

OUR COMMON HERITAGE

Housing associations and churches working together

By Tim Thorlby & Alison Gelder



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BISHOP-ELECT OF GLOUCESTER

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FOREWORD

Across the UK, we face a growing housing crisis. There is a serious lack of affordable housing in many different areas. All too often, housing is seen simply as a commodity to be bought and sold. In fact, homes are much more than that. The pattern of housing provision shapes the life of our communities for good or ill. A vision of the common good needs to be at the heart of housing policy.

Housing Associations wrestle with the challenge of how to put community at the heart of the building and management of homes. It's an issue which the Church also has to engage with, because we believe God is concerned about all the hopes and needs of his children, and the provision of decent, affordable housing is vital to their flourishing.

Archbishop Justin Welby has urged Churches and Housing Associations to rediscover their 'common heritage,' and to work together for the common good. This report is a response to that exhortation. It reminds us of just what we have achieved together in the past - not least in the pioneering ministry of Fr Basil Jellicoe - and it shows how much we can achieve together in our own day.

As I prepare to move house - from London, where I have ministered for over 20 years, to Gloucester - it is a great personal pleasure to introduce a report so relevant to both contexts, with case studies of imaginative and effective partnerships between Churches and Housing Associations in each city.

In east London, I have seen at first hand what the Church can do in partnership with others: how it has been at the heart of initiatives which have secured a Living Wage for low-paid workers, challenged exploitative lending and supported ethical alternatives. I believe that the Church can have the same transformative impact on the issue of housing, if we are willing to work with people of good will far beyond our walls. This report has an important part to play in turning that vision into a reality.

The Ven Rachel Treweek, Archdeacon of Hackney, Bishop-elect of Gloucester

Pentecost, 2015



EXECUTIVE SUMMARY



1 - INTRODUCTION

Housing associations in the UK now manage two and a half million homes for more than five million people. These private not-for-profit organisations provide social housing in almost every community.

Churches, likewise, are present in every community in the UK. With five and a half million members across all denominations, they represent the largest grassroots community network in the UK, actively serving their local communities in many ways.

In a speech to the National Housing Federation in 2013, the Archbishop of Canterbury challenged housing associations and churches to work more closely together, as partners in regeneration. He cited their ‘common heritage’.

In this report we explore the partnerships which housing associations and local churches have already established and we highlight examples of good practice. We also look to the future and suggest how these partnerships could – and should - be strengthened, for the common good.

This report has been prepared by the Centre for Theology & Community and Housing Justice, based on a range of evidence and discussions. We are grateful to Chapter 1 and the Quaker Housing Trust for funding the research and for giving the authors independence in our editing of the report.

2 - OUR COMMON HERITAGE

The Housing association sector of today owes much to the work of churches in past years. Understanding this legacy is important for understanding the relevance that such a partnership still has today.

The history of the housing association sector has been one of fits and starts over a century and a half. From the ‘model dwelling movement’ of the mid nineteenth century to the voluntary housing societies of the 1920s to the rapid growth of the modern housing association sector from the 1970s, the sector has not had an easy ride. It was written off several times by eminent commentators. Yet today it houses over five million people.

And what of the Church’s role? From the historical record there can be little doubt that the Church and its members (meaning churches of all denominations) have played an important role in energising, funding and shaping the voluntary housing sector. In past centuries the Church

was almost the only institution capable of providing a welfare service. Since the 19th Century it has increasingly shared that role with others, particularly with the growth of state provision in the 20th Century, but it has continued to play an important role. Many of the voluntary housing societies, formed in waves through the 19th and 20th Centuries, have been led and supported by people motivated by their faith to address the visible poverty and need around them.

The significance of the Church's role has never been in the scale of its provision though. Even in the heyday of the Victorian social pioneers the amount of housing refurbished or built was never large. Its significance lies more in its ability to highlight new problems and shape the agendas of Government. The Church's role has been to highlight social problems, demanding an answer and pointing the way to solutions. The Church was able to play this role because it was part of those deprived communities – present and engaged – and therefore more fully aware of the reality of poverty than many others at the time.

The significance of the Church's actions is also found in the solutions proposed. Octavia Hill (and others) devised an approach to housing which was profoundly respectful of the value of the people they sought to help – mutual and relational in its approach, in a way which seems quite at odds with some of the large-scale provision of housing today.

In the second decade of the 21st Century, the world has obviously moved on. Today's housing challenges are different, and the role of the Church in the UK has changed. Yet we contend that the Church still has an important role to play in housing, drawing on the inspiration of previous generations. It remains by far the largest grassroots community organisation in the country. Many of its members are actively involved in meeting social and economic needs. For example, a national survey of Anglican churches found that over 90% were delivering at least one project to meet local social need¹ - and other denominations will add to this.

The Church remains deeply embedded in our poorest communities and is still able to play an innovative social role in helping to highlight welfare gaps and social issues that the mainstream has yet to address, and helping to provide services which fill those gaps – for the benefit of all.

¹ Eckley, B. & Sefton, T. (2015) *Church in Action: A national survey of church-based social action*, Church Urban Fund and The Church of England

3 - TODAY'S HOUSING CHALLENGES

The last few decades - across much of the UK - have seen a trend of rising house prices, rising rents and a growing problem of housing affordability. From 2000 to 2010, average house prices in England almost doubled. Underlying this has been a sustained gap between the growing demand for housing (as the number of households in the UK has continued to rise) and a historically low level of new house-building.

Most commentators agree that finding a way to build more homes each year is a national priority and the only long term solution to managing the inflation of house prices and rents. There is heated debate about which solutions will work, but radical change to how the land and housing market operates is clearly required. There is a real human cost to our housing problems. The nation also has some long-term demographic trends to contend with, particularly an ageing population, as well as a need for reform in both our social and private rented housing sectors.

The Agenda for Housing Associations

Within this overall challenge, the housing association sector is facing its own strategic challenges as it seeks to make its contribution:

- Insufficient new homes are being built
- Welfare reforms are increasing the risk of rental arrears
- 'Supporting People' funding has reduced
- Concerns about climate change imply more investment will be needed to improve energy efficiency
- Housing associations have the challenge of how to provide more than just housing for their tenants
- How can housing associations be accountable to their local communities? How can the historic values of voluntarism be protected?
- How can associations better address the wider faith and spiritual needs of their tenants/service users?

The Agenda for Churches

These national housing challenges are a key issue for churches too – not just because their members are affected as individual citizens, but

because land and housing are key issues in Christian social thought.

At the heart of Christian social ethics – and of Christian engagement in campaigns for a Living Wage and against exploitative lending (usury) is a vision of each human being as having unique dignity as a child of God. We are not *commodities* and Christianity stands against *commodification* more generally. Homes and neighbourhoods are more than simply assets to be traded. They are gifts from God, and they also have a significance which is bound up with the story and history of the people who live in them. At the heart of the Bible and of Christian Social Teaching is this question: How do our material relationships and our economic exchanges help us to grow in communion with God and neighbour?

Of course, the Church cannot speak out on this or any other issue without putting its own house in order. If churches are to call for others to make housing a priority, they will have to consider how they steward their property – and how congregations might offer practical support to housing associations.

Who is my Neighbour? (the Pastoral Letter issued by the Church of England's Bishops in advance of the 2015 General Election) reminds us of another reason the Church should be keen to partner with organisations such as credit unions and housing associations, rather than simply campaigning for changes in Government policy. These institutions of civil society have an intrinsic value – “they, rather than the market and state, are the building-blocks of true community,...small enough not to need every activity to be codified, through which we can learn to work together in trust, not just according to rules.”²

4 - PARTNERSHIP WORKING TODAY

In this section we identify the ways in which churches and housing associations are already working together. We also present three in-depth case studies of churches working with housing associations in different ways.

Experience suggests that churches (of all denominations) can work closely with housing associations (both secular and otherwise) and do so quite happily and effectively. Indeed, this is the primary challenge and the opportunity. The different ways in which partnership working

² Church of England, (2015) *Who is my neighbour? A Letter from the House of Bishops to the People and Parishes of the Church of England for the General Election 2015*



already occurs include the following:

1 Church land for social housing - Many churches are seeking to make better use of their land through a mixture of disposal, consolidation and redevelopment. For housing associations, working with churches can lead to new land being identified for social housing. For churches, such arrangements not only help to fulfil part of their social mission, but can also provide capital and/or revenue income.

2 Volunteer involvement - Another common route for church engagement is through volunteering. Churches often provide groups of volunteers to support social housing tenants, particularly the most vulnerable, in practical ways.

3 Meeting spiritual needs - There is some existing work to support the spiritual needs of social housing tenants and those who are homeless. A recent Lemos & Crane report has encouraged secular homelessness agencies to begin thinking about and providing for the spiritual needs of their clients.

4 Political support on housing issues - Churches have a long history of campaigning and lobbying on social issues, including homelessness. Housing Justice has provided a national Christian voice on housing and homelessness for many years. More recently, Citizens UK and its member institutions have also been campaigning on local issues, which sometimes include housing issues. The subject of grassroots political campaigning on housing issues may not be familiar territory for many housing associations, but there is a confluence of interest between the sector and the campaigning agenda of many churches. Our research interviews suggested a clear interest amongst some associations in exploring this further.

5 Specialist housing provision for missional workers and retired clergy - Churches, as with many institutions, also have their own housing requirements – e.g. affordable retirement housing for clergy, or housing for key workers (especially in London). This may be an area where housing associations could help.

6 Social investment in housing - Finally, several recent initiatives have demonstrated the potential of social investment for tackling housing challenges. Housing associations may be able to work with churches on this. Examples include Green Pastures providing housing for the homeless and the *London Missional Housing Bond*,

raising social investment to provide affordable rented homes for church 'key workers' in deprived areas of London. These projects illustrate the potential of 'crowd funding' social investment from communities which are prepared to address local housing issues with their own money.

To illustrate some of these examples in greater depth, we have researched and presented three case studies:

● ***Case study 1 – Faith in Affordable Housing***

In this case study, we see how Housing Justice's national 'Faith in Affordable Housing' project facilitated the redevelopment of a parcel of church land in Gloucester by Rooftop Housing Group for mutual benefit, providing new social housing and a modern vicarage.

● ***Case study 2 – Chaplaincy and local partnerships***

This case study highlights how one association, Chapter 1, has taken a strategic approach to encouraging local partnerships with churches across its numerous services. The aim is to encourage volunteering as well as to enhance the provision of local chaplaincy services. The whole approach is led by a national chaplain which is itself an innovation.

● ***Case study 3 – Relational housing management***

In this final case study, local churches in Buckingham have helped to secure new social housing (on a small-scale) and provided volunteers to support tenants, and it highlights a very relational approach to housing management.

5 - MAKING IT WORK

Housing associations and churches already successfully work in partnership in numerous different ways, for mutual benefit. It is clearly possible. Nevertheless, such partnerships are not the norm. In our research we explored some of the perceived barriers.

A common theme in our discussions with both churches and housing associations was how little they actually knew about each other. In such a situation, anxieties about joint working are only natural.

In relation to developing church land for social housing, the evidence shows that this can be mutually beneficial. It may be possible to speed the identification of sites appropriate for development by closer working between church structures and housing associations, and churches could certainly take a more pro-active and strategic approach to this. Where land for housing is scarce, church land can be particularly useful

to housing associations. As churches and housing associations make decisions rather differently, it is also important to communicate well and clarify expectations and timetables from an early stage in any project.

In relation to projects supporting social housing tenants, our research suggested that housing associations were very interested in this, but largely unaware of the activities that churches can offer. Hopefully, the case studies and examples in this report will help to address this. Experience shows that volunteering can provide a lot of benefits, but also that it requires management in itself. There may well be a case for a shared resource to help promote volunteering of this nature between churches and housing associations.

There are also often concerns amongst housing associations that involvement with churches, or any faith-based organisation, is either risky or in some way ‘not allowed.’ Common fears include volunteers using the opportunity to proselytise or a concern that working with a church would be discriminatory in some way. There is much evidence from church-based and church-linked social action projects to show that these fears and anxieties are generally misplaced and that workable partnership arrangements are usually possible. There is some work to do in tackling ‘myths’ amongst housing association staff at all levels.

In short, there are many opportunities for further partnership working. With greater awareness of the possibilities and good communication and the management of expectations more of this potential could be realised.

6 - CONCLUSIONS: WHERE NEXT?

Churches and housing associations do indeed have a common heritage. They also share a common interest in tackling today’s very real housing challenges.

The success of churches’ co-operation with religious and civic groups in Citizens UK, and with the credit union movement shows the potential for a broad-based alliance to tackle Britain’s housing crisis. When we see how much has been achieved on these other issues – winning a Living Wage for millions of low-paid workers, expanding the mutual lending sector, and securing a cap on interest rates – we catch a glimpse of what we might do *together* to tackle Britain’s housing crisis.

As this report shows, churches and housing associations each have

a crucial role to play in making that happen. It highlights a number of ways in which they already work together which could be replicated more widely. How do we make this happen?

