, safe, stable, sociable and satisfying housing in their communities. It has been truly inspiring to see the new and diverse ways that churches are responding to the challenge of current housing need. This includes cultivating community on new housing estates, running tenancy advice surgeries, engaging with the planning system and even building houses.

Local churches are changing lives, building community and helping people avoid the worst effects of the housing crisis. We have captured, as blogs, over forty such case studies and encourage all churches to review them. These set out a wide range of housing and community projects up and down the country and showcase the success of imaginative churches, whether large or small, rich or poor, urban or rural, in meeting housing and community need.

But such pioneering examples are not yet widespread and the churches could do more. There is much church-based activity focused on meeting needs for food poverty, loneliness, and mental well-being. Yet the proportion of churches engaged in meeting housing need is much lower, and the vast majority of those projects are focused on crisis responses to homelessness, such as drop-ins and night shelters.[59] Our vision is not just to respond to immediate need, but is forward looking, seeking to play our part in seeing housing that gives a taste of the heavenly city, where all can enjoy housing that is sustainable, safe, stable, sociable and satisfying. It is to play our part in building strong community life in our parishes, as part of our missional commitment to the whole of the life of our cities, towns and villages.

We have therefore set out to encourage a more strategic, preventative response to the housing crisis. Inspired by those churches at the cutting-edge of this culture change, the Commission has created a range of resources to normalise and increase the appetite for this work, to trial innovative approaches, to equip churches to respond to housing need within their local contexts and to partner with other organisations to achieve far more than we could ever achieve on our own.

Diversity of approach

In our whole approach we have sought to reflect a broad understanding of the communities within which our local churches sit, recognising that England is made up of many diverse geographical contexts, ethnic groups and beliefs. The advantage of the Church of England's network of parishes is that, unlike some top-down strategies from government or other centralised organisations, we are acutely aware of the dangers of a one-size-fits-all model.

As a Commission, we have consciously sought to highlight and encourage a wide range of approaches to match the differing needs, resources and priorities of local churches and communities. We also designed processes to embrace a diversity of voices, denominations and approaches. The projects chosen as exemplars and case studies feature representation from across our communities, highlighting best practice examples of local churches using their voice and their local agency to sustain and transform the lives of those in housing need.

This includes churches such as St Barnabas and Christ the Saviour in Ealing, who partnered with Citizens UK in bringing together a coalition of local faith groups, schools, colleges and third sector organisations to secure a commitment from all candidates in the 2018 local elections to push for at least 50% affordable housing on all new developments in the borough, extending selective landlord licensing across the whole borough, and identifying land on which 50 Community Land Trust (CLT) homes could be built. This and other examples of the diversity of church-led responses to housing need are described in the case studies that appear throughout this report.

> ***As a Commission, we have consciously sought to highlight and encourage a wide range of approaches to match the differing needs, resources and priorities of local churches and communities.***

'Normalising'... fulfilling our calling to housing need

The Church is not a top-down organisation. The Archbishop of Canterbury cannot unilaterally decide that housing will be a priority and expect congregations to feel the same. Different churches have different priorities, and many won't even have considered this to be part of their mission and ministry. Therefore, our starting point has been to build up an appetite for this form of activity to flourish.

We have done considerable work to help churches embrace housing need as a valid and important area of mission, so that it is one of the areas that churches instinctively look at if they are considering how they can better serve their local community. We are hopeful that General Synod will explicitly endorse our view that meeting housing need is integral to the mission of the church.

We have grounded this normalisation in two ways: we explained earlier how we are giving local churches a theological grounding for involvement in housing need. We've also highlighted the good work already being done, to encourage and inspire others into action.

We began the Commission by releasing the 'Building Community' report, which highlighted a number of innovative church-led housing projects. It also studied the barriers they were coming up against, which focused our efforts and the efforts of others within the church to come up with solutions. Since then, we have studied around 40 more examples. We found that while many churches were doing great work, it wasn't being talked about throughout the church in the way that, for example, food banks were. We have therefore released dozens of blogs publicising this work. By highlighting the good work already being done, we hope more churches will be inspired to begin their own projects, seeing it as a legitimate, normal and fruitful form of mission.

Innovating... via social engagement

We have identified five proven church-led projects aimed at addressing housing need in different ways, which have the potential to grow and replicate in other churches across England. With funding from the Andrews Charitable Trust and Mercers' Company, we partnered with The Cinnamon Network to run a housing-themed Project Lab competition to identify the most effective and promising church-led housing projects. These five projects will be available to replicate 'off the shelf' from 2022, covering a range of ways in which churches can respond to housing need.

- Hope4All: a housing support and advocacy project which trains local churches to provide advice, enabling renters to sustain and manage their tenancies (see Case Study on p. 59).
- Project Malachi: having created 42 modular homes on a meanwhile site in Ilford providing community-led supported accommodation for people who have been homeless, this project would like to enable other churches to host their own Project Malachi in clusters of 8-10 units, using underused public or church-owned land.
- Radiant Cleaners: a social enterprise based in Nottingham offering employment opportunities to those at risk of homelessness and providing a foundation for stable and sustainable futures.
- Cambridge PACE: building affordable micro-homes by training those who are, or at risk of becoming, homeless in construction skills to help create a home for themselves.
- Street Connect: providing supported housing, rehabilitation and life skills for those with a history of imprisonment, drug and alcohol addiction and homelessness.

Innovating... with built approaches

With funding from Allchurches Trust, the Commission partnered with housing consultants, LivShare Consulting, to offer churches expert advice on how they might use their land and buildings to provide affordable housing and build community in the process. One cathedral and six churches from around the country came forward with exciting and ambitious ideas for repurposing church buildings and land. They are now at various stages of planning and are hoping to act as exemplar projects for churches elsewhere. These range in size from Blackburn Cathedral, who wish to redevelop vacant diocesan office space to provide supported accommodation and a nurturing community for asylum seekers and refugees, to just a single unit of accommodation, using modern methods of construction (MMC), on a piece of vacant land adjacent to Hope Community Church in Bristol to house an ex-offender who is now the church's part-time caretaker (see p. 88 for more information on the potential benefits of MMC in helping to tackle the housing crisis).

Equipping local churches

We have developed a range of online resources which are designed to increase churches' capacity and appetite to respond to local housing need. More information is at the end of this chapter.

The barriers to doing so at parish level appear to be around constraints of time, lack of specialist skills and anxieties about the risks involved. The body of resources that are now freely and fully available to local churches have been specifically created with those constraints in mind. They are contextualised to the local church experience and environment, while also providing 'off the shelf', risk-mediated approaches that recognise the time and resource constraints at local church level.

We have created detailed guidance to enable and equip parishes and local churches in developing affordable housing, providing supported accommodation, advocating for local housing need, amplifying tenant and resident voice, preventing homelessness and engaging with areas of new housing.

Our guides are produced through an analysis of over 40 case studies. Two expert providers in engagement and development have also written guides on their areas of activity. They explore the challenges that churches have faced and ways to get around them. They encourage churches to consider specific theological and practical considerations before they begin. They provide advice on working with others, getting funding, and they make it easy to find examples which match an area's needs and a church's capacity. Our 20 practical and theologically grounded guides from the New Housing Hub help churches engage missionally with areas of new housing. Meanwhile, LivShare Consulting have written a guide on church-led housing schemes, running through the feasibility, planning, and implementation stages of a project.

Partnering

The Commission is grateful to have received support and guidance from many organisations and expert providers during the course of its work. We have been keen not to reinvent the wheel, and have sought, wherever possible, to learn from and promote the work of existing and experienced organisations - including the New Housing Hub, the Almshouses Association, Hope into Action and Green Pastures - and to disseminate learning via national church organisations and other networks such as Housing Justice, the National Estate Churches Network and the Joint Public Issues Team.

> ***The Commission is grateful to have received support and guidance from many organisations and expert providers during the course of its work.***

The Commission commends, too, examples of those local churches using their convening power to draw together key local agencies, organisations, groups and resident voices, to effect local change and work together, within a community forum or board, to build better community life. St Paul's Marylebone is a good example of how churches can play an active role in decisions about the future of their community. The Revd Clare Dowding, the vicar of St Paul's, is now co-chair of the Neighbourhood Forum, which was set up to give local residents a say in plans for the large-scale redevelopment of the area. One of their achievements was a successful campaign to re-think the configuration of public spaces within the architect's original plans. Clare believes that churches have an important contribution to make, provided they listen to their community and do not seek to take control. We support this and other models for future exploration and involvement by local churches.

> ***'Every single church' can be involved in housing provision in some way.***
> ***The Reverend Anthony Lees-Smith,***
> *St Denys, Evington, Leicester*

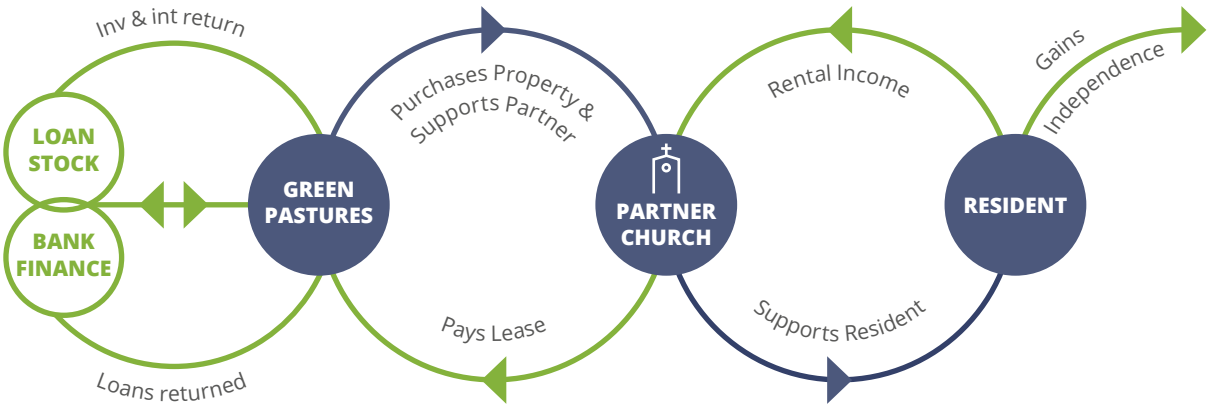
Partnering with churches to house and support the homeless

It is important that we do what we can, as a Church, to meet local housing need. That is why the Archbishops' Commission has been helping to promote Hope into Action's 'Call to Alms' campaign, calling on local churches to partner with them to help meet the urgent need for more supported housing.

The **Hope into Action** model works by facilitating the purchase of suitable properties on behalf of philanthropic investors, which are used to provide long-term supported accommodation - usually for up to two years - to formerly homeless people at affordable rents, until they are ready to move into permanent accommodation. Mentoring and other forms of support are then provided by volunteers from local churches, with professional assistance from Hope into Action's Empowerment Workers.

Hope into Action currently has 70 partner churches across England, with 20 more churches in the pipeline, and is keen to scale up its provision to meet the growing need. If your church is interested in becoming a Hope into Action partner, please visit its website.

Green Pastures, another Christian housing charity, also partner with churches to provide supported accommodation to people who would otherwise be homeless, using a similar model (see below). Green Pastures raises the capital for the property, trains churches in how to support the residents, equips them with all the relevant paperwork, and manages all communications around Housing Benefit. This ensures that the project is affordable and sustainable for churches and does not require them to raise any funding. All residents are supported by the church to bring about real and lasting transformation. Green Pastures attracts around £1 million of investment a month, primarily from Christians, to fund the property purchases. For more information, please visit its website.



Recommendations

> ***Through the life of this Commission, I have been challenged about what the churches I lead can do, starting with how we use our buildings missionally to meet local housing need and build community. Our parish has four church buildings: two town-centre Grade One listed churches, one 1950's pre-fabricated church on a social housing estate and a closed church near the town centre, which was built in the 1980s. Over the past 18 months, inspired by the examples of innovation from churches across the country and by the work of partner organisations, we have reviewed each church for their potential to increase our missional reach by meeting housing and community need in new ways. A fresh vision for each of the four buildings is now coming to fruition.***
>
> ***We are planning to work ecumenically across the town centre, focusing on engagement with new housing developments that form part of the regeneration of the area. We are nurturing a focus for broader community arts, music and cultural uses in an area with few community facilities. We started work with an alternative education provider that is now providing schooling for young people not in a mainstream setting, many of whom face multiple and compound challenges. And we are approaching an application for planning permission to redevelop a church and vicarage site. Our vision is to provide an enlarged and flexible worship and community space, plus increased capacity to develop and grow social businesses, providing revenue to the church, volunteering, socialisation and employment to local people, as well as future scope for affordable housing.***
>
> ***The Revd Lynne Cullens,*** *Rector of Stockport and Brinnington and member of the Commission*

We can't do this alone. The Commission has done the groundwork to enable a grassroots revolution in the Church's approach to housing need, moving from a reactive response to homelessness to a more proactive and preventative approach to meeting housing need. Church responses should be tailored to the particular context of each local area while keeping in mind the vision of good housing that this report proposes.

Now, we invite churches up and down the country to join us on this journey.

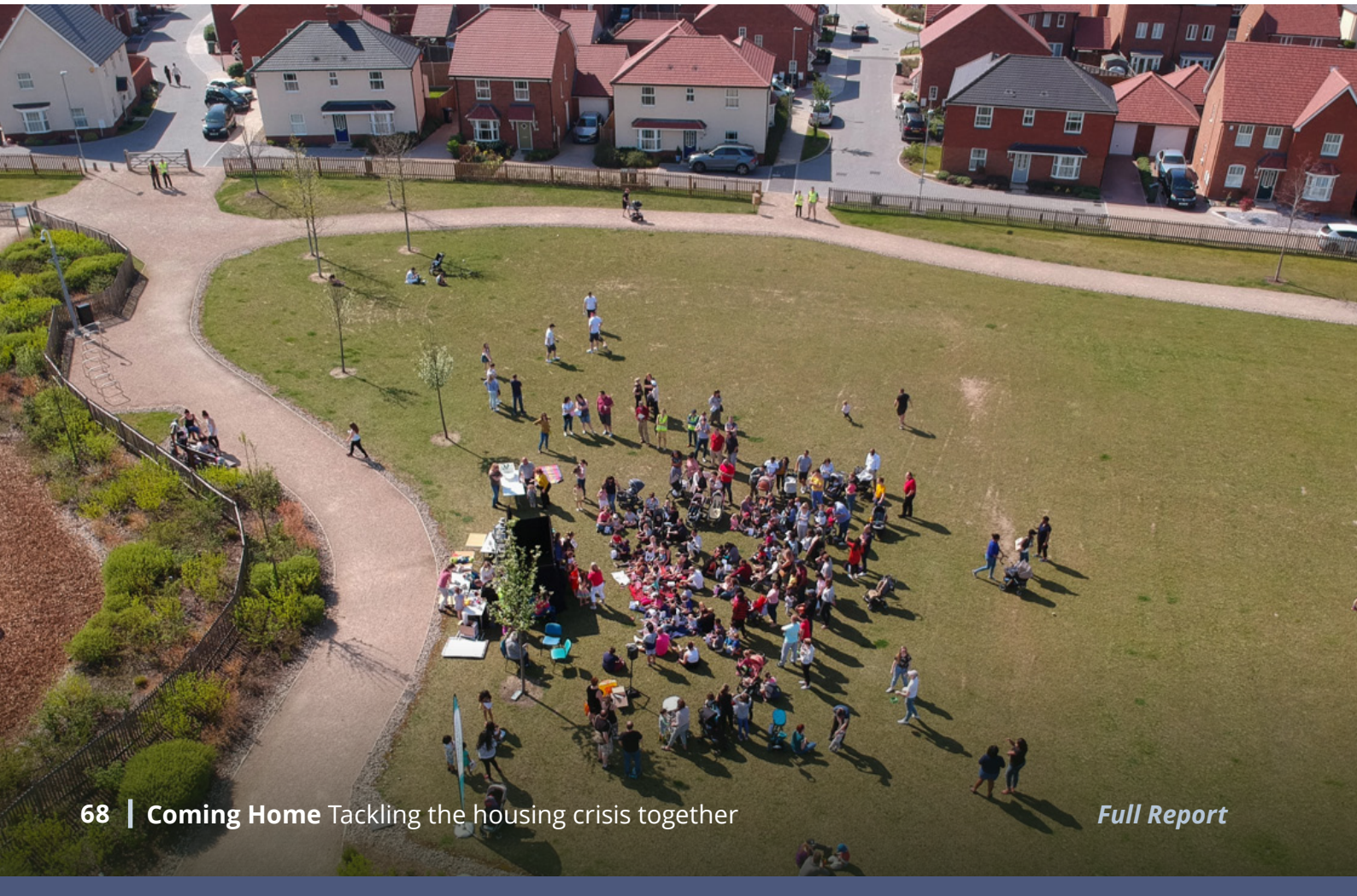
We ask:

- That each parish and local church considers using the Bible study resources and videos that we have created to help parishioners understand why housing is such an integral part of the Church's mission.
- That each parish and local church seeks prayerfully to discern its own calling to local housing need, reflecting on the many examples of good practice and innovation that we have collated.

