

# BUILDING SOMETHING BETTER: WHY AND HOW CHURCHES CAN RESPOND TO THE HOUSING CRISIS



THE CENTRE FOR  
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House prices and rents are soaring. Younger generations can't afford to buy a home. Homelessness is rising while provision for the homeless is falling. The property market is changing life for everyone who lives in London, and for many beyond.

Housing is not fundamentally about buildings and prices but about people: the relationships we have with each other and the places we live. Housing inequality splits us into winners and losers, divided more by the luck of when we are born and who our parents are than by individual effort. Homeowners see their wealth rising, while renters see their rents rising. Today in London, "those who have will be given more and even those who do not have, less will be given them" (Matthew 25.29). We might know and experience these issues. We might want to respond – especially in a year which will see election of the London Mayor and local councilors.

But what relevance does Christianity have here – and what do the Bible and Catholic Social Teaching say about how we should respond?



## THE BIBLE AND HOUSING

Throughout the Bible, God is intimately concerned with location, with belonging, with our neighbourhoods and how we treat the land.

The land has both symbolic and practical significance, from the beginning of Genesis when God places Adam and Eve in a specific Garden, to the heavenly city in Revelation. It is at the heart of the story of Israel's salvation, as the Israelites move from being a landless people in Egypt, to the Promised Land.

In the New Testament, we ourselves receive from Jesus the promise of a place where we can belong, a new Jerusalem where all are provided for and welcome: "In my Father's house are many dwelling places; if not, I would have told you. I am going away to prepare a place for you. If I go and prepare a place for you, I will come again and receive you to myself, that where I am, there you may be also. (John 14.2-4)."

But what can we learn from the Bible for today?

### 1. The market is a servant not a master

We cannot talk about housing without talking about money and land: who owns it, who profits from it and who controls it. Problems in the land market are at the root of the housing crisis today, with the price of land accounting for anywhere between 40 and 70% of the cost of a house (depending on the location).

The way we deal in land shapes how we build houses, communities and relationships with each other. In today's economy, land is owned, bought, sold and speculated on – money rules.

Yet Jesus says all of the law hangs on the commandment to love God and neighbour (Matthew 22 36-40). The market, like everything else, must become the servant of this aim and not master it. The central question we should then ask is, "How does this house/iPhone/economic system help me grow to love God and my neighbour?" not "What is the best thing economically?"

When the market rules and we start seeing everything as a commodity – rather than parks, schools, fields, our

Grandmother's house – we ignore the truth of what it means to be human, and to be the people of God.

Archbishop Justin Welby described this tragedy during a sermon when [he commissioned a new network of volunteers](#) to help people with credit and debt:

"Let's go back in our thinking a few years, 2006/07, and it was clear that the forces of finance, not just the economy, but the forces of finance had become the dominant power in our society.

And so when money, as it always does, and finance, as it always does, having promised that it will look after us ever so well, turns out to be a cruel slave master, and particularly for the poorest in society, a slave master of the upmost cruelty that binds people in chains, that takes away their hopes, takes away their homes, takes often away their families, damages them at the most profound levels, it was a shock that we have not seen for many, many years, right back to the 1930s."<sup>1</sup>

Houses are not just numbers on a manifesto or a balance sheet, they are homes in neighbourhoods with distinct character and worth. Purely describing them in their economic value betrays their true nature. It is not that the market has no place – but it must know its place.

## 2. The land is God's

In Leviticus 13-17, God gives clear instructions on how the land is to be used. "The land must never be sold on a permanent basis, for the land belongs to me. You are only foreigners and tenant farmers working for me."

While it would be unwise to directly lift these laws and apply them to contemporary economics, they reflect a deeper reality about the world we live in. All of Creation is God's gift in Genesis: the earth is the LORD's, and everything in it (Psalm 24). We are stewards of creation, who are called to manage the earth according to its true character and worth.