- **Co-operation needs to be a top priority, not an afterthought**

There is a need for the leaders of churches and the housing association sector to develop a stronger mutual understanding – at national, regional and sub-regional levels. A more strategic approach to the relationship would speed the development of joint working.

- **We need to be clear about what holds us back – and tackle it head-on**

Both housing associations and churches need to raise internal knowledge and awareness of the possibilities of co-operation, and overcome the ‘myths’ that hold people back.

- **Churches need to see this as a central priority in their work for the Common Good**

The housing crisis presents a fundamental threat to the shape of our communities and cities. Unless we act now, it may be too late – and the poorest will be pushed to the geographical margins. We need to build on the success of campaigns for a Living Wage and responsible lending, otherwise they will be undermined by these developments.

As well as scaling up the good practice we have described in our case studies, this will involve some new, strategic developments:

- Churches and housing associations need to **work together to build political support for social housing**. Community

Organising can play an important part in this process – building on the involvement of churches, charities (e.g. Housing Justice and Quaker Social Action) and tenants’ associations in Citizens UK.

- Local people and housing developments can be linked back together through more **community-based social investment**.

- **Social housing needs to be managed in a more relational way** – better balancing the commercial considerations with the needs and voices of local people.



INTRODUCTION

“There is no place like home.”

L. Frank Baum, *The Wonderful Wizard of Oz*

“I want to suggest churches and housing associations will be infinitely greater put together”

Justin Welby, Archbishop of Canterbury

Housing associations in the UK now manage two and a half million homes for more than five million people. These private not-for-profit organisations provide social housing in almost every community. They also often support their tenants in meeting their wider needs.

Churches, likewise, are present in every community in the UK. With five and a half million members across all denominations, they still represent the largest grassroots community network in the UK by some distance. Thousands of churches actively serve their local communities through the provision of schools, nurseries, debt counselling, food banks and many other projects.

In a speech to the National Housing Federation in 2013, the Archbishop of Canterbury challenged housing associations and churches to work more closely together, as partners in regeneration. He cited the ‘common heritage’ that they shared – not least the housing association sector’s origins in 19th Century philanthropy, to which churches were central. He called it the ‘task of a generation’, reflecting the depth and gravity of the housing crisis now evident in our country.

In this report we explore the partnerships which some housing associations and local churches have already established and we highlight examples of good practice. We also look to the future and suggest how these partnerships could – and should - be strengthened, for the Common Good.

1.1 OUR AIMS AND APPROACH

The aim of this report is to explore how housing associations and local churches of all denominations can best work together.

Note that when we refer to ‘housing associations’ we mean to include all social housing providers (sometimes known as Registered Social Landlords or Private Registered Providers). We use the term ‘housing

associations' for ease of reference.

This report has been prepared by the Centre for Theology & Community and Housing Justice. It is based on a range of evidence and discussions:

- Strategic interviews with leaders of both housing associations and churches
- Case studies of good practice
- Desk research

We are grateful to Chapter 1 and the Quaker Housing Trust for funding the research and for giving the authors independence in editing the report. Further information about our sponsors can be found in the Acknowledgements.

1.2 THIS REPORT

The rest of this report is structured as follows. In Chapter Two, we explore the past relationship between the voluntary housing sector and the Church, and how that has evolved over the years. Chapter Three then considers the current housing agenda facing the country, and how this affects housing associations. We also discuss why this matters to the Church.

In Chapter Four, we move on to present an overview of how housing associations and local churches are already working together successfully in a range of ways. This includes three in-depth case studies.

Chapter Five reflects on these experiences and outlines how such partnerships can be encouraged, while identifying some obvious pitfalls to be avoided.

Finally, Chapter Six sets out recommendations for the future.



2 OUR COMMON HERITAGE

Our starting point is that the housing association sector of today owes much to the work of churches in past years. Understanding this legacy is important for understanding the relevance that such a partnership still has today. This section therefore explores the origins and development of the housing association sector and the role that churches have played in it.

2.1 THE ORIGINS OF VOLUNTARY HOUSING

Origins of voluntary housing pre-1890

From the 12th Century until the 19th Century, almshouses were virtually the only kind of ‘social’ housing provision in England. These were often provided by the Church, but also by wealthy benefactors. They were usually provided for groups of people within the community perceived as in particular need – most often the elderly, but also those who were very sick or less able.

However, as industrialisation and urbanisation accelerated in the 19th Century, urban ‘slums’ developed, seeing poverty and poor housing increasingly appearing together on an unprecedented scale. These new problems required new solutions.

However, for most of the 19th century there was little government support for ensuring the provision of decent affordable housing for those who were less well off, so voluntary providers were the main actors.

From 1830 onwards, the ‘five per cent movement’ developed and sought to provide affordable housing to low paid workers through philanthropy, but based on a market discipline – reminiscent of some of today’s social enterprises. New housing (some known as ‘model dwellings’) was built and let out by a range of private companies and charitable trusts, giving a respectable but below-market financial return back to investors. Private investors would normally receive up to five per cent back, whereas the charitable trusts were content to take closer to three per cent. The Peabody Donation Fund was one of these, and still exists today, in a modern form.

Despite its obviously well intentioned activities, and the people who were helped by it, the ‘model dwellings movement’ only operated to any meaningful extent in London, and did not succeed in building sufficient housing there to make major inroads into the scale of the housing challenge. Critics have also noted the unpopularity of the high-density housing designs and how the rents charged tended to put them out of reach of the poorest. It was, at best, a partial solution. As the work of the

larger charitable trusts continued and evolved in the first decades of the twentieth century, they learned to accept lower rates of return to enable greater social benefit to be achieved.

Outside of London, a handful of industrialists experimented with the provision of housing for their workers. Perhaps most famously, Sir Titus Salt (a Congregationalist) built the 'model village' of Saltaire around his grand mill on the edge of Bradford. He provided over 800 houses together with a range of health and social services – ground-breaking at the time.

Most promising perhaps was the work of Octavia Hill from 1865 – 1910. She pioneered a new approach to housing management which was able to reach into the lives of the poorest tenants in London. She managed housing on behalf of landlords, with support from an army of (largely female) volunteers. She ensured that tenants had homes that were in good repair and well maintained in return for which she expected the regular payment of rents and efforts at 'self-improvement', actively supported by her volunteer housing managers and others. Hill's approach centred on the direct personal involvement of her housing managers in tenants' lives, as much as on the management of the buildings. Landlords could expect a well-managed business and investors a five per cent return and tenants could expect a decent standard of housing and in return were expected to take responsibility and engage with various activities. Hill was strongly opposed to any culture of dependency so her work is typified by a desire to promote self-respect and self-help amongst her tenants. Her values and work were strongly influenced by her sense of Christian duty to her neighbour, and this was shared by many of her fellow workers.

1890-1914

The two decades before the First World War saw a number of different approaches to housing being tried in parallel, although all at relatively modest scale. Much of this happened in the private and voluntary sectors. In the Victorian and the Edwardian eras, voluntary organisations continued to play the biggest role in the provision of welfare, although the first steps were also taken towards public housing.



This period saw the Government lay some important legislative and institutional foundations. Acts in 1888 and 1890 established the country's first network of local authorities, and also gave them the powers to demolish and build houses (at the expense of local ratepayers). Later, the Housing and Town Planning Act 1909 also provided an important boost to both public and voluntary housing, by improving the terms on which public loans could be made to voluntary sector organisations and giving local councils greater powers to enable urban



VOLUNTARY ORGANISATIONS CONTINUED TO PLAY THE BIGGEST ROLE IN THE PROVISION OF WELFARE

extensions. Relatively few houses were actually built by councils in these early years, but the changes made the process much easier. The greatest provision of new 'council housing' was in Greater London, where over 12,000 new municipal dwellings had been built by 1914, half of the national total.

Despite the mixed reception to the 'model dwelling' companies and trusts, a number of them continued to build new dwellings, and some

new providers were established. These included the East End Dwellings Company and a handful of trusts set up by wealthy philanthropists with major endowments, such as the Guinness Trust and the Sutton Dwellings Trust. Most had accepted that a five per cent investment return was not possible, aiming for returns of two or three per cent instead and seeking to counter the critics by providing housing for poorer workers – mainly in London and often with just a few rooms per dwelling.

Octavia Hill's work also continued expanding as more property owners asked her to manage their new or refurbished housing for them (including a large estate owned by the Church Commissioners). In one of the first precursors to the modern housing association movement, one of these property owners was the newly formed Improved Tenements Association, a private limited company which was able to issue shares and loan stock to raise capital in order to buy properties. It was only small, but it demonstrated the potential for a new kind of vehicle for providing housing, instead of the traditional Trust which was

generally reliant on donations and rental income.

Around this time, the Cadbury family founded the new ‘model’ village of Bournville, in Birmingham, to provide decent housing for their workers. Their Quaker beliefs, as much as their wealth, inspired their interest in housing. There were several similar experiments elsewhere – William Lever’s Port Sunlight (Lever was a Congregationalist) and Joseph Rowntree’s village in York (Rowntree was a Quaker). In parallel, and in the same vein, the garden cities movement was gaining momentum, with the first such city beginning at Letchworth in Hertfordshire. Although interesting for many reasons, this also led to a couple of innovations in the provision of housing.

Firstly, a ‘copartnership society’ was established in 1904, requiring tenants to be shareholders (excluding the poorer workers) and giving them a voice in the running of the society, alongside other investors. Many of the new garden suburbs were developed by such societies, and some still exist, although after a brief expansion, the model faltered and never took off.

Secondly, the body leading the development of Letchworth set up the Howard Cottage Society in 1911 to take advantage of the greater financial opportunities offered by the 1909 Act. The Howard Cottage Society was able to acquire greenfield land at low cost from its parent body, access public loans on newly improved terms and then top up its finances with share and loan capital from private investors. It built nearly 400 cottages for low paid workers in its first five years. Together with the decidedly more urban Improved Tenements Association (described above), the Society had hit on a model of housing provision which would set the foundations for the housing association movement.

2.2 WAR AND THE GROWTH OF THE STATE

1914-1939

The First World War led to much social and economic change, including in housing policy. As the Government grappled with the challenges of managing the expectations of peace-time it initiated a



massive house-building programme - ‘homes fit for heroes’ – to be publicly subsidised (for the first time) and delivered by local councils. The ambition was to build high-quality, low density housing wherever possible. The scale of housing required had led the Government to conclude that it simply could not rely on voluntary or private providers to deliver what was necessary in the timescales required. So, within a few years, local councils became the main providers of subsidised rented housing in the UK.

The support of voluntary housing providers in delivering the ambitious housing plans was also sought, with improved loan terms from the Public Works Loans Board. Local councils were also empowered (for the first time) to provide financial support to voluntary housing providers if they so wished. The voluntary providers were mainly Industrial and Provident Societies and charitable housing trusts, and were known collectively as ‘public utility societies’ for a time.

In practice, the house-building programme did not deliver nearly as much housing as was intended, not least due to rising prices and wider economic challenges, and it was cut short in 1921. In all, just over 200,000 houses were built, mostly by local councils. Voluntary housing providers built only 4,500, due to difficulties in raising capital. This short period after the war for the first time saw a decisive shift away from the voluntary provision of housing towards public provision.

Amidst the economic turmoil of the times, and changing national governments, two key pieces of legislation led to a significant acceleration of house building. The Conservative Government’s Housing Act 1923 provided a new subsidy for house building which was mainly intended to support private and voluntary sector housing providers. The following year, Britain’s first ever Labour Government passed the Housing Act 1924 which provided a more generous subsidy to councils to build new houses, although with greater rent controls. From 1923 to 1933, some 580,000 new homes were built by local authorities and 378,000 by private enterprise, subsidised under the new Acts, plus nearly a million more private homes were built without subsidy. Many of these were suburban homes, drawing (at least partly) on ‘garden city’ ideas.

The existing voluntary housing providers built relatively few houses during this period and they became minority players in provision. However, the late 1920s and the 1930s also saw a ‘wave’ of new local

voluntary housing societies springing up. Much of the new subsidised housing was out of the reach of the poorest members of the working class, and little was being done to improve existing housing, so these new societies formed as a response to the perceived gap in provision - the problem of the 'urban slums' in towns and cities.

Over 100 new societies were formed across the country, generally small-scale, funded by private investors and often drawing on Octavia Hill's housing management approach. One of the first was the St Pancras Housing Association, founded by Fr Basil Jellicoe in 1924 and now part of Origin Housing. Their significance was perhaps not in the scale of what they achieved, but the attention that they brought to bear on a key social issue by their actions. (See the Inset Box for a fuller story.)

In 1935, and after much debate, the Government finally acted to address the problem of dilapidated housing in the inner cities. The aim was to clear slums and reduce overcrowding by refurbishing housing or demolishing it and replacing it with new housing. The major players in this endeavour were to be local councils, who were provided with new powers and financial subsidies to assist them.