- That each church community reviews its gifts and assets with regard to its potential to meet housing need by:
  - understanding more about housing need in its local context. Each local authority is required to produce a Local Plan, including plans for new housing and other future development of the local area. Registered social housing providers can also be a good source of advice and help.
  - considering the extent to which housing in their community is sustainable, safe, stable, sociable and satisfying, and identifying particular themes from this list which they might address.
  - assessing their assets, including buildings, land, investments, skills, where relevant using the Knight Frank and Eido Research resources explained in Chapter 5.
  - scoping potential partners and signing the Faith Covenant.
  - using the case studies, blogs, and guides as inspiration and resources.
- That local churches use their voice, convening power and local networks to influence the development of affordable housing and, where practicable, to develop it themselves.

All of our case studies and guidance for churches are freely available on our website and on the Housing Justice website, who have generously agreed to host, maintain, and develop these resources.

> *"Church responses should be tailored to the particular context of each local area.*



Case Study: St Bride's Trafford - A marriage made in heaven: how a church and housing association worked together for the benefit of the whole community

'Not another one' was the reaction of the Parochial Church Council (PCC) of St Bride's, Trafford, when they found out that they may have to embark on a new church project. Just two decades previously, their Victorian building had been condemned, and they had to scrape together funds for a new building. Now Trafford Housing Trust (THT), a local housing association, had plans for their land and was offering to build a new worship centre for them.

This time would be different, though. The church would not be responsible for managing the development and its new home would be free in exchange for its land. Crucially, this time, the church, housing association and wider community would all benefit. But the plan depended on the church moving out of its existing building to make way for the proposed layout of the new development. The new church building would be on one side and THT's Limelight centre – 81 extra-care apartments for over 55s, and a new, expanded community centre – on the other.

The idea was to give a 'heart' to Old Trafford. Previously, it had had no real centre. Now, with a library, a café, a large GP surgery, hairdressers and nursery – all in one building – people bump into one another and find out what is going on in the community.

St Bride's has also done very well out of it. The new church building meets modern standards, including a lift and an upgraded kitchen, all designed to suit the church's needs. The continued relationship with THT also helps – Limelight now hosts one of the church's social clubs. Maybe it is time that churches and housing associations were more proactive in building relationships with each other and with other local community groups.

Chapter 7: Resources and recommendations for individuals

As set out earlier, we have done much to equip the Church of England as a whole in thinking about the importance of housing and how it can respond to housing need. We also believe individuals can play their part.

The first call to individual Christians is to drive the response in our parishes. While we encourage every Christian to get involved in meeting housing need, we can do more together, and encourage everyone to dedicate time to developing their local church's response. We can work together to find the best way for us to respond: every church needs individuals with a passion to launch projects and maintain momentum.

There are also important actions we can take as individuals.

Do you have a spare room?

We have talked about using our resources in a way that gives people a taste of the Kingdom of God. Our houses are a particularly important asset. If you have a spare room, becoming a Nightstop volunteer host may be a way to put it to good use.

Homelessness is complicated. When you see people sleeping rough, you may want to help but not know what to do. You might have the space to take someone in, but where would you start? *Who would you take in? How do you protect yourself and them from harm? How long would it be for?* That's where Nightstop comes in. Visit our blog for more information about the work Nightstop does and how you can help or visit Nightstop's website.

> ***If you have a spare room, becoming a Nightstop volunteer host may be a way to put it to good use.***

> ***'We did Nightstop because we wanted to help young people who were desperate for a warm place to stay. What we didn't realise was that it would be deeply transformative for us. We truly saw God working through the young people we met more than we saw in the rest of our comfortable lives. It is an incredible thing to do, not just for others but for yourself to get to know God better.***
> ***Sian Brookes,*** *Nightstop volunteer host*

Do you have a voice?

Christians are called to be a prophetic voice, speaking up for those in most need, for future generations and for the common good. In the case of housing, we can in particular advocate for homes that are truly sustainable, safe, stable, sociable and satisfying. In different neighbourhoods, one or two of these values may be more relevant than others and need emphasising. There are several ways that we can do this:

Responding to planning consultations

Responding to planning consultations is something that every Christian can do. Consultation processes often get heated, with a Nimby ('not in my back yard') attitude prevailing (see below). Responses can easily become polarised, and it is hard to get constructive feedback, even though this is crucial to seeking

solutions. Try to offer something different. Speak to the issues affecting your community, but do so with empathy and a determination to stand up for the common good, particularly to protect those who are in housing need or are vulnerable in other ways.

> ***At every turn, Jesus asks his people not to limit their moral horizon to what is rightfully due to them.***

Nimbyism

A common factor whenever a new housing development is proposed, particularly one that involves social housing, is resistance – not in my back yard! There may be some good reasons to be a Nimby. Ultimately, the core principle concerns people's moral right to protect and preserve their patch of land *because it is their patch of land*. Who can protest against the moral right of someone to clutch tightly to what is rightfully theirs, when it is indeed rightfully theirs?

However, this poses a problem for people who find themselves to be responsible for Christian backyards. This is because followers of the way of Jesus are not supposed to clutch tightly to what is rightfully theirs, even when it is indeed rightfully theirs. Turning the other cheek, going the extra mile, giving a coat as well when asked for a cloak are all instances of the kind of orientation Christians are to have towards their rightful claim over their personal belongings. At every turn, Jesus asks his people not to limit their moral horizon to what is rightfully due to them.

The earliest followers of Jesus had their rights and knew their laws. They recognised the privilege and responsibility that comes from inherited wealth and position. They owned buildings and land. Then, as now, Nimbyism was a valid option. The Jerusalem church, for example, was radically generous with their land and houses (Acts 4.34). At each turn these people followed the way of their Master, who invites his people to consider neighbours and enemies better than ourselves, not to be anxious about anything, and not to clutch tightly to what is rightfully ours, even when it is indeed rightfully ours.

Neighbourhood planning

Could you encourage your community to put together a neighbourhood plan? A neighbourhood plan is an official document, produced by the community and approved by local referendum, which would have to be followed in all future development. It enables a local community to assume control of its neighbourhood's future. For information about how members of St Paul's Marylebone have helped to create a neighbourhood plan, see our blog.

Residents' and tenants' associations

Residents' and tenants' associations can bring communities together and rebalance power between those making decisions and those affected by these decisions. This is particularly important in rented accommodation. Ensuring a balance of power between landlords and tenants is vital to the healthy functioning of the housing system. Get involved in your tenants' or residents' association if it already exists, or otherwise look at whether one could be

established. There may be other arrangements in your local area, such as Resident Scrutiny Panels or opportunities for residents to be on the board of a housing association. Take these opportunities since it's vital that there are people in these positions who are willing to engage constructively to prioritise justice.

Do you have money or property?

If you have money or property, you could provide housing for those at risk of homelessness. Many local charities rely on 'philanthropic investors' who lease houses to them, sometimes at market rate or sometimes for less, which provides supported accommodation. The charity generally looks after the maintenance of the property. There is a huge shortage of suitable accommodation of this kind, so philanthropic investors are a great help.

You may have an available property because you own a house you aren't currently occupying, or because you no longer need it, or perhaps you want to buy a house specifically for this purpose.

Two national Christian charities that enable people to use their assets to help meet the need for more supported housing are Hope into Action and Green Pastures (see box on p. 66).

Do you know your neighbour's housing needs?

A simple action that we could all take is to get to know our neighbours and proactively seek to build healthy communities. Another way to help is to walk the local area and see if there are any unused tracts of land that could potentially be used for affordable housing. Other opportunities and ideas are written about in our online resources for churches.

Case Study: Shieldfield Art Works, Newcastle – Amplifying the voices of social housing tenants

Shieldfield in Newcastle is literally being wiped off the map. After years of under-investment, some developers are re-branding it 'Upper Ouseburn'. Ouseburn, part of the city's cultural quarter, is expanding, threatening the cohesion of a longstanding community and driving up rents. As land in Shieldfield is developed into private housing for students, most of whom only live there for a year, the area's population is becoming less stable, creating tensions in the community.

Residents of Shieldfield love their area. They compare it with Eastenders. The difference, though, is that Shieldfield lacks the communal spaces that allow Albert Square's community to flourish. Without a residents' association, it is also difficult for people's views and feelings about these issues to be heard.

A Methodist project is seeking to tackle these issues. Shieldfield Art Works (SAW) combines faith, art and community activism. Part church, part art gallery, part community space, SAW is helping to build community, showcase the area and stimulate the voice of residents on issues that directly affect them. Whether 'guerrilla-planting' wheat around the estate to provoke discussion on the use of public land or filming the stories of residents, their art amplifies the hopes and anxieties of the local community. They also act as ambassadors for the community, encouraging engagement with and from the council.

Treating housing primarily as a commodity is making it harder for many people to afford a home, and it's also having a negative impact on communities. Churches are often one of the last community organisations left in an area. SAW's example shows how effective churches can be as a prophetic voice on issues affecting their community.

Part 3:
What the nation can do

Chapter 8: What Government can do

We believe that everyone should have a home that is sustainable, safe, stable, sociable and satisfying, and that such housing will build stronger communities. For too many people these goals have not been achieved. There has been much activity, and many announcements yet housing has been perceived as a problem for several decades. We reflected at the end of Chapter 2 on some of the reasons for this mis-match between activity and outcomes.

It is this Commission's contention that we all need to start to think differently, and act differently, if the next 20 years are not simply to be a re-run of the last 20. The housing problems in our society, which have been consistently documented for many years, must not continue to be borne solely by those living in unaffordable or inadequate housing, while nearly everyone else – the Church included – continues to act largely in their own interests, and effectively perpetuates this injustice.

We have already set out how the Church of England might act differently, in particular using its land assets to help create truly affordable housing, and not simply be driven towards land sales at the highest price.

This chapter sets out our recommendations and encouragement for others also to act differently. Not just Government, but every actor in the housing market – landowners, developers, landlords, homeowners and tenants. We are all stewards of land and other resources with which we have been entrusted, and this means that we all have responsibilities. We all need to pitch in.

The need for a long-term housing strategy

If we are to make real, long-term progress it is essential that we are clear about the objectives. What do we want our housing to look like in 10 and 20 years and beyond? Clarity about goals is essential before identifying the mechanisms for reaching those goals within the desired timeframe. An English housing strategy needs to include both goals, and mechanisms to achieve them. Creating that strategy is a fundamental task of national leadership, a fundamental task for this and future UK governments in respect of English housing, and cannot be delegated.

Sadly, such a strategy has been absent for decades. Three million homes were built in England over the 20 years to 2000, and three million more in the 20 years to 2020. The former saw a major increase in home ownership, and a reduction in social renting; the latter a huge rise in private renting, and virtually no change in social renting.

What does the Government aspire to for these various tenures by 2030 and 2040? What does the Government aspire to in terms of the affordability of housing, owned and rented, defined in relation to household incomes? What does the Government aspire to in terms of the condition, and environmental sustainability of the housing stock? Without clarity on these longer terms goals, the housing policies of successive governments have been characterised by short-term interventions and announcements, and an extraordinary focus on the annual rate of new build, which is at best an intervention and not a goal, and does not answer the most important questions posed above.

The Commission believes the following elements to be key components of a national housing strategy:

- A vision of what good housing looks like. We have laid out such a vision in our five core values, that all housing should be sustainable, safe, stable, sociable and satisfying.
- Clarity on the goals, 10 and 20 years out, answering the questions above and setting out clear mechanisms both to review and update those goals. To have the best chance of long-

term impact these goals would ideally have cross-party support and commitment. The long-term housing needs of our nation are too important to be dictated by short term, narrow, party political objectives.

- A coherent set of interventions and mechanisms progressively to deliver against those goals:
  - for the ***existing*** housing stock, including those interventions which can be made urgently to address the problems which are already apparent (including on social security and tenants' protection), and those which need consistent action over time (including improving the condition and sustainability of the housing stock and the provision of neighbourhood facilities to build communities);
  - for ***new*** housing stock, beginning with clarity about what affordability means in relation to household incomes, with an assessment of how many such homes are needed, and the mechanisms by which they can be delivered and financed;
  - much greater clarity about the respective roles of central and local government, so both can work together in a co-ordinated way to deliver the desired outcomes.

Each of these areas is covered in turn below, beginning with the most immediate and urgent changes that are needed to the social security system, so that it properly enables those with lower incomes to afford good homes as defined by our five core values.

> ***The long-term housing needs of our nation are too important to be dictated by short term, narrow, party political objectives.***

Interventions focusing on the existing housing stock

Policy recommendations for strengthening support through the social security system

There has been a long-term trend for Government to switch its housing subsidy away from capital grants that support social housing. This encourages housing associations to borrow on the back of higher social sector rents (so-called 'affordable' rents), and instead to rely on the social security system to bridge the gap between the rents they charge and what is truly affordable. This trend was exacerbated in 2010 when capital support was cut by two-thirds with a ban on using public finance for what is usually called 'social rented housing'. Somewhat disingenuously, the Government then argued that social security spending on housing was "out of control" and limited its generosity.

To look at this element of the housing crisis in more detail, we consider those whose incomes are supported by benefits. Beveridge's original design for the new post-World War II welfare state included providing for the basic essentials other than housing, with a separate housing allowance sufficient to meet the *full* cost of the rent for an *appropriate* home for those households *with no other income.* This fundamental principle no longer applies across the rented sector.

For private tenants the situation worsened significantly from 2008 when the Local Housing Allowance restricted payments to a maximum allowable rent at the 50th percentile of the local rent distribution for the appropriate sized dwelling. The further austerity-related reductions made to housing support, notably in 2011 with the reduction in the maximum allowable rent to the 30th percentile, and followed by a four-year freeze on eligible rents have essentially broken the original design (see p. 23 for a fuller explanation of recent changes in housing support).

As a result, many low-income households cannot afford a 'reasonable' privately rented home in their local area. Instead, they have to choose between paying their rent and cutting back on food, heat, light and clothing, or going into debt; or living in sub-standard or overcrowded accommodation, which is often all that can be afforded within the current system.[60]

The problems are not limited to the private rented sector. Other changes such as the shared accommodation rate, the benefit cap, and the 'spare room subsidy' have meant that housing benefit payments to many households are insufficient to cover housing costs as well as other essentials. A substantial number of households in social housing are being unfairly penalised for 'over-occupying' their homes, despite there being a clear shortage of smaller properties to which they can downsize.

This is not right. It leads to a fundamental lack of stability and security for such households, and as we have seen, these are vital for good housing and personal and social wellbeing.

With many more people expected to claim benefits as the Covid-19 pandemic took hold, the Government chose to reverse one measure, and returned the Local Housing Allowance to the 30th percentile in each area until April 2021. But, by not simultaneously lifting the benefit cap, that apparent generosity did not benefit all affected households. Furthermore, the Government has announced that LHA rates will be frozen in cash terms from April 2021 - and so the gap between the level of housing support and actual rents will widen again in future years.[61]

The Commission recommends

- as a first step only, to return LHAs to the 50th percentile, so that many more private rented homes are affordable to low-income households;
- urgently to review the operation of the LHA. While the Commission accepts that those on benefits should not be supported in full across all rents in a local area, it is clear that LHA rates are far too low in many local markets. The principle should be that local LHA rates should be high enough to ensure that all private renters in that area can rent a home at or below the LHA;
- a more fundamental review of changes in social security policy and the principles that inform them. Recent welfare reforms are threatening the financial security of households, by not uprating benefit levels with inflation and by putting a cap on the total amount of benefits. As a result, despite Discretionary Housing Payments, many households are getting into rent arrears and risk losing their homes, because they do not have enough money to live on and are faced with impossible choices between eating, heating, clothing or paying the rent.