## 3. The land is central to justice

The land is at the heart of ensuring a just and inclusive society. God commands the Israelites not to take advantage of each other: "If you sell land to any of your own people or buy land from them, do not take advantage of each other" (Lev. 25 v 14). Every 50th year (Jubilee) all land is to be returned to the families it was originally given to and debts forgiven.

When the Israelites ignore these laws, the poor are oppressed and the prophets rise up in anger. Isaiah, Nehemiah, Jeremiah and Amos all confront the injustices they see as the Mosaic laws are forgotten. So Isaiah cries out: "Destruction is certain for you who buy up property so others have no place to live. Your homes are built on great estates so you can be alone in the land" (Isaiah 5:8 – NLT).

Later he says:

Is not this the kind of fasting I have chosen... to provide the poor wanderer with shelter—when you see the naked, to clothe them, and not to turn away from your own flesh and blood. Then your light will break forth like the dawn, and your healing will quickly appear... Your people will rebuild the ancient ruins and will raise up the age-old foundations;

you will be called Repairer of Broken Walls, Restorer of Streets with Dwellings (Isaiah 58 6-12).

## 4. Room for everybody to belong – including the poor and the refugee

God's concern for the poor, alien and homeless continues into the New Testament. Jesus Himself became poor and knew what it was like to be homeless: "Foxes have holes and birds have nests but the Son of Man has nowhere to lay his head" (Matthew 8.20).

Love is practical. Care for the poor is a hallmark of God's people and an expression of our love for Him as well as each other, as Jesus illustrates in Matthew 25: "Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me."

The early Christians sold their property as an expression of their new faith: "There was not a needy person among them, for 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 4:34–35).

Because love is practical, God also calls us to act: "Be doers of the word, and not merely hearers who deceive themselves... Religion that is pure and undefiled before God, the Father, is this: to care for the orphans and widows in their distress" (James 1.22).

Rather than clinging on to what we have, God calls us to generosity, to seek His kingdom first and trust his provision. When we do this, we are free to share what we have and to welcome the outsider.

Generosity also changes our own relationship with money, making it a servant instead of a master: "Gratuity is grace in action. A combination of responsibility and gratuity says to money, 'I recognise your importance. I have a responsible attitude towards you. And I'm going to demonstrate my mastery of you by not squeezing every cent that I can get.' Gratuity says there will always a bit left over that I will not seek to squeeze."<sup>1</sup>



## WE SHAPE OUR BUILDINGS; THEY SHAPE US

In *Laudato Si*<sup>2</sup>, Pope Francis explores in detail how people are affected by housing, and what a Christian response could look like:

In our rooms, our homes, our workplaces and neighbourhoods, we use our environment as a way of expressing our identity. We make every effort to adapt to our environment, but when it is disorderly, chaotic or saturated with noise and ugliness, such overstimulation makes it difficult to find ourselves integrated and happy.

Those who have power or skill in creating where we live (planners, politicians, builders etc.) should not ignore the people they are building for:

It is not enough to seek the beauty of design. More precious still is the service we offer to another kind of beauty: people's quality of life, their adaptation to the environment, encounter and mutual assistance.

We need to protect the features which help us belong – parks, landmarks, playgrounds. We must treat cities as a whole, thinking about how different neighbourhoods are integrated. We ask, “How does one change affect how the rest of the city is viewed, shared and understood?” In this way, the people in the city will see each other as part of a “we,” sharing the city rather than as strangers. Does west London share the city with east London?

The Pope highlights the dire problem of a lack of housing across the world: “Not only the poor, but many other members of society as well, find it difficult to own a home. Having a home has much to do with a sense of personal dignity and the growth of families.” New housing should be delivered in a way that involves the poor and prevents unnecessary upheaval and distress.

But even in desperate surroundings, people can show enormous creativity and generosity. Their response often defies the context of their surroundings. Beautiful interiors are built in derelict buildings. Vibrant, close and kind relationships are fostered. If this happens, “any place can turn from being a hell on earth into the setting for a dignified life.”