The diverse range of voluntary housing providers were collectively renamed as 'housing associations' and local councils were encouraged to work with them, but they were not compelled to do so, and many did not. Local councils were largely unwilling to share their role with housing societies. This was a significant disappointment to the voluntary providers. In the same year, many of them came together to establish a National Federation of Housing Societies. Although not comprehensive in its membership (with many of the older trusts staying out) for the first time this diverse group of societies had the makings of a national voice.

The late 1930s saw a boom in house-building, with over 350,000 new homes built in some years by private house builders and local councils. The voluntary housing providers continued building, but only in small numbers.

1939-1961

House-building activity slowed to a trickle during the Second World War, as resources were directed to the war effort, but by 1945 there was

CASE STUDY: ST PANCRAS HOUSE IMPROVEMENT SOCIETY, LONDON

Fr John Basil Lee Jellicoe ('Father Basil') was born on 5 February 1899 in Sussex. After a brief stint in the Navy and having graduated from Magdalen College Oxford he was ordained as a priest in the Church of England and in 1921 became the Missioner at the Magdalen Mission in Somers Town, London. He was appalled by the poverty, dereliction and overcrowding he saw there as he began work.

He saw the 'slum housing' as the root cause of many local problems. With his characteristic passion he resolved to challenge this poverty, and in the absence of any action by the local council, he founded the St Pancras House Improvement Society in 1924 - which became St Pancras Housing Association and is now part of Origin Housing. It was to be the start of a housing campaign which would consume him for the rest of his life.

The Society was established to improve the housing and living conditions of the tenants in the slums in Somers Town, located behind



'Little Drumond Street interior'

Euston Station. A growing team of committee members and advisors was drawn together. The first challenge was to raise the necessary funds. He used all of his networks and powers of persuasion. Funds were raised by selling £1 shares, and offering 3% returns. Much of the funding came in small amounts from churchgoers as well as others. Over the years, he ended up travelling tens of thousands of miles touring the country in the Society's 'Housing Van', fundraising and selling loan stock to private investors to fund projects, as well as speaking in churches and schools, raising awareness of the issue and encouraging people to show active support.

As the money came in, the Society began by buying and improving existing housing, but quickly moved on to slum redevelopment – demolishing inadequate housing and building new homes on the same site. The Society's first new-build homes opened in 1927.

Their first scheme was to refurbish eight houses. Here, Fr Basil describes the challenge:

“One of the eight houses we bought was empty. In the other seven houses lived twenty-one families....In a single case one family had a whole house, though a very small proportion of it was habitable. In another house, occupied by two families, three rooms were uninhabitable: in another the two families were so large that the rooms were over-full. Into the other five houses sixteen families contrived to squeeze. In one tiny back room (10 feet by 8 feet) lived a man and his wife and five children..... In another single room in a basement, dark, damp and dirty, lived a man and his wife and four children. The youngest child suffered from rickets and rheumatism, and through the winter contracted pneumonia and died.”

Although famous for his housing schemes, Fr Basil worked hard to address his tenants' wider social needs too. As well as numerous groups and social clubs in the evenings, he established a nursery, partly paid for the housing association, a pharmacy where basic medical treatment was available, a holiday home by the seaside and even a pub – The Anchor,

in collaboration with Whitbread & Co and a pub management company.

The Anchor was of great media interest as a novelty ('a parson running a pub') but the experiment worked so well that the nearby Tavistock Arms was offered to Fr Basil to run as well. His intention was to provide a safe and well run place where local people could meet, socialise and have a drink and which would contribute to community life rather than undermine it. His insight was that the character and intentions of the publican were central to a good pub, so they recruited carefully looking for people who were as good at 'social work' as they were at being a publican. He wanted to train more publicans to create 'a great and honourable profession'.

Fr Basil was clearly a charismatic man, energetic and passionate. Although no great orator, he was nevertheless able to inspire all kinds of people to support his schemes and also to consider their own faith and life and community. He was a priest who was passionate about his faith and living it out in practice. He saw his work in challenging slum housing as a natural consequence of this – poverty was an affront to human dignity and an affront to God. He was not afraid to challenge people:

"...I have heard a great deal about this British Empire of ours, on which the sun never sets. But what I want you to realise is that at the very heart of this Empire there are homes where the sun never rises."

Despite the seriousness of his work, he was not a serious man. He had a lively sense of humour, not afraid to poke fun at colleagues and he was as happy playing games with children in the street as sitting in housing committees. He played the accordion and often led groups in the pub singing 'comic songs'. He was also very human – suffering depression and regular illnesses, which hampered his work.

Fr Basil also had great love and respect for the people among whom he worked. He invited tenants to come with him sometimes on his road tours, to tell their story in their own words. The tenants described him as 'one of us'. He said that "there is very little difference between Somers Town lads and the Magdalen men at Oxford".

The St Pancras Society expanded to deliver schemes in the north of the borough, out of Somers Town.

Fr Basil also went on to help found several other housing associations in London, Sussex and Cornwall, led by local churches frustrated at the lack of action on slum housing. In 1934, Fr Basil became chairman of the Isle of Dogs Housing Society. The housing work in Somers Town also inspired many others across the country from Bethnal Green to Stockton-on-Tees. Fr Basil died on 24 August 1935, at the age of 36, of exhaustion and pneumonia. His own view of the work of his Housing Societies was modest:

“We do not suppose for a moment that that scheme solves the housing problem of London, although it will at least remove one dark patch which has long been an insult to our Lord. Our scheme is merely intended to demonstrate the kind of lines on which the problem must be tackled...”



‘Father Jellicoe in Clarendon Street’

Source: Quotes from ‘Basil Jellicoe’, by Kenneth Ingram (1936)

a major housing challenge, both to replace war damaged housing and to meet the rising expectations of a country at peace again.

Clement Attlee's 1945 Labour Government identified housing as a national priority. Armed with new powers and financial subsidies (national and local) over a million new homes were built by local councils in England and Wales by 1953. Local councils continued to build significant numbers of new homes through the 1950s, only eventually outstripped by the private sector in 1958.

For the housing associations, this was a time of great frustration. Although they were allowed to receive national subsidies to build new homes, this was always at the discretion of the local council whose approval was required and most were hostile to the idea. In 1945 there were 350 registered housing societies, but during the late 1940s and 1950s, they collectively managed to build only a few thousand homes each year. As the Government significantly extended the welfare state in respect of housing, the voluntary provision of housing was not seen as a priority by either national or local government and did not receive the same level of support. Government did not believe that the sector had the capacity to deliver, and local councils were suspicious of the sector's motives and lack of democracy.

Interestingly, one of the great architects of the welfare state, Beveridge himself, argued that there was an important role for the voluntary sector in supplementing the state and was frustrated at the way it appeared to have been side lined by the Government.

The sector did begin to specialise during this period, experimenting with the provision of housing for specific groups of people, particularly the elderly who were not eligible for council housing. New kinds of association also developed – some major employers established industrial housing associations for their workers, and some self-build associations formed – both very much a response to the housing shortage at the time. So although the sector was now firmly a minority actor in housing provision, it continued to grow and evolve as new housing challenges emerged. In the latter part of the 1950s too, the Conservative Government began to restrict the role of local councils in housing provision, reducing subsidies and preferring private enterprise to step up. Housing associations benefited from relaxed rent controls and grants to help repair and improve properties.

2.3 THE BIRTH OF THE MODERN HOUSING ASSOCIATION SECTOR

1961-1973: a new wave

The 1961 Housing Act was a turning point. The private rented sector had declined after the war, and the Conservative Government of the day recognised the need for new investment. It eventually turned to housing associations to run a pilot scheme to build new rented housing which was unsubsidised and which would be let out at ‘cost-rents’. It would cater for the needs of those who could not afford to buy a house, but were too well off for, or did not want to live in, council housing. The scheme offered public loans to established housing associations. In practice, as many associations were charitable in nature they could not get involved in providing housing for higher income households, so a new wave of associations was established, including ones such as Northern Counties (now part of the Guinness Partnership), Orbit and Sanctuary.

The scheme seemed to work, and led to a scaling up of the experiment through the 1964 Housing Act, together with the establishment of the first ever national Housing Corporation. The new associations received a one third public subsidy and two thirds finance from building societies to produce cost-rent housing and some co-ownership schemes. However, difficulties in securing building society finance throughout the 1960s eventually led to the termination of the scheme in the early 1970s and as cost-rents became fair-rents, the new-style associations became part of the existing family of housing associations.

In parallel with this burst of activity promoted by government was a new wave of activity in the existing housing association sector of a more spontaneous variety. A perceived failure by local and central government to adequately or appropriately address the problems of dilapidated urban housing of the inner cities, together with a growing awareness of homelessness, inspired - as in the 1920s - the birth of a new set of associations. Church groups were again very prominent amongst them. Their focus was often on the rehabilitation of failing housing, in contrast to the comprehensive redevelopment approach favoured by many councils at the time. The energy these new

associations provided then had a chain reaction across the rest of the sector, raising the bar on what was expected of associations.

New church-led associations included the Notting Hill Housing Trust, started in 1963 by The Revd Bruce Kenrick, Paddington Churches HA set up in 1965 by The Revd Ken Bartlett and South London Family HA, one of a number focused on supporting young single parents.

The British Churches Housing Trust was set up in 1964 to promote new church-led housing associations across the country and over 60 were set up. The Catholic Housing Aid Society (now part of Housing Justice) played a similar and complementary role.

Other events added to the sense of change. Shelter was launched in 1966 to campaign for homeless people and raise funds for housing associations. It was formed by five national housing groups, including the British Churches Housing Trust and the Catholic Housing Aid Society. Launching a few weeks after the BBC screened the drama ‘Cathy Come Home’ helped to secure the new charity’s early future in the hearts and minds (and pockets) of many.

A number of housing associations specialising in provision of housing for the elderly also grew up, encouraged partly by Government. From 1964, the newly formed Greater London Council showed increasing enthusiasm for supporting housing associations, particularly when the Conservatives took over in 1967, although council house-building still significantly outweighed that of the voluntary housing sector in London (and indeed, elsewhere).

1974 onwards: a modern sector

A number of legislative and institutional changes in the early 1970s, particularly the 1974 Housing Act, radically reshaped the landscape for housing associations. There was cross-party support for the sector’s growth as the ‘third arm’ of housing, partly in the expectation that it would contribute to inner city renewal but also due to ongoing difficulties in the private rented sector.

For the first time, the various kinds of associations, over 2000 of them, were to be treated as a ‘sector,’ to be funded and regulated as one by an expanded Housing Corporation. Associations had to register with

the Corporation, bringing them firmly within the Government's sphere of influence. A novel switch in the form of public support away from revenue subsidy to capital grants for new development (plus public loans) also finally overcome a key obstacle to associations being able to finance new house-building at greater scales; private finance was no longer required.

The net effect of these changes was that the scale of development activity began to increase – both new-build and refurbishment – even in spite of the wider economic difficulties of the 1970s. A number of housing associations grew quite significantly during the 1970s.

The advent of Thatcherism in 1979 heralded a marked change of direction for housing, with a strong emphasis on home-ownership and the introduction of right-to-buy, together with a reduction in public funding for new social housing. The housing association sector continued to grow throughout the 1980s but had to contend with less public grant, and strong encouragements to make a contribution to extending home-ownership, not just providing rented housing. Growth was very uneven, with much of it undertaken by a minority of the sector. The Housing Corporation also grew in its level of influence on the sector, as regulation was extended.

Significant changes at the end of the 1980s, particularly the 1988 Housing Act, consolidated this trend towards home-ownership and away from council housing. The role of councils was recast as 'enablers', with housing associations and the private sector seen as the main providers of any new housing, whether market or social. Housing associations were given greater freedoms to seek private finance, to support new development, and have accessed nearly £60 billion of private investment in the two decades since.

Stock transfers have also led to significant and rapid growth in the sector. From the 1980s over one million council homes have been part of large-scale voluntary transfers (LSVTs) to housing associations, often new ones set up for the purpose, as a way of ensuring the continued maintenance of social housing at a time when councils' financial room for manoeuvre had become very limited.

More controversially, the right to buy (of both council and association homes) has seen the growing residualisation of social housing – a change of role - becoming more a tenure of 'last resort' for those who can't afford private housing.

The sector today

Almost unrecognisable from its origins, the sector today is large, national and diverse. In England alone, there are currently over 1700 regulated associations providing two and a half million homes. The majority of associations are small, owning less than 1,000 homes, with the largest 20 associations owning almost one in three homes within the sector. The main purpose of the sector remains the provision of general needs affordable housing for rent, although this is complemented with specialist needs housing and also some development for low-cost home ownership.

The sector has not been immune from the strains of ‘austerity’ since 2010 and continues to grapple with old and new challenges. The next chapter moves on to consider the current situation in more detail.