Policy recommendations for improving the condition and sustainability of the existing housing stock

Our housing stock is the oldest in Europe, with 38% of its homes dating back to before the Second World War, compared with an EU average of 22%. With 11% of its homes in poor condition, the UK is around the EU average in terms of the quality of its existing stock, but far worse than countries like Germany, Netherlands and Denmark. It also has some of the highest health costs related to poor housing.[62] Too many of our homes are cold, damp, inaccessible and with various trip- and other hazards. Achieving 'decent' standards, as currently defined, is not enough. We support the government's intention to upgrade the decent homes standard for the current housing stock, but fear that the policies needed to achieve higher standards are not yet in place.

Safety is absolutely fundamental to any consideration of housing condition. Unfortunately, the Grenfell Tower Inquiry has revealed a shocking lack of transparency and a cavalier attitude to safety in some parts of the housing industry. The Grenfell victims and bereaved families deserve a profound change of culture in the housing sector to make the safety of residential housing stock an absolute priority. Our conversations with the London Fire Brigade have emphasised that prevention is better than cure, and that focusing on safety in the initial build phase, as well as in the ongoing upkeep and maintenance of buildings, is vital to being safe in our homes.

Local and national government, building owners and everybody working across the construction process must take responsibility and work to address the failures of the industry that go back decades. The ongoing scandal of residential buildings covered in unsafe cladding needs urgent solutions and we, therefore, endorse recent campaigns that have argued for setting a target of June 2022 – five years after the Grenfell Tower fire – for all cladding proven to be dangerous to be removed, with protection for leaseholders from the costs of remediation. The costs of this should be borne by the original developers who were responsible for the original construction, where possible, and, if not, by Government, rather than being passed on to the leaseholders, whether in the forms of impossible remediation bills, the costs of waking watches, loans to be repaid over many years, or huge insurance premiums.

> *"The Grenfell victims and bereaved families deserve a profound change of culture in the housing sector to make the safety of residential housing stock an absolute priority.*

Objectives for our existing homes must also include targets for decarbonisation and energy efficient retrofit, mechanisms for supporting and encouraging homeowners to invest in home improvements and details of financial support for these measures. The Government has accepted international obligations on reducing carbon emissions and has set clear targets to decarbonise our homes. The Federation of Master Builders recently published a proposed strategy for decarbonising our homes, which we recommend to government. Additionally, the Good Home Inquiry, chaired by one of our Commissioners, is looking in depth at the quality of existing homes with a final report due in September 2021. This may also assist the Government in this area.

Policy recommendations on security of tenure

Because of the importance of stability for good housing, the Commission proposes legislation to ensure that private tenants have long term security of tenure at predictable rents within the tenancy, going further than the government's proposed, but delayed, reforms to Section 21 evictions.

Households who rent privately do not have the stability they need if, simply at their landlord's discretion, they can be evicted at the end of their tenancy agreement with "no fault" on their part. Yet that is what Section 21 of the Housing Act 1988 currently allows.

This power on the part of the landlord also makes tenants more cautious about raising maintenance needs, or contesting rent rises: for an unscrupulous landlord, it is easier simply to evict tenants who seek to hold them to their own obligations under the tenancy.

The Commission welcomes the Government's Manifesto Commitment to remove Section 21 evictions, but is concerned by legislative delays and some of the proposed tenancy and rent

adjustment arrangements. An early commitment to legislate promptly would be a welcome sign that the Government recognises the importance of this issue, across all 4.5 million or more households renting in the private sector. In the meantime, and at the very least, the pre-action protocol brought in during the pandemic for evictions from social housing should be retained, and extended to the private sector.

The details of the legislation need to be considered carefully, notably with respect to the conditions under which the landlord may still be able to give notice. We believe that tenancies should be indefinite, with a clear, limited set of exemptions.[63] The Commission understands that tenants must also fulfil their tenancy obligations. But the impact of eviction is so profound that the Commission believes it is right to ensure that appropriate steps are taken first: that the tenants are informed that they are thought to be in breach of their obligations; that rapid mediation is available if the problem persists; and that appropriate notice is given should the courts decide to evict.

Policy recommendations on temporary accommodation

We believe that the Government has a particular responsibility to households that are homeless and living in temporary housing. Today, temporary accommodation is failing too often. As we discovered on our study visits, temporary accommodation is neither temporary, nor secure. Some of the families we met had been living in temporary housing for a decade or more, during which time they had been moved several times, sometimes to a different borough or even a different part of the country - away from schools, family and other support networks.

> *We believe that the Government has a particular responsibility to households that are homeless and living in temporary housing.*

Furthermore, temporary accommodation is often of low quality, unsafe, and poorly managed. Residents told us they felt like "second-class citizens". According to Government statistics for England, the number of households living in temporary accommodation has doubled since the end of 2011, with 98,300 households (including 127,240 children) now living in temporary accommodation.[64] This situation is unacceptable.

The long-term solution to this problem is a significant increase in the number of truly affordable homes for rent, through new build, purchase or leasing suitable accommodation, and through providing support through the social security system to allow many more households to afford tenancies in the private rented sector (though only with secure tenancies within the new legal framework recommended above).

In the meantime, it is vital that people living in temporary accommodation should have the same expectations as those in any other rented homes. There must be a clear quality standard, an expectation of repairs being efficiently carried out in a timely manner, safety should be a priority and tenants' views should be heard, considered and acted on urgently, and tenants should have some sense of security. Tenancy agreements for temporary accommodation should include the requirement that the landlord has a duty of care to the tenant, there should be a clear process for making complaints and there should be clarity of forms of redress when complaints are not properly handled.

Interventions focusing on new housing stock

The need for an explicit, long-term framework to address housing affordability through new housing

Over the last 20 years, the UK population has grown by between 0.6% and 0.8% per annum. That means we need new homes if only to accommodate more people. In practice, we also need to build at a higher rate to reflect increases in household formation, changing spatial patterns and to replace homes that are no longer sustainable.

There is a real gap between simply building more homes and successfully addressing the chronic issues of housing affordability, which we documented in Chapter 2. To put it starkly, the Government can either:

- set an explicit goal to reduce house prices materially, so that they become affordable to many more people, and plan its policy interventions to achieve this,
- or, if current market prices are largely to persist, the Government must design policy interventions to bridge the gap between open market house prices/rents and the levels which are truly affordable to low-income households in a particular area.

It is disingenuous to imply that ever higher targets for building new homes will somehow make them more affordable. It won't and it hasn't. Adding around 1% to the housing stock each year will not have much, if any, effect on housing prices. Thus, despite the efforts of successive governments to build more homes, the ratio of lower quartile house prices to lower quartile incomes is higher in every region now than it was 20 years ago, and – with the exception of the North East – higher in every region than a decade ago.[65]

Of course, given the extent of home ownership, no government that wishes to be re-elected is likely to implement policies which materially and intentionally deflate house prices. The relatively slow rate at which major developments are built also has its roots in that reality. The Commission recognises this reality and that its consequence would be destabilising for millions of households.

Therefore, the Commission recommends that Government instead be explicit about how it intends to bridge the gap between open market rents and prices and those which are truly affordable:

- to define affordability explicitly in relation to household incomes;
- to set out its aspirations for the number of affordable homes in 10 and in 20 years' time;
- to calculate the size of the financial gap that needs to be closed in aggregate across the country between the price of these affordable homes and open market prices; and
- working back from these goals, to identify the interventions and mechanisms necessary to close that gap.

This is the kind of framework which has successfully led to major, if difficult, reforms to pensions and to carbon reduction. For too long, affordable housing has been the product of a set of uncoordinated policies, laws and local negotiations. This must change.

As an illustration, on volumes alone, a goal to add 2-3 million truly affordable homes over the next 20 years (compared with the addition over the last 20 years of 2.6 million households renting privately), would mean 100,000-150,000 new affordable homes per year, which is still less than half the Government's current overall target.

The following sections illustrate some of the interventions and mechanisms which the Government could use to implement a successful strategy for new housing.

The need to align responsibilities across central and local government

Poor outcomes on affordable housing have been made worse because central and local governments operate different levers, with little apparent collaboration between the two. Local government seeks to define what is needed, but does not have the resources or powers directly to make this happen. Central government controls the available funds, either directly or indirectly through the legal framework for developer obligations, but has so far chosen not to be responsible for delivering sufficient affordable homes.

This patchwork of mis-aligned responsibilities needs to change.

- If local government is to ensure the number and nature of affordable homes built locally, it must in turn be able to secure the necessary funds to achieve the desired outcome, through lower land prices from developer obligations, local taxation, or central government subsidy.
- Alternatively, central government could extend its top-down view of the number and location of new homes that are needed – currently, an overall target of 300,000 per annum – to include explicit targets for the number of affordable homes, and then set out how it will achieve these targets.
- If these two options are too binary, there needs to be a better mechanism for central and local governments to work in partnership to deliver the affordable homes the country desperately needs.

> *"We have to ensure that rents remain affordable in perpetuity.*

The need to bridge the financial cost of more affordable homes through lower land prices and more public subsidy

If the Government is to bridge the gap between open market prices and affordable prices, it must be clear who will bear this cost. The Commission sees no alternative to this requiring an immediate increase in public capital subsidy. But we have also set out how government might progressively share that burden with other actors in this market, including actions that would reduce land prices and windfall gains to landowners, and how this might equitably be achieved.

Increase public subsidy and reinstate capital grants

New homes should last for many decades, possibly 100 years or more. If we want to ensure that these homes are sustainable and affordable in perpetuity for those on low incomes, we have to ensure that rents remain affordable in perpetuity.

Rents have to cover a wide range of costs: the cost of delivering a housing management service and community support services, the cost of day-to-day repairs and maintenance, the cost of future major investment for renewals and improvements, especially bearing in mind the need to become and remain sustainably carbon-neutral. They also have to cover the construction costs and the costs of financing the purchase of the land. As a result, a full cost rent is likely to be far beyond the reach of those on low incomes in most areas.

Market rents can either be subsidised by the provision of a revenue subsidy in the form of housing benefit, for example, or can be permanently reduced to a much lower level by providing a capital subsidy to contribute in part or in whole to the cost of land and construction, as in the case of social housing.

Capital subsidies have been shown to be more cost-effective than income-related subsidies in the longer-term.[66] Under the current low-interest rate regime, the trade-off has shifted even more in favour of capital subsidies.

Capital subsidies have the additional benefit that they can be locally targeted and rapidly deployed. The best way to increase the supply of homes for affordable rent quickly is to offer a capital subsidy.

In short, increased capital subsidy significantly increases our collective ability to build truly affordable homes quickly and for these homes to remain affordable throughout their useful life at a lower overall cost to the public purse than revenue support through the social security system.

Encourage local government to utilise the current planning framework better, and as a result reduce land prices

Land prices underpinning new residential developments are considered a 'residual', equal to the open market sale value of a development, less the costs of its construction, financing, profit, and development obligations. At present, those development obligations are largely set by local planning authorities: A typical obligation to deliver 30% of the site as affordable, at present at a minimum 20% discount to the open market price, results only in a 6% reduction in the overall open market value (i.e. 30% of 20%). Much of this reduction is passed on to the landowner, reducing the 'residual' land price.

Given the scale of the affordability problem, neither the 30% volume policy, nor the 20% price discount, are sufficient. If these parameters are left unchanged, the need for public subsidy to deliver the genuinely affordable homes we need, in the quantities we need, will be much higher. However, if both parameters were increased, this would result in substantially lower land prices, and less need for public subsidy.

One option for Government would be proactively to encourage and work with local authorities to set more demanding targets. Higher targets do not appear to need new legislation: the Mayor of London has already created a plan, and had it upheld by a planning inspector, which includes a policy requiring 50% of homes on a development to be affordable, and for that affordability to be an average 50% discount to open market prices. In such a regime, these two parameters combine to require a 25% discount to the site's open market value (50% of 50%). Interestingly, the story of St Barnabas and Christ the Saviour Church (see p. 19) shows that this principle can be driven successfully by a church community for its immediate locality.

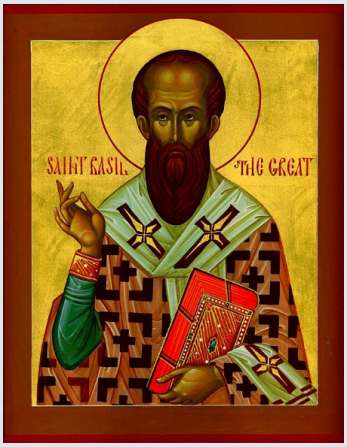
Increasing planning obligations in this way would, of course, need to take account of the pre-existing and legitimate expectations of landowners. But that is neither insurmountable nor a problem. Where a piece of land is unequivocally in an area that is ear-marked for residential development, there is likely to be legitimate expectation on the landowner's part of securing a land price consistent with previous planning obligations, for example, at the time their land entered the local plan. But where future residential development is less clearly specified and could be met in several ways across a range of different landowners' land, it is far less clear that any one of the landowners has – as yet – a legitimate expectation.

The onus would be on the local planning authority, assuming they remain charged with deciding planning obligations, to set progressively higher expectations into the future about the volume and price discount of affordable homes as long as development remains viable. Simply as an illustration, for example, to set a 30% affordable housing target at a 20% discount until 2025; 40% at 40% discount from 2026-2030; and 50% at 50% discount after 2030, moving as fast as a detailed assessment of pre-existing legitimate expectations and viability enables them.

This proposed approach illustrates why we need a cross-party, long-term housing strategy that is not subject to the variables of the five-year electoral cycle, under which developers can delay development and wait for a new government to change policy.

Clarity over the longer term opens one further possibility: the ability on the part of the local planning authority compulsorily to purchase land at the prices implied by development obligations that have been consistently set out a long time in advance. The current application of compulsory purchase powers builds in so-called 'hope' value, which often makes it impractical to purchase land at a price low enough to sustain substantial numbers of affordable homes. The Commission believes it worth investigating what, if any, changes would be needed such that democratic choices about the extent of affordable homes necessary in an area, announced with substantial notice, and consistently held over many years, might in turn enable the planning authority in extremis to purchase land at prices consistent with those choices.

Ancient warning against the hoarding of land



St Basil the Great, one of the most influential figures in the early Church urged his hearers 'not to make common need a means of private gain'. He warned against the hoarding of land or property which is needed for the relief of the poor. He also recognised that whereas people and animals grow to a certain size and then stop, money "possesses limitless ability to reproduce."

There is something fundamentally questionable about a system where, simply by owning land and doing nothing with it, the value of that land increases over time to produce an unearned windfall gain. Income earned by work done is fair and just, yet income that comes from simply owning money, assets or land has to be questioned, and at the very least carries a responsibility to invest, not simply to gain more money, but to serve the needs of the wider community. This suggests that there is a just reason for intervention to stop the process whereby land values inevitably increase over time.

Other options to help bridge the gap between open market and affordable prices

The ideas above seek to work with the grain of existing policies, building on them to address the pressing need for more affordable homes. Of course, in working through the long-term strategy the Commission has recommended, the government might well choose other interventions. For example, it should not be inevitable that planning gain should accrue to landowners, even after meeting development obligations. The landowner's gain might, instead, be constrained to a small multiple of the land's value at its current use.[67]

Similarly, and to share the burden still further, the Government could examine how construction costs might be radically reduced and, given the need to subsidise affordable homes, whether such reductions might be pump-primed or incentivised. It could also explore enabling more self-build, on the back of creating serviced plots. The decline of small housebuilders – an 80% reduction over the last 30 years – along with the consolidation of larger housebuilders, means that the market has become more concentrated in recent years. Policies should support the entry and expansion of small and medium builders in the market, for example by introducing a requirement for a minimum proportion of overall sites to be small sites.[68]

The Commission has set out all these ideas briefly, to make one simple point: there are choices open to government about who pays what to ensure the nation builds the affordable homes it needs.

The imaginative introduction of carbon budgets, or automatic enrolment in workplace pension schemes, all derived from clarity about an end goal, and a cross-party consensus to achieve that goal. We need a similarly imaginative set of measures to deliver the urgent need for truly affordable homes.

The need for affordable housing to be affordable in perpetuity

Having secured the delivery of truly affordable homes, it makes no sense then to let those homes revert back on to the open market. A bath doesn't fill with the plug out. Yet this has been the effect of certain policies aimed at helping people onto the home ownership ladder, and is also the practical effect of the Right to Buy in England.