Overcrowding, lack of open space, harmony or integration can lead to brutality and violence in a city of strangers. But there is another way. The Pope insists,

“Love always proves more powerful. Many people in these conditions are able to weave bonds of belonging and togetherness which convert overcrowding into an experience of community in which the walls of the ego are torn down.”



## WHAT KIND OF CITY DO WE WANT LONDON TO BE?

Housing affects us whether we choose to see it or not. When decisions on housing are made in secret or solely controlled by the market, it is unlikely to create the kind of city where the poor can dwell and we can all flourish. Former Archbishop of Canterbury Lord Williams of Oystermouth says:

When a culture ignores or sidelines the question of what it actually wants to produce, what kind of human beings it actually wants to nurture, when it assumes indifference, it still educates. That is to say it still shapes a certain kind of person. And if that turns out to be not quite the sort of person we would like to see in huge quantities, well, we might have guessed.

The vision of the new heavens and the new earth given in Isaiah 65 describe a just city where God, people and land are in right relationship with each other. “They will build houses and dwell in them; they will plant vineyards and eat their fruit. No longer will they build houses and others live in them, or plant and others eat.” This astonishing vision includes the restoration of good places to live, with enough housing for everybody – including the poor.

Communities are created by just laws rather than swept away by injustice. Relationships are strengthened rather than divided. Is this the kind of city we want London to be?

## WHAT CAN WE DO?

Love and justice are doing words, not abstract concepts. We are called to act! When we realise how important housing is (and how profound the housing crisis is), it can seem overwhelming. What can we do? Do we have any power? Yes!

Before we act, God calls us to, “watch and pray.” Without seeking His guidance and understanding what is going on in our neighbourhoods, it is easy to set off on the wrong course.

This section is for churches wanting to begin to take action on housing in their area, starting with listening and prayer. For churches involved in Citizens UK, this is a tool to help congregations invite God into the housing listening campaign.

Looking at the daily news we think that there is nothing to be done, except to take care of ourselves and the little circle of our family and friends. What can I do? A lot! You, the lowly, the exploited, the poor and underprivileged, can do, and are doing, a lot. I would even say that the future of humanity is in great measure in your own hands, through your ability to organize and carry out creative alternatives, through your daily efforts to ensure the three “L’s” (labor, lodging, land) and through your proactive participation in the great processes of change on the national, regional and global levels. Don’t lose heart! Pope Francis.<sup>9</sup>

## Listening Questions

1. Think about where you live. What does a good home look like?
2. Share specific stories of how housing has affected you or people you know. (Think about affordability, quality,



location, people renting privately, people renting from a council or housing association, home owners, landlords, people in the housing industry, new developments, how your neighbourhood looks). Consider:

- You personally. How are you affected by the housing crisis? (Do you lose out? Do you benefit? How does it make you feel?)
  - Your friends and family. What are their hopes and fears for their own housing situation?
  - Your community. How it has changed over time? What are the fears and hopes that you and your neighbours have for your area?
3. What practical changes would help make these changes to your area or housing situation happen?
  4. What is the role of your church in making them happen?

### Prayer map

Bring a map of your local area to a Sunday service or midweek meeting. Give people Post It notes and ask them to write down any concerns they have about housing. Ask people to stick the note on the part of the map they have referred to. Pray for these areas.

### Prayer walk

Take a group of people out on a walk around your neighbourhood. You could pray before, during or at particular points along the way (Maybe at those locations on the map where you have identified particular needs). As you walk, ask God to show you His vision for your area. You might like to talk to people you come into contact with about their own experiences of housing in the area. Collect these stories.

### Retreat on the streets

Block out time in your diary (from 30 minutes to a whole day!) Walk out of your door with only a 50p piece and a map of your area. Spend this time talking to God about your area, walking around it, observing and talking to people. Record your reflections. What do you see? What do you think God wants you to see? How do you feel?