2.4 CONCLUSION: THE HISTORIC ROLE OF THE CHURCH IN VOLUNTARY HOUSING

The history of the housing association sector has been one of fits and starts over a century and a half. It has been written off several times by eminent commentators. Yet today it houses over five million people. The early pioneers would probably have been astonished if they could have seen the scale of the sector today.

And what of the Church’s role? From the historical record there can be little doubt that the Church and its members (of all denominations) have played an important role in energising, funding and shaping the voluntary housing sector. In past centuries the Church was almost the only institution capable of providing a welfare service. Since the 19th Century it has increasingly shared that role with others, particularly with the growth of state provision in the 20th Century, but it has continued to play an important role. Many of the voluntary housing societies, formed in waves through the 19th and 20th Centuries, have been led and supported by people motivated by their faith to address the visible poverty and need around them.

The significance of the Church's role has never been in the scale of its provision. As we have seen, even in the heyday of the Victorian social pioneers the amount of housing refurbished or built was never large. Its significance lies more in its ability to highlight new problems and shape the agendas of Government.

When Fr Basil Jellicoe's housing society rebuilt some of the slum housing in Somers Town in the 1920s he was, as he recognised, not able to solve the problem by himself. But by taking action on a small-scale he highlighted the problems of poverty and poor housing in such a prominent way that it could not be ignored by others. The Church's role was to highlight social problems, demanding an answer and pointing the way to solutions. In religious terms, it was a 'prophetic' role – a 'voice in the wilderness' calling for change. In secular terms, these were demonstration projects, used to lobby Government to adopt new policies and programmes. The Church was able to play this role because it was part of those deprived communities – present and engaged – and therefore more fully aware of the reality of poverty than many others at the time.

The significance of the Church's actions is also in the nature of the solutions proposed. Octavia Hill (and others) devised an approach to housing people which was profoundly respectful of the value of the people they sought to help – mutual and relational in its approach, in a way which seems quite at odds with some of the large-scale provision of housing today. Hill and her managers knew their tenants by name and face, knew the problems they faced, lobbied on their behalf to others and treated them as adults, capable of responsibility. More radically, Hill (and others) lived amongst the people they housed. Their actions were not the result of distant policy prescriptions or top-down strategies, but a visceral response to the realities of life which they experienced each day.

The future

In the second decade of the 21st Century, the world has obviously moved on. Today's housing challenges are different, and the role of the Church in the UK has changed.

Yet we contend that the Church still has an important role to play in

housing in the UK, drawing on the inspiration of previous generations. It remains by far the largest network of grassroots community organisation in the country by some distance. Many of its members are actively involved in meeting social and economic needs. Recent national research by ComRes suggested that one in four adults in England had benefited from a church-run service within the previous 12 months¹ (not including worship, weddings, baptisms or funerals). A national survey of Anglican churches found that over 90% were delivering at least one project to meet local social need². The Church remains deeply embedded in our poorest communities – still present, still engaged, and sometimes the last civic institution still standing.

Some of the methods of our forebears may not be appropriate today but the lessons surely are worth considering. The Church is still able to play an innovative social role in helping to highlight welfare gaps and social issues that the mainstream has yet to address, and helping to provide services which fill those gaps – for the benefit of all. The Church is still able to demonstrate and agitate for a more mutual and relational approach to housing.

In the ongoing debate about the future of the housing association sector – a debate about finance and markets, but also about social purpose and hearts and minds – the church of the 21st Century has something to offer.

In the rest of this report, we look at the challenges facing housing today, consider examples and case studies of how churches and housing associations already do work together, and assess how this work can be strengthened.

¹ Bickley, P. (2014) *Good Neighbours: How churches help communities flourish*, Church Urban Fund and Theos

² Eckley, B. & Sefton, T. (2015) *Church in Action: A national survey of church-based social action*, Church Urban Fund and The Church of England



3 TODAY'S HOUSING CHALLENGES

In this section we consider, in brief, the housing challenges that face us today and how they affect housing associations. We also explore why housing matters, and should matter, to the Church.

3.1 THE NATIONAL HOUSING CHALLENGE

The last few decades - across much of the UK - have seen a trend of rising house prices, rising rents and a growing problem of housing affordability. From 2000 to 2010, average house prices in the UK more than doubled. Underlying this has been a sustained gap between the growing demand for housing (as the number of households in the UK has continued to rise) and a historically low level of new house-building.

Most commentators agree that finding a way to build more homes each year is a national priority for housing and the only long term solution to managing the inflation of house prices and rents. There is heated debate about which solutions will work, but radical change to how the land and housing market operates is clearly required.

For example, the Department for Communities and Local Government (DCLG) has projected that from 2011 to 2021, the number of households in England will grow by 221,000 per year. Yet in 2013-14, only 112,000 houses were built in England¹. There is a serious mismatch between current supply and demand.

More seriously, demand has been outstripping supply for many years. Since 1981 – i.e. over the last 33 years - the average number of homes built in England each year has been just 151,000, well below the rate at which new households have been forming. As the Government's own Housing Strategy confirms, "we have not built enough new homes for a generation".²

The consequences of this are millions of households unable to buy a home, or who have to spend half of their income on housing costs, or who find themselves trapped in inadequate or overcrowded housing. There is a real human cost to our housing problems.

The situation is complicated by the fact that there are many regional and sub-regional housing markets, not one national market, and so the nature of the challenge varies across the UK. There are still many empty homes, but not always in the places where demand is greatest, and planning and development viability varies significantly.

¹ DCLG (2014) *Live Tables on House Building*

² DCLG (2011) *Laying the Foundations: Housing Strategy for England*

Other national housing challenges

The nation also has some long-term demographic trends to contend with, particularly an ageing population. This will have significant consequences for the nature of housing of all tenures as the number of people over the age of 65 continues to grow, and as life expectancy is still rising.

There are also recognised challenges in reforming both our social and private rented housing sectors. Social housing has long waiting lists, and too many houses which are either overcrowded or under occupied, as well as posing challenges of welfare dependency for some. Private rented housing has grown in recent years, but provides housing of greatly varying quality.

3.2 THE AGENDA FOR HOUSING ASSOCIATIONS

Within this overall challenge, the housing association sector is facing its own strategic challenges as it seeks to make its contribution. The situation varies between the different nations of the UK, but they also have much in common. Here, we consider the challenge for housing associations in England in particular.

a) Insufficient new homes are being built

The financial model for building new social housing deteriorated suddenly when the quantity and rate of public housing grant was cut and a new ‘affordable rent’ model was introduced in 2011 (requiring associations to charge rents up to 80% of market value). For many housing associations the lower level of subsidy and the greater reliance on debt has led to greater financial risks and a significant reduction in their ability to build new homes. For example, Hastoe Housing Association’s level of development has gone down to 50-100 homes per year from around 500 homes per year, up to a 90% reduction. The greater reliance on the capital markets as a source of funding also increases the longer term uncertainties for associations as they seek

to manage risks and plan ahead. Some have also found it difficult to borrow money at viable interest rates because of uncertainty about future revenue streams from rent due to welfare reform changes and cuts to Supporting People budgets. However, the Government's



HOUSING ASSOCIATIONS SHARE IN THE CHALLENGE OF FINDING SUITABLE AND AFFORDABLE LAND

Affordable Housing Guarantee Scheme has enabled other (usually larger) associations to borrow at historically low rates. Government funding continues to be primarily focussed on subsidising the rent of low income households through Housing Benefit rather than subsidising the building of new homes for social rent. Some housing associations are exploring new business models, for example by moving into the development of homes for market rent or by finding ways to cross subsidise social rented homes

with homes for sale or for market rent; although it is noteworthy that this only seems to be working for the largest associations. Some are also concerned that moving away from providing homes to those on low incomes represents a challenge to their charitable objectives and a move away from their founding ethos.

As part of the overall national problem of the undersupply of housing, housing associations share in the challenge of finding suitable and affordable land for development and securing planning permissions. The growing diversity of approaches between Local Authorities as they have more autonomy over planning and housing policy also makes it more complicated for housing associations (especially small to medium sized ones) operating across local authority boundaries.

b) Welfare reforms are increasing risks of rental arrears

The various changes to the social security system mean that housing associations are putting more effort and funding into programmes

supporting tenants with budgeting, employment and schemes to help people move to smaller properties. The benefit cap, the spare room subsidy ('bedroom tax') and the introduction of Universal Credit are all increasing the risks of more tenants getting into rental arrears. Recent research suggests that half of all housing associations have been significantly affected by the spare room subsidy, and over 80% believe that some of their rental income is at risk from changes to the way that Universal Credit will be paid.³

There is particular concern about the changes that will flow from the introduction of Universal Credit, as it will rely on the direct payment of money for rent to tenants, and will change to single monthly benefit payments to one household member. One housing association interviewed in our research has tackled this by setting up a system to allow tenants to pay ahead so that they can build up a credit on their rent account before Universal Credit is introduced.

c) *'Supporting People' funding has reduced*

Local Authority budgets have been cut and this has been reflected in reduced funding for many Supporting People programmes, which fund services for more vulnerable tenants or those with specialist needs. This has meant some supported housing schemes are no longer viable. At the same time associations are reporting that the types of people they are housing is changing, reflecting the challenging economic climate. While there is less funding available for support, new tenants are tending to have more complex needs and so make greater demands on the already overstretched tenancy support teams.

d) *Climate change*

Concerns about climate change, combined with poor quality heating and insulation in existing properties, mean that more investment will be needed in retrofitting older housing stock to improve energy efficiency, and perhaps even exploring community power generation options.

e) *More than a landlord*

Housing associations have the ongoing challenge of how to provide

³ NHF (2015) *Welfare Reform Impact Assessment: Final Report*

more than just housing for their tenants – how to relate to their tenants as individuals, how to address their wider social and economic needs and how to contribute to the wider regeneration of local communities. Can housing associations provide housing in ways which challenge welfare dependency and strengthen community?

f) Local accountability

Housing associations are closely regulated by the Homes and Communities Agency, who regulate all registered providers of social housing. Depending on the legal status of an association, there may also be additional oversight from the Charity Commission or Companies House.

As some housing associations have grown in size, they have become more distant from the local communities out of which they emerged. Size can have its advantages, but poses a serious challenge to maintaining a connection with, and accountability to, local communities. How are housing associations accountable to their local communities? How can this be balanced with such a strong reliance on public sector funding? How can the historic values of voluntarism be protected?

g) Recognising spiritual needs

The subject of faith and spirituality currently appears ‘taboo’ for most service providers. However, a revealing recent study by Lemos & Crane (2013) explored the faith and spirituality of homeless people (of all faiths and none) and found a strong welcome from them for the explicit acknowledgement of this side of life within mainstream service provision:

Despite the doubts and reservations of interviewers who feared that asking homeless people about faith and spirituality might be too personal or intrusive, the vast majority of those interviewed found the experience to be stimulating and thought provoking – further, some felt that being asked about their lives in depth, about their past, their religious beliefs and spirituality validated their identity in the eyes of service providers as people in their own right not just service users with problems.

The report recommends that mainstream public service providers incorporate an explicit acknowledgement of their service users' spiritual needs within their overall provision.

3.3 THE AGENDA FOR CHURCHES

These national housing challenges are a key issue for churches too – not just because members are affected as individual citizens, but because land and housing are key issues in Christian social thought.

At the heart of Christian social ethics – and of Christian engagement in campaigns for a Living Wage and against exploitative lending (usury) is a vision of each human being as having unique dignity as a child of God. We are not *commodities* and Christianity stands against *commodification* more generally. Luke Bretherton explains what “commodification” is, and why Christians must resist it, as follows:

[By] “commodification,” ... is meant the turning of things that are not for sale - school playing fields, your children, your kidneys - into products available on the open market.

The best analysis of this is given by Karl Polanyi who sets out the processes by which unregulated, disembedded markets make goods that are not products - notably humans and nature or people and places - into commodities to be bought and sold. These goods cease to be unique and irreplaceable and become goods exchangeable with anything else and of no greater value than anything else.

It is not markets per se that are the problem but where markets are no longer subordinated to social and political flourishing and in turn subordinate human flourishing to the demands of the market. Like the state, the market, while having a place, must know its place. As the recent economic crises illustrates, when everything become subordinated to the market, the market destroys itself.⁴

4 Luke Bretherton, *Can Politics Be Saved? Rethinking Church and State*, (2010, blog for ABC Religion & Ethics), online at <http://www.abc.net.au/religion/articles/2010/09/27/3023009.htm>



This is expressed more lyrically by TS Eliot:

*What is the meaning of this city?
Do you huddle together because you love each other?
What will you answer? "We all dwell together to make money
from each other?" or "This is a community?"*⁵

Because the Creation is a gift from God, it is not only individual people who should not be 'commodified.' Homes and neighbourhoods are more than simply assets to be traded. They are gifts from God, and they also have a significance which is bound up with the story and history of the people who live in them. This is why God commands the people of Israel: "The land must never be sold on a permanent basis, for the land belongs to me. You are only foreigners and tenant farmers working for me." (Leviticus 25.23).