To avoid this, the guiding principle should be that affordable housing be secured in perpetuity. The funds that were necessary to create the affordable home in the first instance need to be locked in, and not to accrue to the first, or some subsequent, occupier. Affordability should also remain tied to *local incomes*: so-called 'affordable' homes pegged at a *discount to open market house prices* inevitably become unaffordable where those prices rise at a faster rate than earnings.

There are several mechanisms by which this can be achieved.

Community Land Trusts are one such mechanism. These Trusts typically acquire land at less than market value through any of the mechanisms outlined in the last section: public subsidy, planning policies that reduce the price of the land, a landowner acting in the community's interest, or some other form of philanthropy. The Trusts are then able to build homes which can be sold at a pre-set multiple of average local household income, building true affordability in from the outset (see the Case Study on p. 8). The element of perpetuity arises from a condition of the initial sale that, when the owner wishes to sell on, it must offer the home first to the Trust, which may re-purchase it at the same multiple of (then) local incomes. The Trust is then in a position to offer the home to another household on precisely the same terms as the original sale. As a result, the subsidy that was provided to create cheaper land in the first instance is passed from one occupier to the next.

Social rented homes could, in principle, work in a similar way. The initial funding provided reduces the cost of the development, enabling lower rents thereafter. But, in practice the current Right to Buy model in England does not achieve this for social rented housing. The receipts which councils receive from Right to Buy, and which are intended to be used to create replacement affordable homes, have many conditions attached to them. This means that, too often, homes lost through Right to Buy are not replaced for use by another household in need. The stock of social rented housing is gradually depleted and housing waiting lists get longer.

The subsidy that Government has invested in social rented housing should, instead, be protected for future generations. Right to Buy has already been abolished in Wales and Scotland. There are also other ways that this problem could be remedied. The government could, for example, cover the cost of the discount to local authorities and require the capital receipt from the sale to be invested in new supply of social rented homes. Either way, the drain of social homes must be stopped or we will continue to lose social homes at a faster rate than we can replace them.

The need for new housing to be environmentally sustainable

Our national commitment to net zero carbon emissions by 2050 will only be achieved if new developments are built to high thermal efficiency standards and on a basis that minimises unnecessary journeys through the provision of local amenities and employment opportunities. The quantity and kind of homes we build, and where we build them, will also be one of the key determinants of our ability to meet our international commitments to deliver the Sustainable Development Goals (see Appendix 6).

Regulation in this area is currently out of pace with what is required and expected today. We, therefore, call on Government and developers to redouble their efforts to implement the necessary policies and practices at the earliest possible time.

Within a strengthened regulatory framework, local planning departments should set standards for zero carbon, energy efficient homes, accessibility standards and expectations regarding quality of design and the delivery of safe, sustainable, sociable homes and communities. These obligations would be factored into the price of the development and therefore influence the amount which could reasonably be paid for the land. Planning authorities could then seek additional developer contributions as they see fit but only after these primary housing requirements have been met. Importantly, this approach would not reduce legitimate margins earned by developers and housebuilders.

The need to make better use of public land

Finally, there is a significant amount of land in public ownership, much of which is not needed for essential public services. Given the gravity of the housing crisis, how might this land be used better in support of more genuinely affordable homes? Recent analysis by the New Economics Foundation found that only 15% of homes built on public land will be classified as 'affordable housing' and only 2.6% of those homes will be for social rent.[69]

We take the view that when public land is sold, it should be disposed of for the maximum social benefit.

> *"The drain of social homes must be stopped or we will continue to lose social homes at a faster rate than we can replace them.*

Summary and Recommendations

We have argued that our homes should be ***sustainable, safe, stable, sociable and satisfying.*** Only so will they build strong and lasting community bonds. We have also argued that, to resolve this crisis, we will all need, in different ways, to be sacrificial. Now one final "S"—to achieve what we need, we must be Strategic.

We have six recommendations for Government to consider.

1. **Our most important recommendation is that Government should develop a coherent, long-term housing strategy, focusing particularly on those in the greatest need.** This strategy should be cross-party to give it the best chance of success. It should include:

- ***Our existing homes.*** We need the homes we already have to be sustainable, safe and satisfying. To achieve that, we need a long-term strategy to improve and maintain homes to decent standards; ensure their safety; upgrade their energy efficiency, reduce hazards and enhance accessibility.
- ***Our new homes.*** There should be a particular focus on affordable homes, and specific targets, for those whose needs are not met through the market, with significant growth in public capital subsidy, to enable proper long-term stability for residents and communities.
- ***A 20-year timeframe*** for the strategy with a regular process of update and review. Clarity on the policy and regulatory environment required and new mechanisms for enhanced co-ordination of the roles of central and local government.
- ***Better use of the planning system*** to reduce the price of land for new affordable homes and promote sustainable, community-friendly housing developments.

2. There should be a **full review of the social security system** to ensure it provides adequate housing support for low-income households. This is essential to providing ***stability***.

- The Local Housing Allowance (LHA) should be reinstated to the 50th percentile immediately.
- There should be an urgent wider review of the LHA to ensure it meets its ambition of covering the cost of rent in the private rented sector for those who need that support. In far too many cases it presently falls short.
- There should be a wider review of the social security system with a reconsideration and restatement of the underlying principles.

3. **All public land should maximise its long-term social, environmental and economic value**, not simply be sold for the highest achievable price. Each acre that contributes its potential social value reduces the need for public subsidy to create much needed affordable homes. We have encouraged the Church Commissioners to adopt this approach. Similarly, we encourage all landowners to approach the sale of their land for housing in the same way.

> *"Our most important recommendation is that Government should develop a coherent, long-term housing strategy, focusing particularly on those in the greatest need.*

4. **There should be a major review of tenancy agreements in the private rented sector.** This is required to ensure that people feel ***safe and stable*** in their homes.

- The review should start with the removal of Section 21 of the 1988 Housing Act but should go further, to give all tenants legitimate expectation of security of tenure, with only limited exceptions, if they fulfil the terms of the tenancy agreement.
- We further propose that there should be an explicit duty of care on landlords in respect of their tenants, that there should be an effective mechanism for making and dealing with complaints in the tenancy agreement and that private tenants should have clear means of redress where complaints are not properly dealt with.

5. **The Government's long-term housing strategy should include a specific goal to reduce the number of households living in temporary housing**, which is by definition unstable. Furthermore, there must be a new quality standard for temporary accommodation, and an effective resolution process when this standard is not being met.

6. **The cladding crisis should be resolved fully with real urgency** to ensure ***safety*** for residents living in blocks with dangerous cladding, protecting leaseholders from the costs of remediation, with government covering initial costs and recouping them from those bearing responsibilities at a future date. A commitment should be given to remove all unsafe cladding on residential blocks by June 2022, the fifth anniversary of the Grenfell Tower fire. We welcome the government's decision to provide further funding support for some leaseholders in some circumstances but the package falls well short of what is needed.

These six recommendations are designed to help provide the best possible opportunity to tackle the huge acknowledged shortcomings in our housing system. If they are accepted and implemented we have a realistic chance over time of creating homes and communities for all that genuinely are ***sustainable, safe, stable, sociable and satisfying.***

Modern Methods of Construction: Using innovation to help solve the housing crisis

There is no silver bullet to the housing crisis. However, Modern Methods of Construction (MMC) and Off-Site Manufactured Housing, whilst still in their infancy in the UK, could be an important part of the solution. The housing crisis is exacerbated by the climate emergency and the shortage of skilled workers, and MMC is well positioned to address both these issues.

A far cry from the 'prefabs' of the 1950s, modules or panels are manufactured off-site, allowing innovative design and construction at the cutting edge of the industry. The biggest barrier to MMC is that it still costs more than traditional building. However, the higher initial cost is offset by the whole life benefits of MMC homes, including low carbon manufacturing, lower running costs, and reduced construction waste.

That is why the Bristol Housing Festival, a strategic partnership with Bristol City Council, is pioneering the use of MMC to help tackle the city's housing crisis – nearly 12,000 households are on the waiting list for council housing. By testing new ideas and sharing the learning with others, the Festival wants to promote the development of scalable housing solutions in Bristol and beyond.

One of their recently completed projects is the 'Hope Rise' development, a unique 100% affordable and zero-carbon housing scheme with 11 modular homes – or ZEDpods - above an existing car park in the heart of the St. George area of Bristol (see photo below). This development has delivered much needed social housing for young people in the area. With a particular focus on developing healthy communities, Bristol City Council has recruited a number of 'community builders' to live in the scheme with a civic mandate to work with the YMCA and support the young people.

It is hoped that many more schemes like this will follow, and that churches will embrace the possibilities created by MMC and other such innovative solutions to providing affordable housing on church property.

Chapter 9: What others can do

The need for collective responsibility

The previous section focused on what governments could, and in our view, should, do to address the housing crisis. We set out actions which fall to government alone (like the changes to social security), and actions which would shape how other actors in the housing market operate, through funding, legislation, regulatory structures, and guidance.

The Commission very much hopes that the Government will respond positively to our recommendations and suggestions.

However, we do believe that cannot be the end of the story. The crisis in housing, recognised as such by this and previous Governments, is a continuing injustice. The persistent failure to resolve it is being borne by those least able to bear it: poorer households struggling to pay for their housing; those without the connections or support to stand up to poor behaviour from others; those whose pockets aren't deep enough to engage in protracted legal disputes – whether an individual disputing a tenancy issue, or a local authority seeking to secure a developer's obligations.

It is this sense of injustice, the unequal sharing of the consequences, and the possibility of demonstrating a different way that reflects the gospel story, which has led the Commission to recommend that the Church change its own approach, in particular by using its land to support a higher proportion of truly affordable homes, and not simply look for the greatest financial return.

We believe that a similar approach is open to other actors in the housing market: for each of them to consider what they should be doing – now - to address the pressing housing crisis; for each organisation and individual to make a positive choice to play a part in resolving the housing crisis, rather than prolonging it.

Action in this way is not a substitute for government action. But it will make a difference, little by little. And it serves to demonstrate that we need not be condemned simply to repeat the mistakes of the last 20 years. There is a different approach. In the midst of a housing crisis that has been exacerbated by the Covid-19 pandemic, our collective responsibility to act is now greater and more urgent than ever.

Landowners and developers

Landowners and developers, as stewards of land that we believe is ultimately God's, but 'leased' to us, have a responsibility to the nation and to the common good that extends beyond the maximisation of short-term profit. We believe they should play their part in building sustainable, safe, stable, sociable and satisfying homes and strong communities that meet the needs of current and future generations.

Whilst most developments already provide some affordable housing, the numbers built are often too low to meet local need, especially in areas of high demand. The housing crisis will only be addressed if we build enough housing that is truly affordable, not just any housing. It is most unlikely that new build for the open market will materially affect affordability. We need more truly affordable homes.

Landowners should therefore consider the social and economic impact of the price they expect when they sell land for new homes. We laid out in the previous section how government could enable developers to contribute more, but more importantly, the aim should not be to contribute the least possible. Landowners and long-term socially responsible developers should consider supporting and complying with the Kitemark being developed by the Stewardship Initiative committing themselves to a high standard of environmental, social and governance responsibility to make a substantial difference to housing outcomes.

Chapter 9: What others can do

We all respond to the environment we live in. It is critical that developers think about the long-term communities they are creating, not merely the initial purchasers of individual homes. As discussed, we expect our new homes to last 100 years or more, which means all new developments have a profound impact on the future, not just the present. New homes should be sustainable, well-designed to meet zero carbon and energy efficiency standards and be accessible to all. They should be satisfying, having light, space, access to greenery and a real understanding of the connections we make between our lives inside and outside our homes.

We are social beings who thrive on being connected to others. To create communities and not just homes, to ensure housing is properly sociable, homes should have enough space to enable people to be hospitable. Housing developments should also include good quality social and community space that enables people to mix outside their own homes. Great public art makes an important statement about the vitality of the new community. We know that places that are characterised by faceless blocks, connecting only to busy roads or derelict land bring problems of social disconnection and dysfunctional communities.

Much has been made of this topic in recent years, including in the final report of the Government's own *Building Better, Building Beautiful Commission*. We support the suggestion that better democratic input – in the form of co-design, community codes and other innovative approaches – can build towards this aim. We believe that what is fundamentally needed is a change in culture within the construction and development sectors.

> ***There needs to be a major shift in design standards if we are to protect our environment.***

As many landowners, developers and builders have shown in recent years, prioritising placemaking is good for business and returns,[70] as well as for the residents, but this approach is still not widespread enough. As Archbishop Justin said, it is unfortunately still the case that "if the purpose of housing was understood as creating communities and not merely building accommodation, the whole nature of the industry would be changed."

> ***Although there will never be such a thing as a perfect community... there can be communities which provide incentives and means for gathering people together and for the development of hope and expectations of good social behaviour.***
>
> ***Archbishop Justin***

There needs to be a major shift in design standards if we are to protect our environment. Homes should be efficient in energy and water usage. Neighbourhoods should be built in ways which encourage walkability and prioritise the use of sustainable modes of transport over cars. As flooding becomes more common, flood resistance for new homes is also crucial. Developers should take seriously the need to build homes which will allow their residents to live sustainably over several decades. Construction methods also need to change, taking account of the whole life carbon impact of new homes and involving greater use of embodied and sequestered carbon. Neighbourhoods should be designed, wherever possible, to be walkable to support enhanced health and quality of life.

Some landowners and developers are already making the economic case for more homes to be built with sustainability in mind, and others should follow suit.

The Prince's Foundation and a Vision of Britain

By Ben Bolgar, Senior Director, The Prince's Foundation

The Prince of Wales is a long-standing champion for a different approach to developing land. When he launched a Vision of Britain 30 years ago, he was suggesting that the relationship people have with each other and with the land is a fundamental part of our sense of belonging and well-being. He pointed out that most development over the late 20th century seemed to have failed to create a strong sense of place and rarely sat harmoniously in relation to its natural setting. For hundreds, if not thousands of years people all over the world created villages, towns and even cities that have enhanced landscapes and provided beautiful mixed places for people to live. Yet contemporary architects and builders seemed to have forgotten how to make them.

The Prince's Foundation, the Prince of Wales's built environment charity, has been instrumental in rediscovering the lost art of building beautiful places by teaching people these principles as well as putting them into practice through exemplar projects. The work of the Foundation and of the Duchy of Cornwall has helped to demonstrate the benefits of engaging local communities in the design process and taking a long-term perspective on the stewardship and co-creation of place. They have shown that this not only brings social benefits but also strong economic benefits to landowners, developers and more importantly the local community. This enhanced value derives from building a beautiful mixed-use place that creates a strong sense of community pride. It is the integration of a range of affordable workspaces, as well as affordable homes, that creates a diverse and walkable community that is very different from the typical monocultural housing estates being built across Britain by the volume house building industry.

Private and social landlords

Landlords have a fundamental responsibility to provide stability and security for their tenants. For private sector landlords, the property may be an asset for financial return, but it is also someone else's home. All landlords in whatever sector have a duty of care to their tenants. Failure to meet this standard can be a matter of life and death and is always costly.

Keeping their properties in a good state of repair is a primary responsibility for all landlords. Our homes should be warm, dry and safe. While most landlords fulfil their obligations in respect of the quality and safety of their property, there are still far too many properties which fall below reasonable standards.

There should be an explicit duty of care on landlords

We believe that all tenancy agreements should impose an explicit duty of care on landlords for their tenants, to give landlords the responsibility proactively to ensure that their properties, and their dealings with their tenants, conform to good standards. Most landlords already operate on this basis but there are still too many who do not. The power relationship between landlords and tenants is always, inevitably, unequal. An explicit, legally enforceable duty of care would help to redress that imbalance.

But even with that explicit duty, not all landlords will fulfil their obligations. For that reason, and believing that this is not an onerous requirement, we recommend that all tenancy agreements provide clear information on how complaints should be made and resolved, with clear means of redress where complaints are not properly dealt with. At present there are two avenues for redress, depending on the issue:

- for rent and service charges, redress is through the Property Tribunals.
- for environmental/health/safety standards, redress is through local authorities.

These existing routes for redress could be adequate, provided both are adequately resourced (as is not the case now), and both are fully understood by tenants by inclusion in tenancy agreements. To monitor the former, the Commission recommends regular, prompt publication of performance data, especially on the time taken to resolve issues, in order to identify and then address resource shortfalls.