### Prayers

- Thank God for what is already happening in your church and your area to help those in housing need. Pray for people involved in those ministries.
- Pray for specific leaders and institutions that have an influence on housing in your area (councils, housing associations, landlords, letting agencies, politicians, landowners, developers etc.)
- Pray for those in housing need.
- Ask God for His wisdom in responding to housing crisis (suggested prayer below):

### Appendix

Suggested prayer (more resources available [here](http://www.homeless-sunday.uk)<sup>1</sup>.)

Loving God, in your house  
There is room for everyone

<sup>1</sup> <http://www.homeless-sunday.uk>

Help us as we strive for a world  
That truly meets their needs.  
Give us the grace to welcome  
Strangers and refugees.  
Give us the insight to see  
Where inequality hurts.  
Fill us with the courage  
To do our part.  
Save us from being  
Overwhelmed by the scale of the housing crisis.  
And show us O Lord,  
Where to begin

Amen

### Reflection: Pope Francis' speech to homeless people in Washington, DC

The Bible is very clear about this: there was no room for [Mary and Joseph]. I can imagine Joseph, with his wife about to have a child, with no shelter, no home, no place to stay. The Son of God came into this world as a homeless person. The Son of God knew what it was to start life without a roof over his head. We can imagine what Joseph must have been thinking. How is it that the Son of God has no home? Why are we homeless, why don't we have housing? These are questions which many of you may ask daily. Like Saint Joseph, you may ask: Why are we homeless, without a place to live? These are questions which all of us might well ask. Why do these, our brothers and sisters, have no place to live? Why are these brothers and sisters of ours homeless?

We can find no social or moral justification, no justification whatsoever, for lack of housing. There are many unjust situations, but we know that God is suffering with us, experiencing them at our side. He does not abandon us.

We know that Jesus wanted to show solidarity with every person. He wanted everyone to experience His companionship, His help, His love. He identified with all those who suffer, who weep, who suffer any kind of injustice. He tells us this clearly: "I was hungry and you gave me food, I was thirsty and you gave me something to drink; I was a stranger and you welcomed me" (Matthew 25:35).

Jesus keeps knocking on our doors, the doors of our lives. He doesn't do this by magic, with special effects, with flashing lights and fireworks. Jesus keeps knocking on our door in the faces of our brothers and sisters, in the faces of our neighbors, in the faces of those at our side.



## CATHOLIC SOCIAL TEACHING AND HOUSING

In Catholic Social Teaching, dignified housing:

- Is an “**Essential service** connected to the integrity and promotion of a person and his or her fundamental rights.” It is a basic social good on which the common good depends.<sup>3</sup>
- Is vital to the **well-being of family**: “The family has the right to decent housing, fitting for family life and commensurate to the number of the members, in a physical environment that provides the basic services for the life of the family and the community.”<sup>4</sup>
- Lack of housing is **an injustice**, which threatens the dignity and rights of the poorest: “Any person or family that, without any direct fault of his or her own, does not have suitable housing, is the victim of an injustice.”<sup>5</sup>
- It is a problem **for all of us**: “Each one of us should feel obliged to do what he or she can do... so that others can also enjoy a right of which they have been deprived.”<sup>6</sup> A key virtue here is **Solidarity**, which helps us to, “See the ‘other’... as our neighbour, a ‘helper’ to be made a sharer, on a par with ourselves.”<sup>6</sup> It is a commitment to the common good because we are all really responsible for all.<sup>7</sup>
- No one should be permanently without **hope of owning a home**. Popes have consistently held that over time, people should be able to own the place where they live. While the land belongs to God, housing is a product of human effort. The Church affirms the natural right to ownership of capital precisely because it is a product of human effort and people have a natural right to the full fruits of their labour.<sup>8</sup>
- The Universal Destination of Human Goods holds that while private ownership is a natural right, it is tempered by the universal destination of all goods. Ownership is temporary. God destined goods for the benefit of all. We are stewards for God, who has given the earth to all of us, not just the rich. Private ownership can and should be limited for the common good, so that everyone has what they need.

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