Houses are homes, and neighbourhoods need to be shaped by our vision of community, not simply by the forces of the market. A city in which the poorest can no longer afford to live in neighbourhoods like Somers Town or Notting Hill, but (as in Paris) are forced in to outer-urban ghettos – out of sight and out of mind – expresses a value-system. It says something deeply un-Christian about which lives are of genuine value and significance.

At the heart of the Bible and of Christian social teaching is this question: how do our material relationships and our economic exchanges help us to grow in communion with God and neighbour? That question has been at the heart of Christian engagement in the Living Wage Campaign, and of the struggle against exploitative lending. And it is at the heart of Christian reflection and action on housing.

We might call this a "sacramental" vision – of a material world which expresses, and helps us to grow in communion with God and neighbour. Whether in sexual ethics or in economics, it rejects the commodification of other human beings and of the land God has given us. That is why Fr Basil Jellicoe called the slums of Somers Town, "an outward and visible sign of an inward and spiritual disgrace." The indifference with which the rich and privileged treated the poor of Somers Town was, as Jellicoe

⁵ T S Eliot, *The Rock* (Faber & Faber, 1934)

saw so clearly, a spiritual issue.

Of course, the Church cannot speak out on this or any other issue without putting its own house in order. The Archbishop of Canterbury was rightly clear that, if the Church of England was to call for a more responsible lending system, it had to both look at its own investments in payday lenders and be willing to devote significant amounts of time and energy to practical action – supporting local credit unions as well as campaigning for a cap on interest rates, and Government investment in community finance. The same issue arises with respect to housing – perhaps the greatest social issue of our day. If churches are to call for others to make housing a priority, we will have to consider how we steward our property – and how congregations might offer practical support to housing associations.

Who is my Neighbour? (the Pastoral Letter issued by the Church of England's Bishops in advance of the 2015 General Election) reminds us of another reason the Church should be keen to partner with organisations such as credit unions and housing associations, rather than simply campaigning for changes in Government policy. These institutions of civil society have an intrinsic value – “they, rather than the market and state, are the building-blocks of true community...” “small enough not to need every activity to be codified, through which we can learn to work together in trust, not just according to rules.”⁶ The letter reminds us:

A thriving society needs many intermediate institutions, including those who disagree with each other and pursue incompatible goals. A culture in good order needs that kind of diversity and capacity to argue about what makes a good society. Intermediate institutions are too often overlooked by policy-makers, so they struggle to be as influential and beneficial as they might. Housing associations are a good example. So are Credit Unions which offer a source of responsible saving and credit which could be an ethical alternative to many of the activities of the discredited banks and the mistrusted pay day lenders. Credit Unions and housing associations both draw on the principle of mutuality. Both are

⁶ Church of England, (2015) *Who is my neighbour? A Letter from the House of Bishops to the People and Parishes of the Church of England for the General Election 2015*



good at serving less well off people, although neither is solely for the poor or best understood as an anti-poverty measure. Indeed, both Credit Unions and housing associations work best when there is “buy in” from a broad social spectrum. They are institutions with a strong unifying potential.⁷

Churches of all denominations, housing associations and credit unions all have a vital role, then, in helping us to resist commodification – not just because of what we can do together, but because of what we are. Our institutions are vital building-blocks of healthy communities.

⁷ Ibid, §82-3



4 PARTNERSHIP WORKING TODAY

In this section we identify the ways in which churches and housing associations are already working together. We also present three in-depth case studies of churches working with housing associations in different ways.

4.1 OVERVIEW OF PARTNERSHIP WORKING

The experience suggests that churches (of whatever denomination) can work closely with firmly secular housing associations and do so quite happily and effectively. Indeed, this is the primary challenge and the opportunity.

Some of our examples involve housing associations which are explicitly Christian in their ethos and outlook, but this is by no means a requirement and indeed most associations today are not explicitly religious in any way. (It is important to note that the more explicitly Christian housing associations – e.g. Salvation Army Housing Association, Chapter 1, Christian Action Housing, Southwark and London Diocesan Housing - all serve the general population regardless of faith or background).

It should also be noted that there are also other faith groups who may well be interested in partnership too, and we believe that the lessons of this report are equally applicable to them as well.

Here we provide an overview of the different ways in which partnership working already occurs.

1 Church land for social housing

The various church denominations own a surprising amount of land. Although much of this remains in use, and will continue to do so, many churches are seeking to make better use of their land through a mixture of disposal, consolidation and redevelopment. Using land for social housing – usually as part of a wider scheme - is often of interest to such churches as a way of securing a mix of both social and economic outcomes. Such schemes are also obviously of interest to housing associations who are looking for small or medium-sized sites to develop new housing on. There are many such schemes already in existence, and the potential for more.

To promote this, Housing Justice runs the national project ‘Faith in Affordable Housing’ (FiAH) which provides guidance and active support to facilitate the use of church land for social housing. We have

provided a case study later in this chapter of one of their recent projects, illustrating the benefits to all sides.

In the last two years of the project's operation, FiAH has been directly facilitating development projects on sites for churches and housing associations as far apart as Tunbridge Wells and South Wales,

“
**MANY CHURCHES
ARE SEEKING TO
MAKE BETTER USE
OF THEIR LAND**

providing nearly 100 affordable homes, with more projects in the pipeline. FiAH has worked with several denominations – including Baptist, Quaker, Church of England and Church in Wales. Advice and support has been given to many other projects too.

Charity law also allows

churches to dispose of land at below market value to housing associations for social housing where it falls within their charitable objects, as it does for most churches. (See Further Information at the end of this report for more). This is not always appropriate, but sometimes it is. Clearly, this only applies if the land is to be used for social housing which will benefit low-income or otherwise vulnerable people, and not general needs housing.

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

For housing associations, working with churches can lead to new land being identified for social housing. For churches, such arrangements not only help to fulfil part of their social mission, but can also provide capital and/or revenue income.

2 Volunteer involvement

Another common route for church engagement is through volunteering. Churches often provide groups of volunteers to support social housing tenants, particularly the most vulnerable, in practical ways - whether it is befriending or mentoring, running job clubs or parent and toddler groups or providing 'welcome packs' to new arrivals at emergency accommodation. Our second and third case studies both provide examples of this.

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

3 Meeting spiritual needs

Although a much neglected area of work, there is existing work to support the spiritual needs of social housing tenants and those who are homeless. The Lemos & Crane report (discussed above) has encouraged secular homelessness agencies to begin thinking about and providing for the spiritual needs of their clients. It is not unreasonable to expect that some social housing tenants may be equally interested in such services.

Our second case study describes one approach to chaplaincy by a housing association. Other charities have been exploring this area too – for example, West London Mission runs regular 'spirituality discussion groups' for homeless people of all faiths and none as part of their work, and St Martin-in-the-Fields has undertaken pioneering work through its project Connections.

This is a topic where further partnership working could be very innovative.

4 Political support on housing issues

Churches have a long history of campaigning and lobbying on social issues, including homelessness. Housing Justice has provided a

national Christian voice on housing and homelessness for many years. More recently, Citizens UK and its member institutions have also been campaigning on local issues, which sometimes include housing issues – such as the establishment of Community Land Trusts.

The subject of grassroots political campaigning on housing issues may not be familiar territory for many housing associations, but there is a confluence of interest between the sector and the campaigning agenda of many churches. Our research interviews suggested a clear interest amongst some associations in exploring this further. There was respect for the stance taken by Archbishops Welby and Sentamu and Cardinal Nichols on issues like food banks, the Living Wage and welfare reform.

The larger housing associations perhaps felt that the churches did not take them seriously as national organisations and potential partners. There were many examples of good relationships with parish clergy but very few of relationships with diocesan bishops or national church leaders. There may be scope for bringing housing association Chief Executives together with regional and national church leaders for briefing and relationship building.

5 Specialist housing provision for missional workers and retired clergy

Churches, as with many institutions, also have their own housing requirements. Providing affordable retirement housing for clergy is an issue, as most never own their own homes during their working careers. Some churches own and manage their own portfolios of retirement homes, but there is insufficient housing. This may be an area where housing associations could help and indeed our research discussions highlighted interest in exploring this further.

For churches working in deprived areas, where social needs are greatest and resources can be thin on the ground, being able to house 'key workers' from churches at below-market rents is important. This is especially the case in London. Clergy are normally provided for, but church staff such as youth workers also need to be based locally to do

their work, not least as much of their work is out of hours. However, with low salaries and high rents they can end up living some distance away from the church. Again, there is a case for the provision of social housing for some of these 'key workers' in situations where they are part of local regeneration efforts.

6 Social investment in housing

Finally, several recent initiatives have demonstrated that churches are switching on to the potential of social investment for tackling housing challenges. Housing associations may be able to work with churches on this, not least as a new source of private finance.

Green Pastures is a Community Benefit Society which enters into partnerships with local churches to provide housing for homeless people. The local church helps to raise the investment locally to buy the housing, and Green Pastures then buys and manages the house. The Society issues loanstock and pays up to 5% interest to investors. Over six million pounds has been invested so far. Hundreds of homeless people are now being housed and supported.

Using a similar model, but for a different purpose, the new London Missional Housing Bond raises social investment to provide affordable rented homes for church 'key workers' in deprived areas of London. The pilot project in 2013 raised nearly four hundred thousand pounds from individuals, trusts and churches to purchase a house in Bethnal Green, east London which is let out at a social rent to church workers who are working on the local estate. The project is led by the Diocese of London, the Centre for Theology & Community and the Eden Network and is delivered by Mission Housing, a charitable registered housing association.

These two projects illustrate the potential of 'crowd-funding' social investment from communities which are prepared to address local housing issues with their own money. These models may have wider applicability.

4.2 OUR CASE STUDIES

Drawing on interviews and desk research, the following pages present three case studies offering a closer look at some very different examples of partnership working.

- **Case study One – Faith in Affordable Housing**

In this case study, we see how Housing Justice's national 'Faith in Affordable Housing' project facilitated the redevelopment of a parcel of church land for mutual benefit, providing new social housing and a modern vicarage.

- **Case study Two – Chaplaincy and local partnerships**

This case study highlights how one association has taken a strategic approach to encouraging local partnerships with churches across its numerous services. The aim is to encourage volunteering as well as to enhance the provision of local chaplaincy services. The whole approach is led by a national chaplain which is itself an innovation.

- **Case study Three – Relational housing management**

In this final case study, local churches have helped to secure new social housing (on a small-scale) and provided volunteers to support tenants, highlighting a very relational approach to housing management.



CASE STUDY 1

‘FAITH IN AFFORDABLE HOUSING’: NEW SOCIAL HOUSING ON CHURCH LAND

SUMMARY

Following a parish reorganisation in a part of Gloucester, a large vicarage, owned by the Diocese of Gloucester, became redundant. With assistance from 'Faith in Affordable Housing' – a free national service run by Housing Justice – a local housing association was identified which was interested in the site's potential for delivering social housing. After a process of discussion, the redevelopment of the site was agreed, with support from the Local Authority and the Homes and Communities Agency.

In 2012, the site was leased by the Diocese to Rooftop Housing Group for 125 years in return for a modest premium, ongoing ground rent and the redevelopment of the site. The scheme provided 14 new homes for the housing association as well as a more modern and suitable replacement vicarage for the Diocese.

The redevelopment scheme was successfully completed in 2014, and the partners are now looking to work together on further projects in the area.

1 - PROJECT ORIGINS

In 2011, St Stephen's Vicarage in the neighbourhood of Linden in Gloucester had stood empty for two years, after the vicar retired and the parishes of St Stephen's and St Paul's were combined. As it sat empty, local people worried that it was becoming an "eyesore" and a hotspot for flytippers and vandals".

The vicarage, on the Frampton Road, owned by the Anglican Diocese of Gloucester, presented an opportunity for change for the Diocese and for the community. With many vicarages being old and large, they are often expensive to maintain and to heat, and in some areas, the combining of parishes means fewer vicarages are needed. This vicarage was sizeable, with a large garden with mature trees.

Early in 2011, Tracy Bessant, the Project Co-ordinator for Faith in Affordable Housing, had met with Gloucester Diocese staff to discuss how some church land might be used to create affordable homes. Faith in Affordable Housing is a national project run by Housing Justice

to facilitate the use of church land and buildings to meet local social housing needs.

In their discussions, the Frampton Road site of St Stephen's Vicarage was soon identified as an option. The Diocese was committed to meeting the needs of the local community and was looking to try to create the maximum amount of truly-affordable homes as well as a new vicarage more suitable for the needs (and the pockets) of the modern clergy.

After talking to the housing team at Gloucester City Council and looking at the options with other housing associations, Rooftop Housing Group was approached as a possible partner. Rooftop currently provides over 6,000 homes across Worcestershire and Gloucestershire. Possible funding to help the scheme was then sought from the Homes and Communities Agency, and from Gloucester City Council and Rooftop themselves.