Tenants in the social rented sector are protected by the requirement on their landlords to be members of the Housing Ombudsman Service. We have discussed with the Housing Ombudsman whether he would welcome consideration of extending his scheme to private sector landlords and tenants. At present, private landlords have the option of joining the scheme but this is not widely advertised and very few do. A one stop shop of this kind is attractive to tenants but would be a very substantial addition to the work of the Housing Ombudsman. Nevertheless, we suggest that a full analysis of the potential for private tenants to have access to the Housing Ombudsman would be useful.

There should be more effective mechanisms for listening to tenants

The appalling tragedy of Grenfell Tower and the subsequent disclosure of failures of building regulation, construction and management show all too clearly what can happen if tenants are not heard. Tenants in different places, with long term tenancies and in temporary accommodation, told us that they feel their knowledge, experience and opinions are not heard or acted on by their landlords. Although there are many examples of good practice, the failure to listen to tenants needs to be

addressed. We discussed this issue with many people and were impressed by the work done to date by the National Housing Federation on their programme for tenant voice called *Together with Tenants*.[71] Although the specific measures in this programme will not be relevant for all landlords the principles which sit behind it should be universally adopted and applied by all landlords in both the social and private rented sectors.

Additionally, tenants will only feel heard if the diversity of tenants is appreciated. The structural underrepresentation of people from BAME backgrounds in both leadership and governance positions in the sector must be addressed. This should be combined with recruitment and retention programmes which help ensure that housing organisations reflect the communities that they serve. Equally, those who are in temporary accommodation should be fairly represented.

It is vital for housing associations and councils to invest in their communities

As we have discussed elsewhere, a home does not exist in isolation. It is a part of and helps to create a neighbourhood and a wider community. Housing Associations, council housing departments and their Arms Length Management Organisations (ALMOs) understand that they have wider obligations beyond the provision of a safe and secure home. These agencies, like our churches and other faith groups, have a long-term commitment to the places in which they provide homes and understand that the ability of their tenants and residents to live a sociable and satisfying life is integrally related to the quality, sociability and connectedness of the community they live in.

> ***Housing exists as a basis for community and community exists for human flourishing. Archbishop Justin***

Most large-scale social landlords have programmes to do this with the provision of a wide range of community facilities, training, support for people to find routes into secure employment, crisis support and many other community services. Well over 100 housing organisations identify so closely with this commitment to place that they have formed themselves into the Placeshapers group. Most of the largest housing associations have established community foundations and charities, especially to provide targeted and strategic support for their tenants.

Many of these organisations already understand that there is a wide range of local partners with whom they can work to ensure the greatest possible local impact. Such partnerships are hugely important, and we encourage all housing organisations to seek out, and be receptive to, others who can help in building strong communities. Specifically, we recommend closer working relationships between housing associations and churches, with the Faith Covenant providing a good framework for mutual understanding.

We commend the importance of this work and encourage all who can to contribute as much as they can to assist in the critical joint endeavour of ensuring that not just our homes are stable and safe but that our communities are too, indeed that they are places which create the best possible circumstances for us all to flourish.

> ***We recommend closer working relationships between housing associations and churches.***

Our personal responsibility

This report was researched, written and published at a time when, because of the Covid-19 pandemic, we were all forced to reappraise the relationship we have with our homes and our communities. We have all been encouraged to respect 'social distancing'. In fact, what we have been trying to do is to ensure we remain physically distanced while doing everything we possibly can to stay socially connected. We have tried to stay in touch with our families and loved ones digitally, by meeting outdoors, or by shouting through windows.

When we stood in the street to applaud NHS, care and other critical front-line staff, many of us got to know our neighbours for the first time. We made new connections (there was a huge growth in street-based WhatsApp groups, for example) and ensured that older, more isolated or more vulnerable neighbours were looked after. We did that as neighbours, without caring about the tenure of our homes or our relative socio-economic status. We did it as people facing a shared challenge. We did not always succeed but we tried. It was, and continues to be, very hard for many people but the rediscovery of the importance of our communities has been a clear upside for many.

When Covid-19 is brought under a degree of control and we resume something closer to 'normal life', perhaps, some of the things we learned during the pandemic will remain part of that new normal.

Our homes are intensely personal to us. For most, although sadly by no means for all, they are the places where we can welcome in neighbours, feel part of a wider community, be formed into the people that we are becoming, the places where, ideally, we should feel at our safest and most secure. The work of the Commission has demonstrated just how hard life is when people do not feel that sense of personal security or community connectedness.

This is why we conclude this chapter with a reminder that the ownership of the big issues we have discussed of homes and community does not just belong to 'others.' Others, of course, notably Government, have a huge role to play. But each one of us has a responsibility to play our part. If we are renting our home, we have to respect our tenancy agreement and the obligations it imposes. If we own our home, we have a responsibility to keep it up to safe standards and should see it as an integral part of the community it is in, not primarily an asset which we simply hope will accrue in value. If we want our communities and neighbourhoods to be thriving, sociable places, that will happen best when each of us makes an active contribution to making it happen. Even if we are just passing through, we are part of that community for as long as we are there. Each one of us is a part of the community and what we do makes a difference to how well that community works. As John Donne, once Dean of St Paul's Cathedral famously said "No man is an island, entire of itself; every man is a piece of the Continent, a part of the main."

Houses – assets or homes?

Housing equity makes up around 60% of the UK's net worth (excluding pension wealth). Many people have their wealth tied up in their home. Despite the odd fluctuation, the price of houses has tended to rise inexorably in recent decades, making houses one of the best investments on offer, especially with no capital gains tax on first homes. As a result, houses have become investment vehicles, a place to tie up capital with a guaranteed return through rent, for example, or something to leave to one's children. The downside of this is that housing can so often be seen as primarily a financial asset. Is this a problem – and, if so, why?

With the gift of land, humanity is given the responsibility to 'work it and take care of it' (Gen 2.15 NIV). Land ownership brings with it not the right to exact as much revenue from it as the market will allow, but the responsibility to treat it well, and to ensure it is shared equitably. In the Old Testament, Israel is given a specific piece of land. In a pattern that echoes the wider use of land by the rest of humanity, by the 8th century BC, a centralising of state power, high levels of taxation, and the growth of a dominant wealthy class all led to a concentration of land and property in fewer hands. Land and housing had become an asset, a sign of wealth that excluded some from their share in the community. The result was not just poverty, injustice and division, but ultimately exile, as the prophets pointed out (see Isaiah 5.8-13). When land use gets out of kilter, social problems often result.

This is why the 'Jubilee Year' was proposed (whether it was ever enacted is a matter of debate) – where every 50 years there was to be a recalibration of ownership, with slaves being freed, and everyone returning to their ancestral lands (Lev. 25). In between, land prices were to be related to the Jubilee principle, with prices dropping the nearer it came to the deadline year. The aim of the Jubilee was not to prohibit land ownership or sale, or to impose absolute equality, but to protect land tenure by families so they were not allowed to drop out of the community into generational bondage. The Old Testament was no stranger to a housing crisis.

> *"The Old Testament was no stranger to a housing crisis.*

The gift of land and housing was primarily intended, not to generate income, but to meet a basic human need for shelter and to bind the people to each other and to God the Creator, who was the generous owner of land 'leased' to them. Denying people a place to live and set up home was wrong, not because it offended against a right to own private property, but because being unable to share in the land meant being excluded from the community that gave each person their identity and dignity, and connected them to God and each other.

This is a challenge to a system that allows the price of land to rise inexorably, taking it out of the reach of ordinary people. It reminds us that land and housing is a means of shelter and of sharing in the life of a society, before it is an asset to be bought and sold.

Case Study: Dent, Yorkshire Dales: Grazing sheep or housing people – using church land for good

The housing crisis is not a purely urban phenomenon. Many rural areas are struggling under the pressure of second homes and holiday lets. In a small village, the loss of a few houses can have a significant impact. In Dent in the Yorkshire Dales, about half the properties are not occupied all year round, whilst young families are forced to leave the area. "What a waste of potential," lamented Revd Peter Boyles, former vicar at Dent. This loss of residents and talent affects the village's economy and damages the community.

Most of the land around the village is 'glebe' land, owned by the church. Charity law means that the diocese must use its land assets to fund local ministry. Much of it is rented out to smallholders for grazing animals. Nonetheless, in the early 2000s, it was decided that a small piece of land in Dent could be used more strategically to serve the community and generate additional income. The Diocese built two houses on the site to be let exclusively to local people. The houses are not getting as much income as they could from holidaymakers, but the income is far greater than what the land had previously generated from grazing rights. These are not the only homes that the Diocese has built in the area. Peter said that these new developments have helped stem the exodus of families from the village, without which there would no longer be a school in Dent.

Peter sees this as part of the Church's mission, meeting the need of the local community – "what's more basic than a house?" The Commission is encouraging dioceses and parishes across England to think about how they could use some of their land and property to meet a local housing need and build community. As shown in Dent, it can also make good financial sense.

Part 4:
Making a difference

Chapter 10: Actions and recommendations

Actions for the **Church of England:**

- The Archbishop of Canterbury has submitted a General Synod motion, recognising that housing and communities are part of the mission and ministry of the Church of England;
- A Bishop for Housing and an executive team will embed this vision within the Church, and support dioceses in using their land well;
- The Church Commissioners have committed to signing the 2020 UK Stewardship Code, have retained Hoare Lea to advise on an ESG framework and will report regularly on how their land use delivers against environmental and social outcomes.

Recommendations for the **Church of England:**

- The legal framework for selling church assets be amended so church land and buildings can be used for social and environmental, as well as economic, benefit;
- The Church Commissioners set an example to other landowners by favouring new developments on its land that align with the Commission's five core values;
- A review is carried out to examine how the Church Commissioners' strategic land can be used to deliver more truly affordable housing;
- The Church Commissioners consider whether they could draw down more from their assets and release strategic land, to unlock the potential for many more affordable homes;
- Clergy and lay activists are offered training on how to engage on housing matters;
- Local church community work shift from crisis interventions to prevention.

To facilitate these actions and recommendations, **the Commission has co-created:**

- An interactive map that accurately identifies all church land and buildings within dioceses;
- A survey to demonstrate how parishes are meeting local needs and building community;
- Guidance and case studies to help churches respond effectively to housing needs locally;
- Books, videos and Bible study notes to reflect and engage with housing issues from a Christian perspective.

For **Government** and other actors in the housing market, we recommend:

- The development of a long-term, cross-party housing strategy to improve the quality and sustainability of the existing stock and increase the supply of truly affordable new housing;
- A review of housing support and restoration of LHAs to median rents in each local area;
- Maximising the use of public land for affordable housing to achieve long-term social and economic value;
- Greater protection for private sector tenants, including longer-term security of tenure and a duty of care on all landlords;
- A commitment to improve and reduce the need for temporary accommodation;
- A firm commitment to remove unsafe cladding on all residential blocks and fully protect leaseholders from remediation costs;
- Landlords should ensure that the voices of their tenants are heard, considered and acted on.

Epilogue by the Chair – Charlie Arbuthnot

As I reflect on a year and a half of chairing this Commission, my longing – and that of all the Commissioners – is that we will have made a difference. That is why we signed up or, in the words of one of our Commissioners, "I want to be on this Commission to make sure that we deliver…"

Let me take you to one of London's most deprived boroughs and one of our earliest study visits and an area in which over 5,000 households are living in temporary accommodation.

We climb up two flights of – in my view, unsafe – stairs, with various people's washing hanging to dry around our heads, and meet a couple with a young, very active, son. The husband cannot get work, despite having a Masters' degree, and they share this one-bedroom flat as a family. The husband points out where he has repaired a large hole in the skirting board to stop the rats coming in at night. He shows us a meticulously kept file of all his interactions with his landlord and with the Council and other statutory agencies. He was doing his very best but, when he asked his landlord to carry out other necessary repairs, he was served with an eviction notice.

Prior to this visit, we had met with a young single mother of three children, the oldest of whom was severely autistic. He could not cope with the traffic noise so the windows had to be kept shut even in extreme summer heat. The flat was damp and mouldy, and again the lady we spoke with had meticulously organised notes of all her meetings, yet she also had no hope of any immediate solution. She had been on the social housing list for six years and knew she had several more years to wait.

Am I really describing scenes in 21st century London? Maybe I have slipped back 130 years to the London described by William Booth, founder of the Salvation Army, in his book 'In Darkest England and the Way Out' – published in 1890. Booth estimated the number of destitute people at around 10% of the population (we currently have 8 million people living in unaffordable, insecure or unsuitable homes). He talks about over-crowding. He talks about children going to school with no food in their stomachs. He says "it is the home that has been destroyed". Does this not sound all too familiar?

Booth expresses gratitude for the Housing of the Working Classes Act 1885 brought about by a Royal Commission in 1884. This Act gave the Local Government Board the power to force local authorities to shut down unhealthy houses, made landlords personally liable for their tenants' health and made it illegal for landlords to let property which was below elementary sanitary standards. Our friends in the borough would have been all too happy to have had the protection of this Act but it is now largely repealed and these protections can seem, in practice, absent.

As we have written our Report, created toolkits and made recommendations, readers will have picked up a few consistent threads. Of course, there is the thread of crisis, or even scandal. The thread of the need of a long-term strategy is here, too. But readers will also have seen two crucial positive threads: the thread of us all having a part to play and the thread of necessary sacrifice, or selflessness if that is an easier word.

Booth saw the same twin need – of pulling together and of sacrifice – and challenged his readers to "recognise that we are our brothers' keepers" and to "set to work, regardless of party distinctions and religious differences, to make this world of ours a little bit more like home for those we call our brethren".

So, what might happen if, today, we responded to Booth's challenge of 130 years ago? Let's envision a local news report from that same borough, which is now less deprived, in the year 2041:

Epilogue by the Chair – Charlie Arbuthnot

"Some 20 years on, a walk around the area shows the fruit of a new mindset that has pervaded the land. The streets are bright, lively, yet calm. Old and young of varying ethnic backgrounds live happily side by side. Homes have become places of peace and security – long gone are the days of battling unscrupulous landlords. People stay here and look out for each other because they like living here and because they can. Build quality has improved and our houses are now expected to last for generations.

Over the last two decades, the proportion of land made available for truly affordable housing, and the discounts at which that housing is offered, has shifted significantly in our community's favour. Indeed, the housebuilding and development industries, distrusted and disliked by so many in the past, are now widely welcomed as positive contributors to our national life.

This change was triggered by a number of major pieces of work, written at much the same time, that drew our attention to principles of stewardship, of building communities rather than simply units of housing, of making 'affordable' mean 'affordable'. Indeed, it is puzzling now to think that the need for stewardship and community was ever contested as the economic and environmental benefits of healthy communities and good building practices are now so well documented.

But these principles had to be fought for - and fought for they were. We all played our part and people up and down the country are the beneficiaries.

Back in 2021, Government saw that a housing crisis that had been resolutely embedded for decades needed a new approach and invited the Opposition to form a long term, cross-party coalition to ensure lasting change. This undoubtedly created a tipping point and local government rose to the challenge and demanded, and achieved, much higher proportions of truly affordable housing when planning consent was sought.

The Church led by example and chose to manage the Church Commissioners' and diocesan land first for community benefit and only secondly for profit. This led to a change in how public land was sold, being subject to stewardship principles and used first for public benefit. That, in turn, led to a change in charity law enabling other charities to follow suit.

In local communities, a spirit of cooperation grew as fear diminished and all stakeholders – churches, other faith and voluntary groups, along with all the housing professionals – began to work together for the common good.

Our walk around the borough, now, shows that a dream of 20 years ago – that housing should be sustainable, safe, stable, sociable and satisfying (yes, we now enjoy going home!) – was not a pipe dream but a realistic invitation to a better future."

Appendices

Appendix 1: Members of the Commission

Charlie Arbuthnot *(Chair)*

Charlie Arbuthnot worked in investment banking in the City from 1978 until 2008. During this time, he opened up various new markets including the market for private finance for housing associations and advised Her Majesty's Government on introducing private finance to the social housing sector. In 2008, he left to set up his own business and became a self-employed financial advisor to housing associations. This has allowed him to focus on a wider remit covering both financial advice to housing associations and strategic advice around building community and inter-connecting relevant stakeholders with a view to community transformation. Charlie also sat on the main board of The Housing Finance Corporation (2008-2018) and was the Chair of THFC's Credit Committee (2014-2018). His pro bono roles include work with the London Borough of Wandsworth on faith and community, hate crime and elderly outreach, mentoring various individuals and several small emerging businesses, and chairing his church's strategy team.