2 - HOW IT WORKS

In January 2012 a lease for 125 years for the main part of the vicarage site, with an upfront payment of £75,000, was agreed between the Diocese and Rooftop Housing Group. This allowed Rooftop to take forward a scheme for mixed affordable housing. It was also agreed that Rooftop would build a new smaller vicarage for the Diocese on the small area of the site retained by the Diocese.

The Diocese was able to show the benefits the scheme would have for the community and was therefore able to agree a scheme with Rooftop that valued the land at below market value. Because the church is a charity, it must comply with the Charities Act 2011 when it disposes of land and property, and is normally required to seek the "best price". However, the Charity Commission's rules clearly allow for the sale of church land and building at below-market value to provide social housing if it is "in fulfilment of the purposes of the charity", and for most churches this is usually the case, unless there are specific restrictions. (More details on this are available from the Faith in Affordable Housing Project – see final section for contact details).

The Diocese and Rooftop then worked in partnership, with the help of Gloucester City Council, to draw up plans to create fourteen new

homes and a replacement vicarage:

- nine one-bedroom flats (supported) for young homeless people in Gloucester
- one three-bedroom home for move-on accommodation
- two three-bedroom affordable rented family homes
- two one-bedroom shared ownership homes
- ...and one new vicarage

The project needed £1.7 million to complete, so it was important that financial figures worked for both the Diocese and Rooftop and that the outcome would be the best for the community and all involved. Gloucester City Council was very supportive of the scheme, and as well as granting planning permission for the scheme, contributed £300,000 toward the costs, with £165,000 coming from the Homes and Community Agency.

By March 2012, contractor Markey Construction began work demolishing the old vicarage whilst taking care to retain as many of the mature trees as possible. Representatives from all of the partner organisations met on-site in July 2012 to check on progress.

The partners also created an opportunity for one local young person to work in a three-year apprenticeship with Markey Construction and Gloucestershire College. The apprenticeship was offered to one of the young people currently being supported by the G3 project (the support and care arm of Rooftop).

The scheme was completed in 2014, with the flats for young people with on-site support being occupied early in the year, and the houses and the vicarage later in the year.

The scheme fits well into the streetscape as some grassland has been left in front of the flats and houses to give some open space in a residential area, which has also allowed the mature trees along the road to be retained, thus giving a feeling of maturity to the development.

In September 2014, a joint launch celebrated the completion of the scheme with all the partners present – the Diocese, Rooftop, G3, Gloucester City Council, Markey Construction, and Housing Justice/Faith in Affordable Housing.

Rooftop and the Diocese are now working together to plan two

further schemes. So the partnership and trust built from working on the Frampton Road scheme is now being used to create more affordable homes in the area.

3 - BENEFITS AND IMPACT

Rooftop Housing Group has been able to provide fourteen new homes in a good location. The new accommodation for young homeless people replaced housing at a nearby property which it no longer owned. New rented and Shared Ownership properties have been created for local people on low incomes. It has also been the start of a partnership that Rooftop is developing with the Diocese of Gloucester, with two more partnership schemes now being considered. As Rooftop's Development Director commented:

“This is a very exciting project which will help to regenerate the local area, provide high-quality, affordable new homes and a new vicarage. In these difficult economic times we all need to work together more than ever and look for innovative solutions to the challenges we face. As such, we were delighted when Faith in Affordable Housing and the Diocese approached us with their ideas for the site”

David Hannon, Development Director at Rooftop Housing Group

Rachel Lathan, Chair of Evesham and Pershore Housing Association (the social housing arm of Rooftop Housing Group) said:

“This is a really innovative scheme that brings together many partners, tackling a wide range of issues and providing practical solutions. As well as delivering new homes and a new vicarage, the project will help to regenerate a key brownfield site, stimulate the local economy and provide employment opportunities.”

The Diocese of Gloucester has replaced an old vicarage which was a liability, with a brand new vicarage which is more suitable and affordable for modern life, and a more attractive place for the new Vicar

to live in, within the midst of the community. The Diocese also received a financial benefit for the scheme, and has a modest income through the lease of the land to Rooftop that can be used elsewhere in the church's work with communities. At the launch of the scheme, the Bishop of Tewksbury commented:

“With the price of houses continuing to rise, it is becoming increasingly difficult for people – particularly first-time buyers – to afford their own home. On top of this, we are seeing a growing number of people sleeping on the streets. We have a duty as Christians to protect the vulnerable and to build communities... And, by ensuring that our land is being sold to developers who will focus on affordable housing, we can be confident that we are helping those on lower incomes to buy their own property.”

Martyn Snow, Bishop of Tewksbury (September 2014)

Gloucester City Council has benefited as the scheme supports its local housing strategy, providing much-needed affordable housing to help house young homeless people in the area and truly affordable homes for families and couples.

For the local community, a redundant building has been replaced with a new development allowing families and young people to remain in the area, whilst also retaining the mature trees and open space in the streetscape.

4 - REFLECTIONS

This case study is one of many partnership schemes which the Faith in Affordable Housing project has facilitated. There are also similar projects across the country where churches and housing associations have worked together without assistance.

This project highlights the way in which all partners benefited, and the experience has persuaded the partners to do more together.

There are many such opportunities across the country for these kinds of partnerships.

In this case, the initial prompt and the practical facilitation provided

by the Faith in Affordable Housing worker was crucial to getting the project moving. She worked with the Diocese to help the key decision-makers understand the opportunity, she researched possible housing association partners to identify the right one to work with the Diocese and helped the partners to get started. As the Diocesan Director of Finance put it, “The scheme would not have happened without the Faith in Affordable Housing project”. For churches and housing associations who have never worked in this kind of partnership before, therefore, some facilitation can be very helpful.



CASE STUDY 2

CHAPLAINCY AND LOCAL PARTNERSHIPS

SUMMARY

Chapter 1 is a national housing charity which works across England. It provides accommodation and support services for homeless, vulnerable people, runs family contact centres and refuges for women fleeing domestic abuse and also runs several social enterprises. Chapter 1's approach is based on Christian principles and serves anyone, respecting their age, faith, culture and social background.

In 2008 Chapter 1 recruited a chaplain to provide 'pastoral and spiritual support' to its clients (i.e. the people it serves), staff and volunteers. As there are over 3,000 people who benefit from Chapter 1's services each year and over 250 staff, the Chaplaincy role is a strategic one. The current Chaplain, The Revd Ruth Lampard, has worked with staff and others to develop a 'Local Chaplaincy Strategy' for the whole organisation. The aim is to put in place appropriate local arrangements across each of Chapter 1's services which can serve people's needs on a local basis.

Chapter 1 has many longstanding partnerships between churches and its local services. Whilst all Chapter 1 services have a relationship with the main Chaplaincy service, about 60% also have an active partnership with at least one local church or faith group in their own area. This gives enhanced connections into the local community and provides greater opportunities to meet clients' needs, often with a personal touch. The Chaplain is continuing to invest in building this growing network.

1 - PROJECT ORIGINS

Chapter 1

Chapter 1 is a national housing charity which works across England, with over 250 staff and a turnover of £17 million. It provides support and accommodation services to help vulnerable people enjoy a more fulfilled life. It is a charity, based on Christian principles, with its roots in the 1920s, which offers human compassion and practical support to meet people's needs respecting their faith, culture and social

background. Currently Chapter 1 works in partnership with over 40 local and administrative authorities and has a growing network of some 50 services across England.

More specifically, Chapter 1 provides accommodation and support services for homeless, vulnerable people, it runs family contact centres and refuges for women fleeing domestic abuse and it also runs several social enterprises such as a newly refurbished international students' hostel in London and a furniture re-use project.

Chapter 1 is registered with the HCA as a provider of social housing, and is also a registered charity. Chapter 1's stated mission is 'changing lives one by one', with an approach based on christian principles and serving anyone, respecting their age, faith, culture and social background.

Chaplaincy

In 2008, Chapter 1 recruited a chaplain for the first time, primarily to provide pastoral support across the organisation. When the first chaplain left in 2012, the role was reviewed and its focus shifted to be more outward looking. The second (and current) chaplain, The Revd Ruth Lampard, was recruited in 2013 to build on and develop the role.

The initiative is unusual within the housing association sector, although chaplaincy is a growing phenomenon in other sectors¹. It is part of how Chapter 1 seeks to deliver its work in the context of its Christian principles, expressed in its charitable objects, which were established in the 1920s.

The core purpose of the Chaplain's role is to provide 'pastoral and spiritual support' to Chapter 1's clients (i.e. the people it serves), staff and volunteers. However, given the number and distribution of these people, the Chaplaincy role has to be a strategic one.

There are over 3,000 people who benefit from Chapter 1's services each year, with a high turnover as the average duration of stay in accommodation is only six months. There are also 250 staff and numerous volunteers, spread between the different services across England.

Ruth has worked with staff and others to develop a 'Local Chaplaincy Strategy' for the organisation. The aim is to put in place appropriate

¹ For more information see Ryan, B (2015) *A Very Modern Ministry: Chaplaincy in the UK* Theos

arrangements across each of Chapter 1's services which can serve those people's needs on a local basis, wherever possible. Her role is to help develop and put these in place. It is important to note that the strategy recognises the needs of all faith communities, as well as people who may not formally belong to any faith but who would like support; seeking to serve needs as they arise.

Chapter 1 has signed the Housing Justice Charter for Christian Homelessness Agencies, and endorsed the All Party Parliamentary Group on Faith and Society's Covenant for Engagement. Both of these set out a clear framework for appropriate engagement with clients by faith-based organisations, and part of the Chaplain's role is to ensure that this framework is respected both within Chapter 1 and by all volunteers, churches and faith communities supporting Chapter 1 clients.

2 - HOW IT WORKS

a) Providing pastoral and spiritual support

Every service in Chapter 1 is able to offer at least the following:

- Information on local places of worship for clients, if they want it
- Signposting to local community activities that can help to connect clients into local community life, which can include relevant church activities such as parent and toddler groups as well as projects they operate offering services like foodbanks and debt advice
- Making clients, staff and volunteers aware that they have phone/email access to the national chaplain and/or direct access to a local church/faith leader (or formally trained volunteer) for one-to-one advice or support

Clearly one chaplain cannot serve the needs of thousands of people across the country, so putting in place local arrangements where an appropriately qualified pastor is available is very important. Part of Ruth's role is to develop and maintain this network in each area (still a work in progress). A person may get in touch with Ruth directly and she may support that person herself, or will refer them to someone local

if that is more appropriate. People get in touch for a range of reasons – for example when they have been bereaved or are experiencing significant difficulties.

Members of staff also come to the Chaplain, particularly if there has been an unexpected death or tragedy involving a client.

All service managers in Chapter 1 are involved in supporting the chaplaincy service and in supporting and advising people who are seeking help.

Once a year Chapter 1 also offers a two-day ‘retreat’ for staff, which is primarily a time for creative activity, space for reflection and an opportunity to build supportive relationships across a geographically dispersed organisation between people working in similar roles involving a high level of responsibility for vulnerable clients.

In some areas...

Some of Chapter 1’s services have stronger connections with local churches, drawing on relationships which have often developed over a number of years. In these cases, local volunteers work on projects specifically to support Chapter 1 clients.

For example, in Southampton, a local church runs a parent and toddler group for Chapter 1 clients and their children. In Tunbridge Wells, Chapter 1 runs a service for vulnerable young people and young parents, where a local church runs a regular art activity.

In other areas, church volunteers put together ‘welcome packs’ of toiletries, etc for new arrivals to emergency accommodation (including those who have experienced domestic abuse) and who may not have been able to bring much with them.

At Christmas, many churches also make sure that clients, and especially those with children, receive well chosen Christmas gifts.

Further development...

Part of the Chaplain’s role is to develop and strengthen connections between Chapter 1 services and local churches. She will talk with a service manager and identify any needs or opportunities their service may have and then explore whether there are local partnerships or relationships which could be developed to meet those needs. Her aim is to broker local relationships between the service manager and churches where it would be helpful.

Each year Chapter 1 recognises the work of its clients, volunteers

and staff across the country by presenting an award for “outstanding achievement, volunteering or service” at the charity’s annual awards ceremony.

b) Other roles of the Chaplain

The Chaplain also has three other strategic roles.

Firstly, she raises the profile of Chapter 1 amongst churches and other faith communities, and with permission tells the stories of some of Chapter 1’s clients. This is relationship building for the longer term and also raises awareness and understanding amongst churches of the range of social needs which Chapter 1 addresses. Most people are familiar with homelessness as an issue, but are not so familiar with the wider spectrum of issues which housing charities often have to deal with – people living in temporary accommodation, how people become at risk of homelessness, etc.

Secondly, the Chaplain meets with other organisations from time to time to identify and build partnerships that may lead to improved services and links with the local community. For example, Chapter 1, in partnership with StreetGames, has set up Doorstep sports clubs within Chapter 1. The purpose of this programme is to use the power of sport to support clients with the tools to progress in life, and involves engagement with the local community. In Warwickshire, as a result of meetings with local church leaders, Ruth made contact with the church-based organisers of the Lillington Fun Day, a summer event for the local community. The local Chapter 1 clients, staff and volunteers will be offering sports activities as part of this day. This will provide clients an opportunity to develop their confidence and skills and gain volunteering experience.

Finally, the Chaplain plays a unique internal role within the organisation. She reports directly to the Chief Executive, is a member of the Strategic Leadership Team and supports the Board in its guardianship of the Christian foundation and principles of Chapter 1. She is able to help managers reflect upon their work and support accountability to the ethos of the organisation.

3 - BENEFITS AND IMPACT

Chapter 1 has many longstanding partnerships between churches and its local services. Whilst all Chapter 1 services have a relationship with the main chaplaincy service, about 60% also have an active partnership with at least one local church or faith group in their own area. The scale of volunteering achieved by this approach is significant.

It is clear that this gives enhanced connections into the local community and provides greater opportunities to meet clients' needs, often with a personal touch. New partnerships between local services and church groups are also now being initiated.

A good example, and the winner of Chapter 1's Volunteering Award in 2013, is the work that St Thomas' Church, Fair Oak and Horton Heath have been doing with Miriam House, Chapter 1's young parents service in Southampton. Miriam House provides supported accommodation for up to 35 parents and their babies and toddlers each year. The church has been working with them for over three years. Members have helped with fund raising, supported one off appeals for equipment, they deliver 'Rhyme Time' sessions to parents and babies during school holidays, and deliver Christmas presents to every child.

4 - REFLECTIONS

The Chaplaincy role is still developing. It is clear, though, that having someone who can invest time into brokering local connections and partnerships is essential if they are to grow and develop. It is possible to view this as an investment, given that it yields a range of local support for clients of Chapter 1, all provided by volunteers.

The diversity of this support across the country also shows the benefits of involving local institutions and groups in an organic and devolved way. The services and relationships that evolve are different in each area, but reflect local needs and opportunities more than a purely top-down service might.



CASE STUDY 3

RELATIONAL HOUSING MANAGEMENT

SUMMARY

In the market town of Buckingham, churches have worked together to support local homeless families, in collaboration with Chapter 1, a national housing charity. The HCA and the local authority helped Chapter 1 to purchase six family houses in Buckingham so that local homeless families could remain in the area rather than be moved to another town due to lack of local housing. The houses are managed by a local housing manager (called a service manager by Chapter 1), who also provides active support to tenants. He is also able to draw on a network of volunteers to support in specific tasks.

This case study is an example of how a relational approach to housing management can deliver a social impact and how church volunteers can add value to a social housing scheme.

1 - PROJECT ORIGINS

Buckingham is small, wealthy market town to the north-west of London. In 2008, a few of the churches in the town began to work together on the issue of homelessness. Despite the wealth of the town, poverty and homelessness is still a reality for some, not least due to the high cost of renting housing in the town, and so the churches began to explore how to help.

At the time, whenever the local authority housed homeless people from Buckingham, they had to be moved to Aylesbury, Milton Keynes, Oxford or High Wycombe as there were no available homes in Buckingham itself; approximately three families per year were being moved away from the town, often people who had lived locally for much of their lives, and who had all of their family and support networks in Buckingham.

The curate of the parish church, St Peter and St Paul, the Revd Claire Woods, knew of Chapter 1 through a personal link. Claire undertook research into the local housing needs, sharing that research with the members of the congregation and local community and making connections with key players including local political leaders. This work enabled Chapter 1 to proceed with the acquisition and purchase of

houses relatively swiftly, and with local support. It was this groundwork, through making and building local connections and support which was key to the success of the initiative.

So, in 2010, with funding from the HCA, Aylesbury Vale District Council and Chapter 1, six semi-detached houses were purchased by Chapter 1 in different places in Buckingham – three two-bed houses and three three-bed houses.

This led, in 2010 to the active recruitment of volunteers, including a volunteer co-ordinator who went on to become the first manager for the service, employed part-time by Chapter 1.

The volunteers were brought together several times for training by Chapter 1. Some of the volunteers were able to help on practical projects, like DIY/decorating, whereas others were involved in befriending and mentoring support.

2 - HOW IT WORKS

Early days

When the six houses were bought by Chapter 1, the charity's Operations Manager worked closely with the newly appointed part-time local Housing Manager, Stephen Townsend, providing training, support and oversight. The Operations Manager continues to provide supervision.

The six houses are used to provide temporary 'supported housing' for families in Buckingham, in which a family can stay for up to two years whilst working with Chapter 1 to get to a position where they can live independently. Each family has a 'support plan'. Since 2010, the six houses have been continuously occupied by a succession of families.

Stephen was responsible for getting the houses decorated, repaired and partly furnished (tenants often have some furniture of their own), so that they were ready to let out. He was responsible for liaising with tenants and ensuring rents were paid. He also co-ordinated the volunteer involvement where a need was identified.

They volunteered in different ways. Some helped to decorate the houses initially, and even to provide some furniture from time to time. Others provided befriending and support to tenants, where appropriate,

with particular volunteers linked to particular tenants. Stephen brought the volunteers together every few months to provide encouragement and training, with Chapter 1 support, on various topics, for example, understanding appropriate boundaries.

All tenants are referred from Aylesbury Vale District Council's housing department. It refers people who had become homeless, with the aim of Chapter 1's temporary housing providing an opportunity for them to get 'back on their feet' and then find more permanent housing.

Today

Stephen's local network has grown and he is now networked with a number of local health and social services, schools, children's centres and the Citizens Advice Bureau, each of which may identify families who are in housing need – for example, a family about to be evicted at short notice after the landlord has put the rent up. All these organisations signpost people to the local housing department who may then refer them to Chapter 1.

Prospective tenants are interviewed to assess their need. Priority is given to families who have links to the Buckingham area and who are in housing need –i.e. homeless, at risk of becoming homeless, fleeing domestic violence or living in overcrowded conditions. Chapter 1 can exercise greater flexibility over who is approved than the local council, and sometimes house referred families who might not meet the narrower criteria used by the council.

Tenants benefit from a decent house, with a small garden, for up to two years (in practice, the average stay is 14 months), and support from Stephen and his volunteers. He provides mentoring, encouragement and advice, signposting to relevant local services and assists tenants in problem-solving when they face particular barriers – for example, finding a job. In return, tenants are expected to pay the rent on time, to respect the property and its neighbours, to work constructively with Stephen and to seek more permanent housing when they are ready, often through Bucks Home Choice, which manages the local housing list.

Volunteers still provide support from time to time, but the scheme has evolved from its inception, and this is a smaller element of the

overall approach now. Although regular volunteering worked up to an extent, they found it time-consuming to manage.

Stephen still draws on the network of volunteers, but now it is more for specific tasks, and signposts tenants to relevant local services, which can include volunteer services.

For example, a local church runs a Job Club for unemployed local people, with support from the National Careers Service. The Club meets in a local pub and provides practical advice and support to help people get back to work. Some tenants have joined the Job Club when they were looking for work.

Another recent example has been establishing links with the local credit union (Swan) to be able to offer tenants an alternative financial service. In the future, with the introduction of Universal Credit (which will be paid directly to most tenants) it may become more important for tenants to have a savings account to help them manage their finances.

3 - BENEFITS AND IMPACT

The project has led to six new social houses becoming available in Buckingham at a lower cost to the tax payer. It has enabled homeless families to remain in Buckingham, close to their social networks.

From 2010 – 2014, the scheme had 65 referrals from a number of local agencies, the most common referrer being the local council. Some 24 families have been housed in the six properties during this time, with the average stay being 14 months. The majority of referrals are the consequence of homelessness, landlord eviction or overcrowding. Many tenants do not understand what their housing rights are, or how tenancies are supposed to work, and can be victims of sharp practice.

When tenants move on, 60% move into a Bucks Home Choice property with the rest moving into private accommodation or out of the area.

When tenants move on, they also often take with them new skills and understanding, new confidence and sometimes an improved situation in life – a new job or improved health. The scheme provides tenants with more than just a house to live in. It seeks to provide a safe and stable home for them and also help to make a renewed start in life and connect

them back into the community where necessary. Even simple skills like learning to budget properly for household bills or how to look after a garden can be valuable, as can having a safe space to deal with mental health issues.

The links that Stephen has made with referral agencies also means that they can draw on him to advise people they know who are at risk of homelessness – so that they can actively prevent homelessness arising. For example, the Special Educational Needs link at the local school sometimes identifies parents who need help with housing issues, and asks Stephen to talk to them one-to-one to give advice.

4 - REFLECTIONS

The scheme in Buckingham is a small one, and in many ways not typical, but it has worked well and illustrates some interesting lessons.

The willingness of local churches to engage with the issue of local homelessness led directly to the provision of new social housing in the town.

The way in which the local housing manager operates is also unusual. The scheme does not just provide housing and ask for rent in return - a primarily transactional relationship – it develops a more rounded relationship between tenant and landlord, so the tenant can be more actively supported. This strongly relational approach to housing management is reminiscent of the earliest housing management approaches, and is made easier by the small scale of the scheme. As the landlord's representative, Stephen knows all of his tenants by name, knows what challenges they are wrestling with, and is able to help them address key issues, by connecting them with local agencies. As a representative of Chapter 1, Stephen's advice tends to have more traction than if it was just offered by a volunteer.

The scheme has a clear link with local churches – originally emerging out of them, and maintaining an active link through the Housing Manager and a wider network of volunteers. This undoubtedly motivates the more relational approach, as well as providing practical benefits by making a wider network of resources available to tenants. It is important to note that tenants are never selected on the basis of faith

and are not required or expected to engage with church activities – and indeed over the last four years, most have not.



5 MAKING IT WORK

In this section we discuss some of the issues that can arise in joint working and how they can be addressed.

We can see how housing associations and churches already successfully work in partnership in numerous different ways, for mutual benefit. It is clearly possible.

Nevertheless, such partnerships are not the norm. In our research with churches and housing associations, we have explored some of the perceived barriers, and how they might be overcome.

5.1 MAKING DEVELOPMENT WORK

Few land and property development projects are straightforward. In seeking to develop social housing on church land, some of the most common issues identified are as follows.

a) The price of church land

Prices vary. From a housing association perspective the financial model for developing church land does not always stack up where local authority land is available in the same area, as this is often cheaper. There is often a stronger case for using church land for affordable housing where there is a lack of readily available public land. This may be partly why the use of small church-owned sites for affordable housing has been so successful in rural areas, although there are a growing number of urban examples too.

In some cases, churches will want and need the full market price for their land, and this may be entirely appropriate. Sometimes housing associations can do this. There are also some situations where churches have proved willing and able to dispose of land to housing associations for less than market value, where they can afford to do so and where it leads to affordable housing. This can be considered a part of the church's social mission. As discussed in our case study charity law permits this where certain conditions are fulfilled – something which many churches do not realise.

b) Identifying sites

Some housing associations are not interested in the small sites that individual churches can provide, which is understandable. However, others clearly are keen to acquire small sites in rural and urban areas. This simply varies between associations. Similarly, not all churches are interested in pursuing social housing (or any kind of development), but there are plenty that are, or might be.

Discussions with church leaders suggest that it may well be possible to work more strategically in considering portfolios of sites in the same geographical area, or even releasing larger sites where denominations can work together to share remaining sites. Improving communication

more generally between church structures (national, regional and sub-regional leadership) and housing associations could accelerate the development of more sites, something which may be of mutual benefit.

c) *Working with communities*

The Church is not one institution, but several, and rules and constraints differ. It is important therefore in dealing with churches to understand that the way in which the different denominations own land does vary. For example most Methodist churches are not able to offer long leases on their land. There are also some historical oddities - the Church of England alone has seven different ways in which a piece of land can be owned. However, every land owner and every site is different – public, private or voluntary sector - and experience shows that church land is as developable as any other, in the appropriate circumstances.

Perhaps more significantly, the democratic and voluntary nature of most churches can make decision-making slower. As community-based organisations, church decisions are subject to a process of committee meetings. This is a typical feature of working with the community. Nevertheless, experience shows that if these challenges are recognised at the outset, then expectations and timetables can be readily managed.

It is also worth noting that housing associations are not immune to bureaucracy and delays in decision-making and so ensuring that each partner understands the other's interests and constraints at an early stage is key.

d) *Making the case for development*

One of the concerns raised by church leaders is whether the use of church land for the development of general needs social housing is an appropriate church investment, particularly if it is disposing of assets at less than 'best value'. There is a strong argument to be made that if such housing does indeed benefit the most marginalised and needy members of society, then it falls squarely into the mission of the church.

More generally, it can be observed that many churches have been slow to consider development of their land of any kind – often sitting on underused land for many years. This varies significantly between

denominations and areas - there is a very inconsistent pattern. Churches must rightly use their land wisely and with the long-term in mind, but this has been used as an excuse by some for inactivity. For churches with small congregations and few resources, there may not be the institutional capacity to engage in redevelopment. The development potential for church land in most regions is significant, and could greatly benefit those churches in their ongoing life and work if done well. Those churches that have gained experience of redevelopments may well have useful lessons to share with others. The wider Church may well benefit from a more pro-active and strategic approach to managing its land and buildings.