The Right Reverend Dr Graham Tomlin, *Bishop of Kensington (Vice-Chair)*

Bishop Graham worked in insurance for a number of years before training for ordination at Wycliffe Hall, Oxford. He was curate at St Leonard's Church in Exeter, before returning to Oxford to be Chaplain of Jesus College and a tutor at Wycliffe Hall. He completed a PhD on the Theology of the Cross in St Paul, Martin Luther and Blaise Pascal, and went on to teach Historical Theology full-time at Wycliffe, where he was also Vice-Principal for eight years. He also taught within the Theology Faculty of Oxford University. In 2005, he moved to London with his wife, Janet, to help launch St Paul's Theological Centre, which in 2007 became part of the newly launched St Mellitus College. He was the College's first Dean and oversaw the initial significant growth of the College over the following eight years, and he continues in a role as President of the College today. He became Bishop of Kensington in 2015 and was closely involved in the aftermath of the Grenfell Tower fire in 2017.

Appendix 1: Members of the Commission

Lynne Cullens

Lynne is a Parish vicar and trustee and vice-chair of the National Estate Churches Network (NECN). Prior to ordination, she was a CEO with a professional background in charities, community development and housing, having worked as a local authority housing officer and as company lead on tenant participation and engagement for a social housing provider. Lynne had several years' engagement in fieldwork for PSSRU - a research unit of the Universities of Kent and Manchester and the London School of Economics - as part of the evaluation of the extra-care housing initiative. She has also worked as a consultant to policy reviews, community planning and cohesion interventions. Born in Ordsall, Salford, Lynne is passionate about issues of poverty, inequality and disadvantage. She writes and speaks on such issues as they affect the Church and wider culture.

Marvin Rees

Marvin is the elected Mayor of Bristol. Marvin began his career at a UK international Christian aid agency and other voluntary sector roles. His determination to improve opportunities for young people from disadvantaged backgrounds led him to found the City Leadership Programme in 2012, which invests in the personal development and training for future leaders and continues as its director. Marvin has pledged to make Bristol a fairer city for all. His priorities are to tackle Bristol's housing crisis by building more homes and protecting private housing, improve transport and people flow across the city, ensure early intervention in health and well-being and progress social mobility through access to education and skills. He has developed the 'City Office' for Bristol, bringing together the organisations and groups with the largest footprint in the city to better work together and coordinate solutions to the problems facing the city as a whole.

Appendix 1: Members of the Commission

Chris Beales

Chris is an Anglican clergyman and social entrepreneur with over four decades' experience of working in community economic and social development, with a particular focus on issues of faith and economy. He pioneered the Government's work with faith communities whilst on secondment from the Church of England's General Synod to the Government's cross-departmental Action for Cities Unit and has extensive experience of working with volunteers, in local communities (in the UK and overseas), with black, Asian and minority ethnic groups and on national and international development issues. As an Anglican priest, he has served in parochial ministry and industrial mission. He is the author of numerous articles, papers, reports and books. He is an experienced fundraiser and has set up over a dozen charities, companies and social enterprises. Chris is deeply committed to building a just society in practical, sustainable ways. His current main focus is on housing, especially new housing developments.

David Orr CBE

David is a hugely experienced leader in both Executive and Non- Executive roles. He has over 30 years' experience in Chief Executive roles, most recently at the National Housing Federation, having previously been Chief Executive of the Scottish Federation of Housing Associations and of Newlon Housing Trust. In his current portfolio of Non-Executive roles, David is Chair of The Good Home Inquiry, Chair of Clarion HA Board, Chair of ReSI Housing and a board member of Clanmil HA. He is a previous President of Housing Europe. David is also co-Chair of #Housing2030, the European Affordable Housing Outlook, a joint Housing Europe and UNECE study. David is widely regarded as a compelling and inspiring public speaker, focusing on the challenge of optimistic leadership and the critical importance of great governance. He has huge media experience, is a well-regarded commentator and blogger and has extensive expertise navigating the sometimes-opaque world of politics and government. In June 2018, David was awarded a CBE.

Appendix 1: Members of the Commission

Professor Christine Whitehead

Christine Whitehead is Emeritus Professor in Housing Economics at the London School of Economics and Deputy Director of LSE London. She was also Director of the Cambridge Centre for Housing and Planning Research from 1990 to 2010. Christine is an internationally respected applied economist, concentrating mainly in the fields of housing economics, finance and policy. She has worked with a wide range of international agencies, as well as regularly for the UK government and Parliament. She is currently specialist adviser to the Housing, Communities and Local Government Select Committee and was an advisor to the Letwin Review on Build-Out Rates. She was awarded the OBE for services to housing in 1991.

Sir Robert Devereux KCB

Robert was Permanent Secretary at the Department for Work and Pensions for seven years, until retiring from the civil service in January 2018. Robert was previously Permanent Secretary at the Department for Transport for two and a half years. Earlier in his career, Robert worked in Overseas Development, spent a decade at Her Majesty's Treasury, spent a two-year secondment with Guinness Brewing Worldwide, returning to the civil service to work in the then Department for Social Security. Robert was knighted in the 2016 New Year's Honours list for services to transport and welfare and for voluntary services in Kilburn. The latter included local youth work and school governorships. He was, for many years, on the PCC of St Luke's West Kilburn, and twice served as churchwarden. He was made an Honorary Fellow at St John's College, Oxford in 2017.

Appendix 1: Members of the Commission

Cym D'Souza

Cym became Chief Executive of Arawak Walton Housing Association in 1998. Cym is a qualified Chartered Accountant. Cym sits on the Strategic Housing Partnerships in Manchester, Trafford and Stockport. She is currently Chair of BME National which is the umbrella forum for over 35 BME housing associations which aims to promote equality and diversity in the provision of housing and support serves. It works under the banner of the National Housing Federation. She is a member of the advisory group for the North West Housing Forum and the Greater Manchester Providers (Chief Executives) Forum. She has been a member of the Greater Manchester Police Ethics Committee since 2014.

Stephen Backhouse

Stephen is the Dean of Theology for the Local Church at the Westminster Theological Centre and the Director and primary teacher of Tent Theology. Previously he was Lecturer in Social and Political Theology at St Mellitus College. He is the author of numerous books and articles on theological politics and church history, including the Compact Guide to Christian History (2011), Kierkegaard's Critique of Christian Nationalism (2011), Kierkegaard: A Single Life (2016), and the forthcoming Essential Companion to Christian History (2019).

Appendix 2: A foundation for good development

Should you wish to deliver best practice placemaking through a landowner-led approach, then these guiding principles should be applied to enhance the quality and value of a development.

However good the application of these principles, there are specific characteristics that must be present in a project from the outset in order for you to have the best chance of achieving your goal.

1. **Willing landowner and wider stakeholder group:** Placemaking takes time and development of any scale almost always comes with technical challenges and opposition. Landowners need to be committed to a clear vision from the outset and be prepared to commit resource to a process that will often be fraught with challenge and complexity. Landowners also need supportive stakeholders, and particularly those that are key decision-makers is the early years of the project such as local and county councils.
2. **Patience**: Returns will be maximised through a patient capital approach in which the landowner maintains ownership and influence. Ownership allows the landowner influence, but deferring a sale also minimises land finance costs, maximises internal rates of return for participants and ensures that landowner receipts are maximised.
3. **Time horizon:** Building and selling a house can take less than a year, whereas placemaking is a long-term activity perhaps over decades. Better decisions are made with longer term objectives: it would be obvious to choose materials that will stand the test of time if you are going to be building them to rent over long periods; investing in good infrastructure makes sense with a long time horizon; investing community building and nurturing commerce all become sensible choices over a longer time horizon. If a project is to realise its potential it will need a landowner that stewards it throughout its life and who is supported by long term finance which aligns to the same timescales. A landowner's multi-generational time horizon gives it a unique opportunity to realise the monetary and societal benefits that patience brings. No one is better placed to achieve this.
4. **Team:** The quality of the individuals in the project team is essential to achieve the best outcome. A good masterplan is not just the product of a good architect, it requires all members of the team to scrutinise assumptions and add their own experience. There are unfortunately very few technical specialists who have the tried and tested expertise to understand the art of the possible and to deliver the best masterplans.

These are four key foundations, which in our view are critical if long term and sustainable place-making is to be achieved. There are further broad-based guiding principles that should be applied if a landowner is seeking to create better placemaking and maximise returns, irrespective of timeframe, are set out below.

- **Location**: However big the site and however good the vision, location is fundamental. Start with asking the question will the development be *'the right development in the right place?'* and the key questions that flow from that which would be assessed within a Landscape and Townscape Character Assessment:
    - **a.** What are the underlying physical, ecological, contextual and landscape characteristics and can development enhance them?
    - **b.** What is the ecological and biodiversity capital and can we enhance it?
    - **c.** Would a development feel inevitable here, and if so what sort of development will be most in harmony with its context?

d. What are the movement patterns; can we strengthen public infrastructure?

e. Can we achieve a mix of uses, civic function, commercial activity and social and economic exchange within a walkable community that will enhance the viability of any existing settlement?

Asking these questions at the outset will find alignment with local stakeholders, will help drive value, but will also potentially save significant potentially abortive promotion fees and angst. Any development project should respond positively to its location, but this response needs to be proportionate to the nature of the location. This judgement requires experience and a detailed assessment of place potential before a vision is formed.

- **Engagement:** Genuine engagement is the way to achieve trust-based planning at all levels and to obviate objections. This requires establishing very strong relationships with the relevant MP and the Leader of the Council. It also requires deep, genuine and ongoing consultation with the local communities and to this end we recommend an Enquiry by Design or Charrette approach allowing the community to respond to the question "how do you think this place should maximise its potential?"
- **Charter:** A project charter can reflect your own objectives but can also make genuine commitments to the wider community. This engenders trust and provides a framework for s106 negotiations. All project team members and any future development partners would also need to adhere to the charter. In doing so the charter establishes trust through contract. In doing so the charter establishes trust through contract. A proposed draft charter is set out below for consideration.
- **Scale:** It is important that the level of ambition is proportionate to the scale of the project. It takes judgement and experience to accurately assess the appropriate response to a given scale in a given location. This point therefore links closely to the expertise of the project team. A larger scale can also present a different type of opportunity. At a critical mass of over 2,500 homes it is possible to sustain a secondary school which in turn justifies a high degree of internalisation and low car dependency. It is a particularly important tipping point where a genuinely sustainable community with sufficient commercial and other non-residential activities can create a fully functioning place if well designed and delivered.
- **Control:** The vision for the project would be established in the charter and a design code associated with the planning permission. Housebuilder partners would be required to adhere to these and longer-term adherence to the design code would be covenanted via estate stipulations which would ultimately be enforced by a Community Management Trust, or equivalent.
- **Value capture:** The employment, training and enterprise uses offer an opportunity to add value to the community which will flow to the value of homes and in the rent of the non-residential uses. Alongside residential uses, these present opportunities for the landowner to maintain longer-term interests as income, whilst capturing uplift in value. Perhaps most importantly these longer-term interests ensure that the landowner's interests are inextricably aligned with those of the community and in so doing a mutually beneficial circular economy is formed.

Draft charter for good development

The central conviction of this Charter is that we need to support stronger communities through stewardship and we identify a set of measurable standards within this Charter that in combination will achieve that goal. If the approach to building settlements meet these tests, then the settlements will strengthen the bonds between us and enables us to live as we were intended to do. The Charter can be summarised in five core values as sustainable, safe, stable, sociable and satisfying, as summarised below:

A. SUSTAINABLE: good housing does not gradually undermine the planet on which we live and which we are called to protect and to cultivate. It works in harmony with its local environment and over the long term, sustains the balance of the natural world in which it sits.		
Charter Objective:	**Description**	**Reference/ Benefit:**
A1. Mixed uses	A minimum of [0.75, or matrix to relate target to context] full-time equivalent jobs for every house built through the provision of a diverse mix of employment spaces. Community Management Trust to have a Grants Pool to support community development and to encourage jobs for local communities.	Diverse employment spaces, local retail and leisure facilities build sustainable, walkable, mixed-use communities supporting trip containment, resilience and social interaction.

Continued...

A. SUSTAINABLE: Continued		
Charter Objective:	**Description**	**Reference/ Benefit:**
A2. Landscape and natural environment	Achieve a Green Space Factor of [insert matrix to relate GSF to context] Secure proportionate and appropriate biodiversity net gain in line with the Environment Bill. BNG to be delivered either on or offsite eg. Through adjacent regenerative land management, strategic green infrastructure or via Habitat Banks. Where possible, one tree planted within the development for every house ideally at forest scale, adhering with the design code's selection of appropriate species and covering maintenance cost via community management regime. Integrate the masterplan to connect with surrounding communities (in an urban context) or farmland, footpaths and woodland. Where possible incorporate areas of allotments and productive land within or adjacent to the development.	**BBBBC Policy Proposal 2: expect net gain, not just 'no net harm'.** **BBBBC Policy Proposals 30: ask for more access to greenery.** Ecology and the natural environment to be enhanced providing public amenity space and enhanced biodiversity to improve social connectivity and well-being. NPPF requirement for sustainable development and UK Government Carbon Net Zero by 2050. Delivering the Government's 25 year Environment Plan through environmental net gain.
A3. Energy and resource	Water, waste, and energy infrastructure designed to minimise impacts on the environment. For example, minimise water consumption in the home to [110] litres per person per day, all street lighting meets the dark skies initiative. Where possible absorb storm and surface water on-site.	NPPF requirement for sustainable development and UK Government Carbon Net Zero by 2050.
A4. Adaptive reuse	Adaption and reuse of building stock to be the default setting, thereby ensuring development places sustainability at its heart, along with the retention of local character.	**BBBBC Policy Proposal 24: encourage the recycling of buildings.**

B. SAFE: it makes a priority of safety, so that houses are places people can live in with security and privacy from unwanted intrusion. It also requires intervention to avoid some of the injustices and decay that will result from a careless approach to housing quality or policy.		
Charter Objective:	**Description**	**Reference/ Benefit:**
B1. Ownership	Landowner to maintain an interest in land during the project for as long as reasonably practical. Ownership, participation and partnership lie at the heart of the Stewardship Model. Landowners to have a vested interest in the long-term success of the project and will put in place the resource to enforce a design compliance regime over time.	**BBBBC Research Report Cost & Value key finding 7:** Long-term investment engenders a better outcome. Stewardship delivery models (eg. Homes England's Building Lease) maintain a landowner's commitment to the community formed through development.
B2. Design enforcement	Design quality criteria built into partner agreements, sign off at practical completion and the release of land.	Imposition of design quality control through contract as well as through planning.

C. STABLE: good housing policy creates stable communities, where, if they wish and act in a neighbourly way, people are able to put down roots and build lives, families and neighbourhoods, free from the threat of dislodgment, not least because we tend to commit to places where we are likely to have a longer term stake.		
Charter Objective:	**Description**	**Reference/ Benefit:**
C1. Co-creative design process	The site masterplan has been designed through a co-creative process such as enquiry by design or charrettes.	**BBBBC Policy Proposal 11: ensure public engagement is wide, deep and early.** Using tried and tested tools such as 'Enquiry by design', democracy needs to move forward to the local plan phase.
C2. Tripartite Briefing	An iterative three-way briefing process involving the community, stakeholders (including key council departments) and the development team to establish a 'Place Making Brief'.	**BBBBC Policy Proposal 11: ensure public engagement is wide, deep and early.** This will identify place potential and capture it within project objectives.

C. STABLE: Continued		
Charter Objective:	**Description**	**Reference/ Benefit:**
C3. Community management and design enforcement	Long-term estate management through Community Management Trust (CMT or equivalent) provided for from the outset with provision for funding to maintain quality through an appropriate community charge regime, and to embed stewardship through the establishment of a Neighbourhood Forum (Parish or Town Council) and through a Neighbourhood Plan and Neighbourhood Development Order.	Long-term management structures such as estate stipulations maintain the 'place' on behalf of the wider community engendering community support for 'good growth'. **BBBBC Policy Proposal 10: ensure enforcement.** Design quality enforced from the 'bottom up' as well through top down mechanisms.
C4. Historic Environment	Developments are informed by, and respond appropriately to the historic environment.	BBBBC over-arching goals 'to ensure long-term stewardship of our built heritage' and delivering well-designed places in line with the National Design Guide.