5.2 MAKING SOCIAL PROJECTS WORK

Our research highlighted some enthusiasm amongst housing associations for church-based projects to support social housing tenants, but revealed little awareness of the sorts of activities that churches could offer. Some practical concerns were also raised.

a) Establishing partnerships

This report partly answers the question of how churches can help, illustrating the range of activities already underway. But needs differ

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and so housing associations and churches will always need to identify what works for them and what is possible.

Any activities involving volunteers require management, and also the management of expectations on all sides. As our second case study illustrates, for a housing association it greatly helps to have a member of staff who is responsible for making links with churches (and indeed other

voluntary groups) and getting new activities and relationships started and ensuring that they are appropriate. In this case, a national Chaplain

was appointed, and larger associations may be interested in exploring this option, but alternative approaches are possible.

If there is indeed support for more activities of this nature, there may well be a case for a shared resource to help promote volunteering of this nature between churches and housing associations. Establishing simple ‘models’ of how it can work and publicising these could simplify the process and increase uptake.

b) *Working with faith-based communities*

There are often concerns amongst housing associations that involvement with churches, or any faith-based organisation, is either risky or in some way ‘not allowed’. Common fears include volunteers using the opportunity to proselytise or inappropriately share their faith, or residents who are not Christians being unwilling to visit projects in church buildings, or a concern that working with a church would be discriminatory in some way.

There is much evidence from church-based and church-linked social action projects to show that these fears and anxieties are generally misplaced and that workable partnership arrangements are usually possible. There is some work to do in tackling ‘myths’ amongst housing association staff at all levels. In reality:

- Information on local places of worship for clients, if they want it
- Churches serve communities regardless of the faith or beliefs or background of those communities, and regularly serve alongside people of other faiths or none
- Projects often do not take place on church premises
- Most churches already understand that serving vulnerable people (or even the general public) must be unconditional and that seeking to evangelise is often not appropriate. In fact, there are already tried and tested protocols in place to use with volunteers to clarify what is and is not appropriate behaviour. For example, Housing Justice’s ‘Charter for Christian Homelessness Organisations’ and the All Party Parliamentary Group for Faith and Society’s Covenant for Engagement provide a clear standard for how faith-based voluntary organisations should behave with clients that they are serving.

- For a secular charity to refuse to work with faith based organisations simply on the grounds of belief is itself discriminatory. As churches represent a large proportion of the voluntary sector, it also closes the door to a significant resource.

5.3 CONCLUSION

A common theme in our discussions with both churches and housing associations was how little they actually knew about each other. In such a situation, anxieties about joint working are only natural. But when they do work together, both sides see the benefits.

There are many opportunities for further partnership working. With greater awareness of the possibilities and good communication and the management of expectations more of this potential could be realised.



CONCLUSIONS: WHERE NEXT?

6.1 SUMMARY

Churches and housing associations do indeed have a common heritage. Fr Basil Jellicoe's ministry in the slums of Somers Town provides a powerful example, in which we saw the church

- Drawing deep on its theology and spirituality
- Harnessing its unique combination of grassroots engagement (through churches and parishes across the land) and political connections
- Pioneering something locally which showed what was possible, and changed the wider culture
- Doing something with housing associations that neither could have done alone.

They also share a common interest in tackling today's very real housing challenges.

The success of churches' co-operation with other religious and civic groups in Citizens UK, and with the credit union movement shows the potential for a broad-based alliance to tackle Britain's housing crisis. When we see how much has been achieved on these other issues – winning a Living Wage for millions of low-paid workers, expanding the mutual lending sector, and securing a cap on interest rates – we catch a glimpse of what we might do together to tackle Britain's housing crisis.

As this report has shown, Churches (of all denominations) and housing associations each have a crucial role to play in making that happen. It has highlighted a number of ways in which they already work together, which could be replicated more widely:

- Social housing on church land
- Volunteer involvement
- Addressing spiritual needs
- Campaigning on housing issues
- Social housing provision for key workers or those in need
- Social investment in housing

6.2 RECOMMENDATIONS

How do we make this happen?

- **Co-operation needs to be a top priority, not an afterthought**

There is a need for the leaders of churches and the housing association sector to develop a stronger mutual understanding – at national, regional and sub-regional levels. A more strategic approach to the relationship would speed the development of joint working.

- **We need to be clear about what holds us back – and tackle it head-on**

Both housing associations and churches need to raise internal knowledge and awareness of the possibilities of co-operation, and overcome the ‘myths’ that hold people back.

- **Churches need to see this as a central priority in their work for the Common Good**

The housing crisis presents a fundamental threat to the shape of our communities and cities. Unless we act now, it may be too late – and the poorest will be pushed to the geographical margins. We need to build on the success of campaigns for a Living Wage and responsible lending, otherwise they will be undermined by the consequences of the housing crisis.

As well as scaling up the good practice we have described in our case studies, this will involve some new, strategic developments:

- Churches and housing associations need to **work together to build political support for social housing**. Community

organising can play an important part in this process – building on the involvement of churches, charities (e.g. Housing Justice and Quaker Social Action) and tenants’ associations in Citizens UK.

- Local people and housing developments can be linked back together through more **community-based social investment**

- **Social housing needs to be managed in a more relational way** – better balancing the commercial considerations with the needs and voices of local people.

AFTERWORD

This re-affirmation of the shared vision of churches and housing associations to support the development of thriving communities across the country is both welcome and timely. It is right to both recognise the shared heritage of our past and take time to look at how renewed partnerships can enable positive change and create thriving resilient neighbourhoods.

Churches and housing associations are present within almost every community and occupy unique spaces within them. This proximity allows for a true insight into the issues and challenges facing people at a local level. We share a common mission to improve the lives of communities by taking action to engender positive social change. This mission brings with it a responsibility to maximise our impact to ensure the best possible outcomes for those we work with. By bringing together our assets and skills, churches and housing associations can go further in creating lasting change in our communities.

If there is one issue that requires a concerted and cooperative approach to address, it is the housing crisis. The effects of the housing crisis are felt in every community in the country. Affordability issues are pushing families into poverty and increasing levels of homelessness. Inappropriate and often sub-standard housing is exacerbating health issues. Lack of jobs in proximity to homes is hampering the potential of communities to thrive. Homes are not just bricks and mortar; they are the basis from which a healthy, happy and productive life grows. Everyone in society deserves the wellbeing that comes with a safe and secure home. We need to ensure that this becomes a reality.

Each of the case studies outlined in this report demonstrates a different way in which housing associations and churches can work together to tackle the causes and symptoms of the housing crisis. The successes of these partnerships, as well as those which churches have developed over issues like the Living Wage, show the possibilities of what we can achieve together. We share a desire to ensure every community is given the opportunity to flourish and thrive; through increasing co-operation and working together we can go further in making this happen.

David Orr, Chief Executive, National Housing Federation

My very first experience of working for a charity was when I volunteered at the Spitalfields Crypt Homeless Shelter at Christchurch in east London, aged just 12.

It was back in the 1970's, when times, much like today were tough for many. It was a small local service, staffed entirely by volunteers, but its impact was huge. Night after night we literally saved lives by giving people three of their basic needs - food, shelter and company. It was a humbling experience that inspired my career choice and informed my belief that decent societies should and can provide decent housing for all.

While the UK has changed considerably since the 1970's the need for decent housing is at an all-time high with an inevitable knock-on effect to the most vulnerable. What we need are innovative solutions and tighter partnerships to end this housing crisis in a generation. It is after all the local grass-root charities like Spitalfields Trust that know what their most vulnerable people need and how to help them.

There are some brave ideas put forward in this report. Using church land to develop social housing schemes, releasing spaces to make homes is just one of them. Supporting key workers is another. There is also tremendous potential for providing high quality community facilities.

A lot can be achieved in partnership, more so when organisations with a common set of aims and values work together. I welcome the ideas put forward by the Centre for Theology and Community and Housing Justice and would encourage our housing sector to discuss how we could take this forward with the Church and other faiths across the UK.

Steve Stride, Chief Executive, Poplar HARCA



We know that by 2040 housing costs will push six million people in the private rented sector below the poverty line. The lack of homes which are genuinely affordable to people on average incomes is threatening people's security. If action to tackle rocketing costs isn't taken soon the crisis could risk the economic recovery, which would have a devastating impact on people's ability to make ends meet.

But concerns about housing are nothing new. As this report notes, the Joseph Rowntree Housing Trust has a proud history of building homes which reflect how people want to live. The model village of New Earswick, begun in 1902 to give low-income workers a way out of the slums which had developed in York during the previous century, was the first of what are now 2,500 affordable, high-quality homes across Yorkshire and the North East.

A chronic undersupply of homes, built up over many years, it at the heart of the affordability crisis in today's housing market. We need, urgently, to address this. We must also, as the Rowntree family did, consider how building standards and the state of repair of homes impacts on people's quality of life. Improving housing standards during the last century was a decisive factor in finally breaking the link between poverty and squalor. This is now at risk. Many houses in the private rented sector are poor-quality, with one in three failing the Government's Decent Homes Standard and one in ten being damp.

The UK's housing problem cannot be tackled without serious, sustained action and investment from central Government. However, solutions to the any successful solution to the housing crisis must reflect local needs. The cost of buying or renting a home has risen across the UK. But the specific housing problems facing people vary widely based on their location and the community they live in as well as on their own personal circumstances.

Action by local and community groups is key to making sure that this happens. It has never been more important for housing providers, community groups and the Church to understand how we can work together to solve the housing crisis.

Julia Unwin CBE, Chief Executive, Joseph Rowntree Foundation & Joseph, Rowntree Housing Trust

In any profession, there's a tendency to assume that the rest of the world is more familiar with the finer points of your calling than is actually the case, and as this timely report points out, Housing Associations and Churches are no exceptions. And yet the commonality of interest and aim – the fundamental belief in helping people in need – is there for all to see. Not only that, but as the authors point out, the Church remains by far the largest grassroots community organisation in the country, and Housing Associations are now comfortably the largest not for profit landlords. Millions of people are members of and/or of tenants of the two movements.

It would be reassuring to think that the joint efforts of the two, regardless of their diverse origins and outlook, would combine to deliver a powerful voice, as well as bricks and mortar, in support of those in need of better housing. Churches have significant land resources and a strong national profile. Housing Associations have the skills and wherewithal to provide homes. But this report shows that despite best intentions and much good work, the whole, in this case, adds up to a little less than the sum of its parts. Yet throughout the UK the housing crisis is such that the need for a strong united message is ever greater. As a country we build around 130,000 homes per annum but we need 230,000 to meet growing need. Over the 12 year period to 2020, it's expected that, just among 18-30 year olds (many of them with young children), 730,000 more will still be living with parents (a 17% increase), a million more will be living in privately rented property (a 64% increase), and a million fewer will be owner occupiers (a 54% decrease).

This direction of travel is storing up too much insecurity and potential misery for too many. The practical case studies in this excellent report, together with recommendations to maximise Church land, create a joint voice, and fully utilise our voluntary and caring ethos, will I hope be influential in kick starting yet more much-needed joint working. So let's learn about, as well as from, each other and work together to help housing people in need. They are going to need all the help we can give.

Peter Walters, Chief Executive, First Wessex

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<name withheld>	Housing resident
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Photos Credits

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Tenants (2) on p1, *Bishop of Warwick at the Chapter 1 Foodbank* on p53 and *Tenants* on p61 presented courtesy of Chapter 1

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Changing lives
one by one

Chapter 1 provides support and accommodation services to help vulnerable people enjoy a more fulfilled life. It is a charity, based on Christian principles, which offers human compassion and practical support to meet people's needs respecting their faith, culture and social background. Currently Chapter 1 works in partnership with over 40 local and administrative authorities and has a growing network of some 50 services across England.

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The **Quaker Housing Trust** is a charity through which social housing projects can get advice, support, loans or grants that would be difficult to find elsewhere and a channel through which Friends can express practical social witness through housing. The Trust exists to support the creation of homes for people of any age, when they are vulnerable at points of transition in their lives.

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FURTHER INFORMATION

FAITH IN AFFORDABLE HOUSING PROJECT

Faith in Affordable Housing is a national, ecumenical project delivered by Housing Justice which provides free practical advice and support to churches and housing associations who are interested in providing new affordable housing on church land. The project serves all of England and Wales.

There is a free good practice guide which can be downloaded on the website:

Faith in Affordable Housing: A practical guide – Using church land and property for affordable housing (2009)

For further information, and for contact details, please refer to the website: housingjustice.org.uk

Basic guidance on the disposal by a charity of its land at below market price is available within the FIAH guide and also available from the **Charity Commission** on its website – the latest guidance is: *Selling or leasing charity land for less than best price (2013)*



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