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D. SOCIABLE: houses need to have enough space, not just for the needs of their inhabitants, but also to enable them to exercise hospitality towards their neighbours. Developments need proper community space beyond the home, to enable interaction and fellowship, and to build strong community bonds.		
Charter Objective:	**Description**	**Reference/ Benefit:**
D1. Walkable neighbourhoods	Mixed uses distributed such that homes are able to access local servicing within a 5-10 minute walking isochrone.	Walkability criteria is NPPF requirement for sustainable development / Healthy Cities objectives.
D2. Community infrastructure	Community infrastructure planned in from the outset relative to local need identified through the briefing process.	Creation of balanced, sustainable neighbourhoods. To conform with the NPPF requirement for sustainable development and the National Design Guide.

D. SOCIABLE: Continued		
D3. Affordable housing	The aesthetic, design and build quality of affordable housing to be indistinguishable from private tenure housing and pepper-potted throughout.	Theresa May (Sept 18): "I want to see social housing that is so good people are proud to call it their home. Our friends and neighbours who live in social housing are not second-rate citizens. They should not have to put up with second-rate homes."

E. SATISFYING: good houses are places we delight to come home to, that give pleasure and satisfaction, both to live in and to look at. Whether through design, or architecture, our growing technological skill needs to be directed towards building houses that we enjoy living in.		
Charter Objective:	**Description**	**Reference/ Benefit:**
E1. Landscape & townscape character assessment	A landscape and townscape character assessment that encourages communities to record and assess what they have, ahead of identifying what they want to inform the design development and maximise place-potential.	**BBBBC Policy Proposal 4: discover beauty locally.** Discovering local beauty will ensure that development is contextually appropriate.
E2. Localised model design code	Create a locally distinctive design code based on the National Model Design Code. Enhances local distinctiveness, style and character creating a sense of belonging.	**BBBBC Policy Proposal 7: localise the National Model Design Code.** Locally distinctive beauty to be used as a mechanism to shape, rather than prevent, development.
E3. Street hierarchy	Streets to be compliant with the Government's Manual for Streets (or Designing Streets in Scotland) and respond to popular precedents from the local area captured in the design code.	**BBBBC Policy Proposal 28: create healthy streets for people.** Produce a legible hierarchy of routes that puts pedestrians, cyclists and public transport first.

Appendix 3: Bates Wells Braithwaite view on Charity Commission rules on land sales

Overall requirements

In summary, the Charities Act says that a charity must obtain a Charity Commission order for a disposal of charity-owned real property, unless it is able to comply with certain advice requirements or an exemption applies.

Advice

For the advice requirement route, charity trustees must, *before entering into an agreement* for the sale or other disposition of land:

- **a.** obtain and consider a written report on the proposed disposition from a qualified surveyor instructed by the trustees and acting exclusively for the charity;
- **b.** advertise the proposed disposition in such manner as is advised in the surveyor's report (unless it advises that it would not be in the best interests of the charity to advertise); and
- **c.** decide that they are satisfied, having considered the surveyor's report, that the proposed terms are the best that can reasonably be obtained for the charity.

In essence, the requirement is to get the "best terms reasonably obtainable", having considered a qualified surveyor's report.

The concept of the best terms reasonably obtainable takes its ordinary meaning. In deciding what the best terms reasonably obtainable are in any given case, trustees will of course want to consider the price which will usually be a key consideration, as well as other financial factors, such as the timing of payment, how payment is structured and the solvency of the counterparty.

However, trustees are also permitted – and we would encourage trustees – to consider any proposed terms in the round, having regard to the objects and mission of the charity. In the case of PCCs, Dioceses and other Church of England charities, this would include consideration of whether under the proposed terms the buyer will advance the mission and ministry of the Church of England and in so doing deliver wider community benefit in some way, such as by directly responding to human need, transforming unjust structures or safeguarding the integrity of creation.

PCCs and Dioceses which would like to make these kinds of 'social disposals' under the existing law should make sure that they advertise appropriately and invite bids which show how the relevant property will be used in ways that will advance the mission and ministry of the Church of England, so that social bidders are able to put their best foot forward.

If it is possible for a monetary value to be placed on these community factors - such as the monetary value to the council of a key worker flat or a community hall being provided which might otherwise be a cost to the council - this can be assessed by the surveyor in its assessment of the best terms reasonably obtainable for the trustees to then consider. In short, the trustees may feel uncomfortable in practice deciding that a bid which is of lower value is on the best terms reasonably obtainable, if the surveyor does not agree with this assessment in its report.

Exemption

The current ability to accept a bid for a property at less than usual market terms is permitted under charity law using a specific exemption from the usual requirement to obtain the best terms reasonably obtainable, but only where such a disposal is to *another charity* which has the *same or narrower* legal purposes, defined as the charity's objects in its governing document.

Charity Commission Order

If the above exemption does not apply and the charity does not obtain a surveyor's report which states that the lower offer is the one which is on the best terms reasonably obtainable, it is still possible for a charity to apply for an Order from the Charity Commission for consent to accept a lower offer on the relevant property.

In making such an application, it will be important to show why trustees consider that such a disposal is in the best interests of the charity and its beneficiaries, and so communicating the community offering to justify such a "social disposal" will be important.

A New 'Social Disposal' Power

However, the advice route can be cumbersome, the exemption is not always available and applying for an order takes time and is costly, which is why we are proposing the introduction of a more general social disposal power which puts beyond doubt the ability of PCCs, Dioceses and ideally other charities to make social disposals and which clarifies the process involved.

Of course, where PCCs and Dioceses hold property which is subject to specific restrictions under the original deed of gift or similar, any transaction will need to comply with those restrictions, such as arguably in relation to glebe land, given the requirement that it is disposed for the benefit of the diocesan stipends fund under s16(1) of the Church Property Measure 2018, which could be taken, in the absence of a social disposal power clarifying the ability of dioceses to consider wider factors when disposing of glebe land, to imply an obligation to seek the best price in the case of glebe land.

Appendix 4: Draft motion to General Synod

That this Synod, recognising that the housing crisis harms all society and that the Church of England must play its part in responding to housing need, particularly in so far as it affects the poorest and most marginalised:

a. Explicitly recognise that meeting housing need and helping to strengthen communities is an integral part of the mission and ministry of the Church of England;

b. Celebrate the work that Church of England parishes, dioceses and others are already doing to meet local housing need and strongly encourage all Church of England institutions to consider what more they can do to tackle the housing crisis in their area;

c. Endorse the Church Commissioners' commitment to the UK Stewardship Code 2020 and to managing its Strategic Land Portfolio to create "sustainable benefits for the economy, the environment and society"; and

d. Commend the report of the Archbishops' Commission on Housing, Church and Community, including the call for all actors in the housing market to play their part in ensuring that everyone has access to a decent and affordable home in accordance with the five core values outlined in the Commission's final report.

Appendix 5: The climate change challenge for housing

The climate change challenge for housing has three main elements. The most significant is the contribution that residential housing makes to total UK greenhouse gas emissions.

Figure 1 shows UK carbon output by sector.

Residential housing (shown in yellow) is the fourth largest contributor to the UK total.

This supports the conclusion of the Committee on Climate Change that "we will not meet our targets for emissions reduction without near complete decarbonisation of the housing stock".

The second element of the challenge relates to flooding. The Environment Agency estimates that there are some 5.2 million homes at some risk of flooding and that some 1.8 million people are living in areas of significant flood risk. Flooding is the top risk in the UK's five yearly Climate Change Risk Assessment.

The third element is the contribution that construction (principally housing construction) makes to UK carbon emissions. Accurate data is hard to come by as some of the most carbon intensive materials are imported.

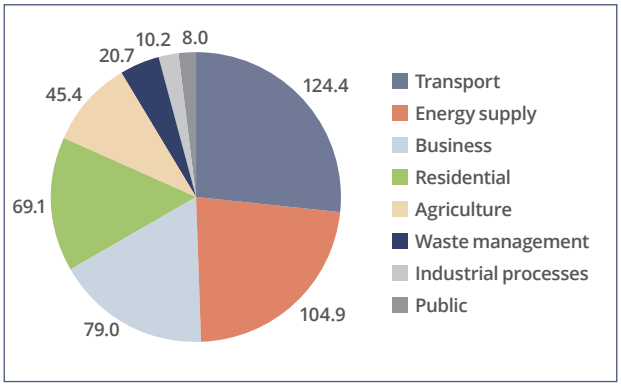


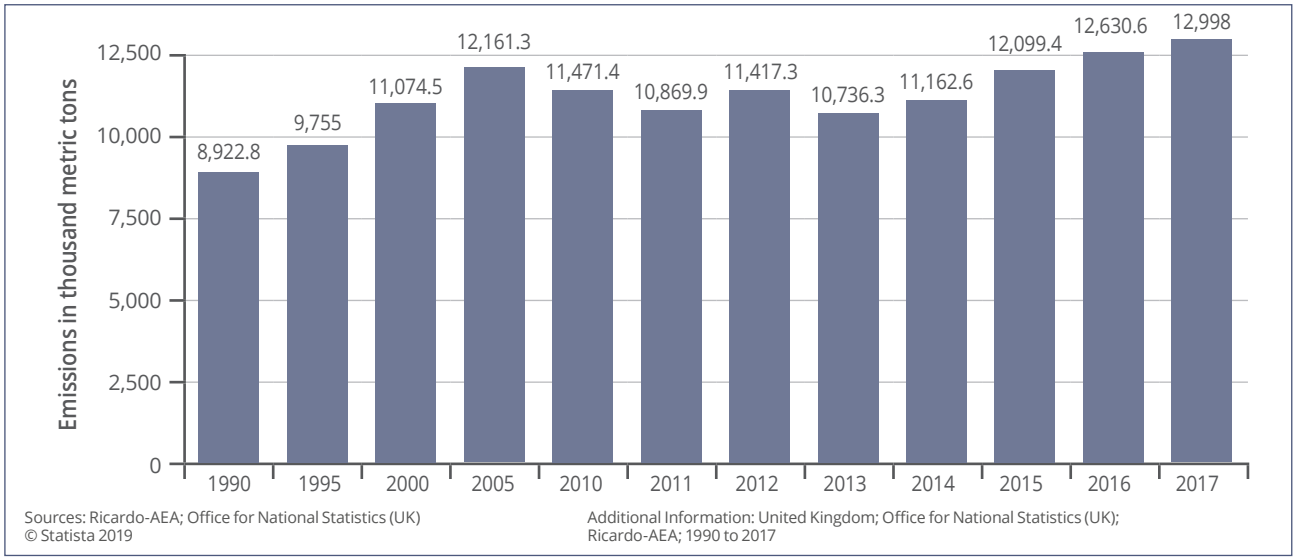
Figure 1 – 2018 UK greenhouse gas emissions, MtCO2e (data from ONS)

Figure 2 shows the CO2 emissions from the UK construction sector since 1990. A majority of this is housing construction.

Estimates of carbon generated by each new home built using current building methods is in excess of 50 tons. A programme of 300,000 homes per year would contribute around 15 MtCO2e per year unless there was a significant change in materials used.

In terms of trends, recent progress on housing and climate change has been poor. There has been little change in housing related CO2 emissions in the last 5 years and flooding events have increased.

Figure 2 – Carbon dioxide (CO2) emissions from the construction industry in the United Kingdom (UK) from 1990 to 2017 (in 1,000 metric tons)



Sources: Ricardo-AEA; Office for National Statistics (UK)
© Statista 2019

Additional Information: United Kingdom; Office for National Statistics (UK); Ricardo-AEA; 1990 to 2017

Significant contextual issues

Before considering how to meet the climate change challenge for housing, it is important to see it in a wider context. In terms of priorities, housing issues come well down the government's list. Unsurprisingly, Covid-19 dominates the current agenda and most of the remaining available bandwidth is taken up by Brexit preparations. There are bigger social problems to be resolved including the funding of social care and significant shortcomings in the welfare system. Aspects of housing can contribute to the current political priority of re-starting the economy, but this is an immediate tactical response rather than a considered way of achieving zero carbon in 30 years' time. Hosting COP 26 in November 2021 may help focus a bit more attention but government is very stretched.

The way government is organised also makes it difficult to achieve a co-ordinated approach to the de-carbonisation of the housing stock. You might imagine that housing policy would be set within the Ministry of Housing, Communities and Local Government (MHCLG). But the government department with the largest climate change focus is Business, Energy and Industrial Strategy (BEIS). And responsibility for key policy elements is widely dispersed across government. So it is not surprising that the 36 overarching recommendations of the Committee on Climate Change report - UK housing: Fit for the future? – require action by HM Treasury, BEIS, MHCLG, DfT, Defra, Environment Agency, devolved administrations and local authorities amongst others.

The housing sector itself falls into four distinct parts. Their relative size (in millions of homes) is illustrated in Figure 3 below:

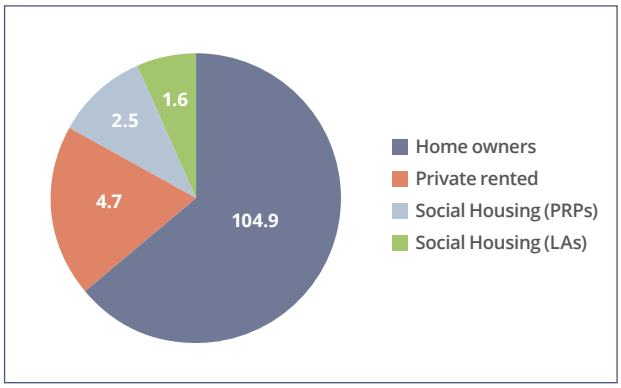


Figure 3 – Housing sector by tenure March 2019 (ONS)

Each part is subject to different pressures and regulations. Policies that effect one part do not necessarily apply to all of them.

It is estimated that some 80% of the housing stock that will exist in 2050 has already been constructed. So finding ways to de-carbonise the existing stock will need to be the primary policy driver.

But this is not seen as the most pressing issue of either home owners or landlords. For homeowners, the energy efficiency of their homes has not, up until now, been a significant factor in determining market value; and there are no minimum standards requirements. So incentives to de-carbonise are weak. For private and social landlords, the incentives are misaligned. The benefit of energy efficiency accrues to their tenants but the cost falls on them. There are now minimum energy efficiency standards for private landlords but these are set at a low level and do not apply to social landlords. Social housing landlords have to meet the Decent Homes Standard but this does not include an energy efficiency metric.

At the time of writing, the priority issue for landlords and leaseholders are issues around building safety. There are some 2,000 tower blocks with unsafe cladding. Where remediation has commenced a range of other problems have been identified. The costs are often beyond the means of both landlords and leaseholders. It is estimated that some 600,000 leaseholders are trapped in a situation where they cannot afford to fund the cost and cannot sell. Affected properties have become unmortgageable. For many building owners, safety will be the main call on available funds rather that de-carbonisation.

The quality of new build stock from now on will be important. At the present time (and for the last five years) almost no new homes have been built to the highest energy efficiency standard – Energy Performance Certificate (EPC) A. It is evident from the Grenfell Inquiry that the current system of Building Standards and Building Control is deeply flawed. The incentives and culture of the industry is to focus on price. So homes are generally built to the lowest permitted standards and corner cutting is rife. There is no explicit thermal efficiency minimum standard and some new homes are still being built to EPC levels C and D.

The contribution of innovation

Looking forward to the full achievement of an objective in 30 years' time has to take some account of the potential impact of innovation. But almost by definition, we do not know which lines of current research will prove most relevant – let alone the ones that haven't yet started. But looking back over the last 20 years, the biggest improvements in carbon emissions from housing have come from the switch to natural gas as the dominant form of heating and the improved efficiency of gas boilers. Of course that improvement is now the source of one of the core problems – which is how to reduce and

> ***"It is evident from the Grenfell Inquiry that the current system of Building Standards and Building Control is deeply flawed.***

then phase out the burning of natural gas. In the long term, the most important issue for the housing sector's carbon footprint is likely to be the steady progress being made to generate clean electricity.

Innovation continues in the development of air and ground source heat pumps, retrofit insulation techniques, double and triple glazing, solar panels etc. At a macro level, at scale trials are taking place mixing hydrogen (which burns without emitting CO2) into the gas grid. Rolls Royce are developing Small Modular Reactors (SMRs) and significant advances are expected in battery technology and other methods for storing renewably generated electricity.

But this innovation potential can have negative consequences. In particular, it can discourage early large-scale investment to address the poor quality of existing homes in case something cheaper or more effective becomes available. But kicking the can down the road prolongs current problems and low take up inhibits emerging technologies.

The Committee on Climate Change recognises this issue and recommends 'low regret' actions that achieve immediate results while recognising that more will be need in over the longer terms.

Climate change policy options for the housing sector

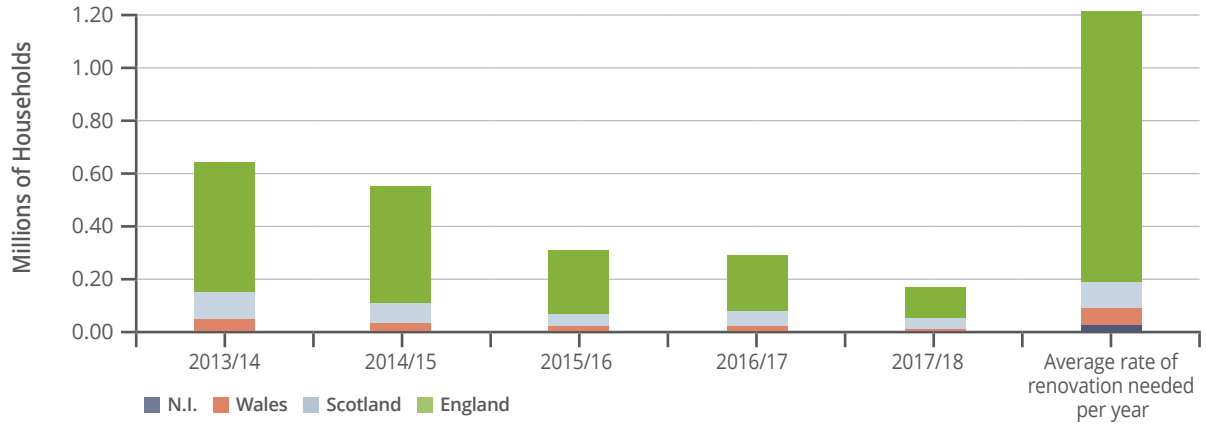
The lack of progress in addressing the climate challenge in housing over the last five years demonstrates that the current approach is inadequate and will be unsuccessful. This is starkly illustrated in Figure 4 below. This contrasts the rate of improvement required to achieve a modest target of EPC C by 2035 with actual progress in the last five years for which there are available records.

The most significant gap in climate change policy for housing is any clear trajectory that spans the 30-year gap to the overall 2050 net zero carbon target. At the current time the devolved administrations and the UK government are considering different targets but there is no over-arching framework. Although there are shortcomings in Standard Assessment Procedure (SAP) ratings and the EPC grades derived from them, they provide the best current basis for setting such interim targets. All rented homes and all fuel poor homes to reach EPC C by 2030 and all homes to reach that level by 2035 would be consistent with the government's Clean Growth Strategy except for the current 'get out clause' of 'where practical, cost-effective and affordable'.

There are practical policy delivery mechanisms in place already for the social housing sector and the private rented sector. In the case of the social sector, the EPC C by 2030 target could be incorporated in the Decent Homes Standard that is currently under revision. The Minimum Energy Efficiency Regulations that apply to the private rented sector (that currently require EPC ratings to be E or above – but with a wide range of exemptions) could be tightened to achieve a similar target.

But there are no delivery mechanisms in place for the home ownership sector. As this is much the largest sector and has worse energy performance than the social sector, this is an issue that requires a new approach. The Chancellor's announcement of a £5bn fund to improve energy efficiency provides a 'carrot' mechanism. But it is hard to see how this part of the sector will respond without an additional 'stick' approach. Higher rates of Council Tax and/or SDLT on properties below the target level (or

Figure 4 – The number of homes across the UK improved with significant energy efficiency measures with government programme support compared to the rate required to meet the 2035 EPC C target.



Sources: Based on BEIS, Home Energy Efficiency Statistics; Northern Ireland Housing Statistics; Home Energy Efficiency Programmes Scotland (HEEPS) evaluation reports; Nest evaluation reports; Annex A, Frontier Economics, Affordable Warmth, Clean Growth (2017)[62]

some other equivalent tax nudges) would help as would making it a condition of any Planning or Building Control consent for alterations to an existing property.

In respect of new homes, standards need to be raised so that they are near zero carbon in use. Proposals to prohibit new connections to the gas grid from 2025 have been announced but not finalised. As well as being exceptionally energy efficient, new homes also need effective ventilation and shading. At the current time around 20% of UK homes suffer from over-heating and the proportion is very much higher in newly built homes. Design should facilitate use of public transport, efficient water usage and flood resilience. Construction methods need to take account of the whole life carbon impact of new homes and involve greater use of embodied and sequestered carbon. These policies require a major shift in current design standards as well as steps to bridge the gap between design performance and 'as built' performance.

As the average climate temperatures rise, there is every likelihood of more extreme weather events and this means that the risk of flooding will continue to increase. Continued expenditure on flood resistance will be needed but the emphasis will need to change to flood resilience for those areas where effective prevention measures are prohibitively expensive. Reforestation and greater use of Sustainable Drainage Systems (SuDS) are likely to become more important elements in the approach to managing flood risk.

Beyond the immediate steps to kick start progress towards an interim target, there are important longer-term issues. The SAP methodology needs to be updated to reflect changing circumstances if it is to become a more accurate tool for measuring climate change impact and setting further targets. The continued use of the gas grid as the dominant form of home heating will need to be resolved within the next 10 years and progress towards clean electricity generation will be an important part of that decision.

The last five years have seen very little progress towards decarbonising the housing stock. A clear trajectory combined with a comprehensive and co-ordinated policy approach are now needed to get on course to meet the net zero carbon target by 2050.

By Julian Ashby, *Chair of Paradigm Housing and former chair of the Regulator of Social Housing*

This piece was written in July 2020 in a personal and voluntary capacity, as a contribution to the work of the Commission.

Appendix 6: Housing, social justice and our environmental responsibilities

The 2030 Agenda for Sustainable Development provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. It was adopted by all United Nations Member States in 2015. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries, developed and developing, in a global partnership. They recognise that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth, all while tackling climate change and working to preserve our oceans and forests. (Copied from United Nations Department of Economic and Social Affairs.)

The quantity and kind of homes we build and where we build them will be one of the key determinants of our ability to meet our commitments to deliver the SDGs. While the SDGs contain an explicit target focused on the delivery of adequate, safe and affordable housing for all (SDG11.1), housing is interlinked to all of the other UN Sustainable Development Goals. House building can either lock in carbon emissions for future generations or help deliver carbon neutrality ambitions and climate action (SDG 13). The resources we use and how they are sourced can mean we have houses that are built to last (SDG12). We can minimise the need for future retrofitting and make repairs quickly and easily by using new innovative modular designs (SDG9) as well as massively reduce current carbon emissions and energy bills by retrofitting homes and connecting them to clean energy. Properly insulated homes can tackle fuel poverty (SDG1 & SDG7), freeing up more money for healthy food (SDG2 & SDG3) and improving health and wellbeing (SDG 3). Housing delivery can be an effective lever to tackle many key issues in social justice.

> ***The quantity and kind of homes we build and where we build them will be one of the key determinants of our ability to meet our commitments to deliver the SDGs.***

However, it is not just the homes themselves which will impact on SDG delivery but the city systems such as transport, energy and waste they necessitate and shape, and how the footprint of the settlement supports walkability and community. Proper transport links will provide access to good education (SDG4) and employment (SDG8). Improved access to opportunities can be essential in breaking cycles of poverty (SDG1). By integrating the natural environment and green space into housing supplies (SDG 14 & SDG 15), we can reduce mental health issues, and tackle issues around biodiversity.

The access to community and integration of migrants and refugees into thriving communities can be essential for building safe communities and providing a stable place for their establishment into UK culture (SDG10). Addressing the shortage in housing will keep young people who are at risk of homelessness off the streets and away from crime, gangs (SDG 16) and drug and alcohol abuse (SDG 3) and help provide safe housing for vulnerable people like single mothers and those who have faced domestic abuse or modern slavery (SDG 5).

All of this requires an integrated approach to planning and development. City leaders and local governments are essential in decision making about housing.

Appendix 7: The Stewardship Initiative: Proposed Stewardship Kitemark

A key recommendation of the Building Better Building Beautiful Commission (BBBBC) was that a longer term 'stewardship' approach to realising value from land offers a potential key to unlocking delivery and higher quality development. This reflects historical development practice that produced our best loved residential areas and which a small group of pioneer contemporary developers are re-applying to produce high quality new neighbourhoods.

A central characteristic of stewardship is that land is committed as equity, and that the landowner remains involved throughout the duration of the project exercising a patient position on returns and enforcing design controls through their contractual position. The stewardship proposition was tested through research undertaken for the BBBBC by Knight Frank.[72] The research showed that a value premium is potentially available to schemes developed to this model, however that significant hurdles – in the form of the present taxation regime of land committed as equity, and the lack of availability of long-term infrastructure finance – are critical barriers to mainstreaming stewardship-led development.

The Stewardship Initiative[73] was formed in Spring 2020 to demonstrate the extent of landowner interest in the stewardship model. The initiative has proposed reforms to the landowner tax position to encourage land vesting of land as equity, together with the need for long term infrastructure funding to be made available.

The initiative has promoted a Draft 'Stewardship Kitemark' which is intended to operate to identify schemes and social infrastructure-led development entities with genuine commitment to the environmental, social and governance objectives wrapped in the concept. The kitemark aims to create a measurable standard compliance with which would form the basis of accessing a revised tax treatment that would remove tax risk/disbenefit from owners committing to this route, and would demonstrate ESG credentials to support the attraction of long-term infrastructure finance from public and private sources.

The initiative has promoted a draft 'Stewardship Kitemark' which is intended to operate to identify schemes and social infrastructure-led development entities with genuine commitment to the environmental, social and governance objectives wrapped in the concept. The Kitemark aims to create a measurable standard of compliance that would form the basis of accessing a revised tax treatment that would remove tax risk from owners committing to this route and would demonstrate ESG credentials to support the attraction of long-term infrastructure finance from public and private sources.

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4 National Housing Federation (September 2020)

5 Build Back Fairer: The COVID-19 Marmot Review (December 2020).

6 Affordable Housing Commission, *Making Housing Affordable Again: Rebalancing the Nation's Housing System* (2020)

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12 In many places, the accessibility of 1-2 bedroom homes was much worse; e.g., Outer East London residents faced a rental cap that enabled them to afford only 2% of the privately rented properties in their local area, with an average weekly shortfall (against the costs at the 30th percentile) of £40-50 per week.

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37 Shelter, 'This is England: A picture of homelessness in 2019', 6.

38 MHCLG, 'Ethnicity Facts and Figures: Statutory homelessness' (November 2020).

39 Following the launch of the Church of England's Homeless Task Force (under the umbrella of the Mission and Public Affairs team) its first action was to convene a round table discussion with leading homeless charities to identify gaps in the sector. An internal review of existing Church activity was undertaken, revealing an encouraging picture of local grassroots action at a parish and diocesan level. The Task Force is currently drafting a pilot scheme (in conjunction with a pension fund, an international law firm and an impact investor) exploring the provision of secure housing for people in temporary accommodation.

40 House of Commons Library, 'Briefing Paper: Households in temporary accommodation (England)' (Oct 2020).

41 *Ibid.*

42 *Ibid.*

43 *Ibid.*

44 *Ibid.*

45 Race Equality Foundation, 'Ethnic disadvantage in the housing market: Evidence from the 2011 census', *Better Housing Briefing*, 26 (2015), 1.

46 'Survey of Private Landlords' (Shelter, 2016) 46.

47 General Synod, 'Centuries of Marginalisation; Visions of Hope', GS 2123 (2019).

48 Equality and Human Rights Commission (2018).

49 See, for example: Shelter (April 2017), 'The impact of housing problems on mental health'.

50 See: English Housing Survey data on tenure trends and cross tenure analysis

51 Church in Wales

52 UK Stewardship Code 2020.

53 Centre for Theology and Community 'Our Common Heritage: Housing associations and churches working together (2015)

54 Eido Research is a small company providing research to support and empower charity and faith-group leaders.

55 See the Report of the Church of England's Church Buildings Review Group (2015)

56 National Churches Trust (October 2020)

57 We heard about this from a local MP, Stephen Timms, following our study visit to Newham. Systematic evidence on the unequal impact of the pandemic is provided in The COVID-19 Marmot Review.

58 See CUF's Together Network - Relational Working executive summary for an evidence review of Positive Pathway's relational approach to addressing homelessness.

59 According to the Church in Action 2017 survey by the Church of England and CUF, only 2% of Anglican church leaders said their church was running an organised activity for people who are experiencing 'poor housing', whilst 12% are running an organised activity for people experiencing homelessness.

60 See, for example, Policy in Practice (2017)

61 Department for Work and Pensions (November 2020)

62 BRE Trust, 'The Housing Stock of the UK' (February 2020)

63 See, for example, this report: Overview of private rented housing reforms in Scotland.

64 House of Commons Library (November 2020).

65 Derived from Table 2c of ONS's latest dataset: 'House price to residence-based earnings ratio' (2019 vs 2002 and 2019 vs 2009).

66 See, for example, Capital Economics, 'Increasing Investment in Social Housing' (2019).

67 See, for example, the recommendations of the 'Independent Review of Build Out' by Oliver Letwin (2018)

68 Social Market Foundation (2019)

69 New Economics Foundation (2020)

70 Knight Frank Cost (2020)

71 National Housing Federation, *Together with Tenants* (2020).

72 Building Better Building Beautiful Commission: Cost & Value 2020.

73 See the Stewardship Initiative website.

"I am delighted to welcome this very significant contribution to the debate: brilliant to see the Church of England leadership engaging with one of the biggest challenges facing our society – one that is at the heart of the inequalities, poverty and hardship facing so many of our fellow citizens – with clear proposals for the Church, as well as the usual suspects, to achieve the affordable homes this country so desperately needs."
(Lord Richard Best, Chair of the Affordable Housing Commission)

"The Grenfell community have received much succour from our local faith groups in the aftermath of the tragic fire. These faith groups have completely understood our pain and our needs and responded accordingly. Now the Archbishop of Canterbury has gone further and produced a template for housing that clearly identifies the changes that need to be made by this sector in the aftermath of Grenfell. We hope the Government will take these findings on board and commit to their long-term implementation".
(Grenfell United)

"The Commission rightly recognises the role that landowners like the Church can play in supporting the delivery of more truly affordable homes, but there is also, as the Commission notes, an urgent need for Government action on this critical issue. The commitment to Build Back Better must put homes at its heart. We need to see a long-term strategy to boost our supply of truly affordable homes, alongside a strengthened social security system that can keep families afloat in the face of high costs and low pay, and improved security and conditions in the private rented sector."
(Helen Barnard, Director at the Joseph Rowntree Foundation)

"*The country and much of the population are in financial crisis, and millions are living in unaffordable, cramped homes. What's truly exciting is the Commission's determination for the Church to do its part in ending the housing crisis once and for all by looking at how it can use its land for the development of truly affordable homes. We hope this recommendation encourages other landowners to consider doing something similar, and inspires the Government to recognise social housing as fundamental to a society where no one is left behind, and communities thrive."*
(Kate Henderson, Chief Executive at the National Housing Federation)

"Housing Justice strongly supports the extensive work of the commission and the excellent report they have produced. For too long the housing crisis in Britain has been someone else's fault: foreign investors, developers, planners. The Commission makes clear that the housing crisis is everyone's problem and we should all consider our role in solving it, including individual churches and The Church."
(Kathy Mohan, Chief Executive of Housing Justice)

"The recommendations in Coming Home give us a clear and useful roadmap to help us get to where we need to. We must build many more genuinely affordable homes than we are currently building, but we also need to make sure that our existing housing stock is in a safe and good condition to be certain these homes are fit for the future. A long-term housing strategy backed by realistic help with housing costs for people on low incomes is integral to ensuring that every individual in every community has a place to call home."
(Gavin Smart, Chief Executive of the Chartered Institute of Housing)

A full list of endorsements can be found here.

archbishopofcanterbury.org/coming-home