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Read the Archbishop's opening speech in his House of Lords debate today on the Coming Home Report and the need for a long term housing strategy.

My Lords,

I am very grateful to the usual channels for permitting this debate and for all noble Lords taking part. I would like to express my sadness at the sudden death of Lord Greaves, whose voice in this area as much as in so many other areas involving especially the day to day concerns of people, will be deeply missed.

The Archbishop's annual debate is normally held every year just before Christmas, although I am not sure it counts as a Christmas present. Due to the pandemic and other issues, it has not happened for a couple of years. You may have thought you were spared: not so, for like Jairus' daughter, the debate is not dead but was only sleeping, and when better to resurrect it than just before Easter?

Whilst the rollout of the vaccine is a light at the end of a tunnel, people have experienced hardship in many different ways. I pray for noble Lords and Parliamentary staff who have suffered in this time of turmoil; for those who have lost loved ones and those who have felt afraid and isolated this year.

The Archbishops' Commission on Housing, Church and Community, is independent, comprised of people with very different views - academics, theologians and industry experts, people of faith and no faith and of very different political persuasions. It has published what I believe – having not been on the Commission - to be a brilliant, seminal piece of work titled 'Coming Home: Tackling the Housing Crisis Together'. It has not shied away from challenging the Church before they have challenged anybody else.

I am very grateful for the strongly positive reception that this Report has been given by the housing industry and by many across the Church. We have been overwhelmed by letters and offers of support from every part of the housing world, including developers, Housing Associations, charities and far beyond.

The way we have lived over the past year has shown us how important our homes are to our lives. Where we live is vital for our health and our wellbeing, our opportunities, and our flourishing. Our homes are the places from which we go out to grow and to which we return to feel secure and safe.

When we launched this Commission, we knew the focus had to be not simply on building more houses, but better communities. We wanted to build a positive vision for housing, a vision which has been lacking in our English national understanding for many decades, which has a holistic understanding of being human at its heart.

I say English because two of the devolved governments are ahead of us. Scotland deals with the number of affordable homes, the number for social rent, zero carbon, housing standards, it deals with existing stock and is called "Housing to 2040".

Wales deals with co-locating homes, jobs and services; zero carbon; improving the health and well-being of communities; new priority areas for green energy; affordable housing and remote working and is called the Future Wales strategy.

As the Church of England, we have a major role to play in realising this vision we're proposing. Because of history, we are one of the largest landowners in the country. Collectively, we hold over 200,000 acres of land as well a large stock of historic and many other buildings. But more than that, with 12,500 parishes and 18,000 clergy, we have a committed and continuing presence in every community in this country.

We incarnate Christ's promise of love and hope, not just through our worship services, but by offering foodbanks, debt advice centres, night shelters and much much more. Worship reaches people online. There is precedent also for the Church's involvement in housing – from almshouses to housing associations, the church has for centuries been involved in the provision of decent places to live. We do not do this to be 'nice' – we are not an NGO with a pointy roof. We do this because we believe that Christ commands us to love our neighbour.

The Church can and should make a substantial contribution to the housing crisis, using our resources well to serve others. That is why I have submitted a motion to the Church of England's General Synod, calling them to recognise that "addressing housing need and strengthening communities is an integral part of the mission and ministry of the Church of England." I am delighted that Bishop Guli Francis-Dehqani, the new Bishop of Chelmsford, has agreed to take up the role of Bishop for Housing, leading a national executive team in the next stage of the Housing Commission's work. I look forward to her joining us in your Lordships' House this summer.

That is also why the Report has challenged the Church Commissioners, part of the Church of England, who own 92,000 acres of land, to consider how it can best be used to resolve our housing crisis. It is why we have mapped, through Knight Frank, all church-owned land across the nation and why we are endeavouring to remove every obstacle that currently stands in the way of PCCs, trusts and dioceses when they attempt to use their land well.

We are prepared, my Lords, to put our money where our mouths are.

The Commission has developed 5 values as a framework for building good housing which enables and encourages strong communities, each beginning with the letter 'S'.

These are that good housing should be:

- SUSTAINABLE: Good housing should not undermine or harm our precious planet. We are called to be stewards of the Earth.
- SAFE: Our homes must be places where we feel safe, with security and privacy from unwanted intrusion by people, pests, danger or disease.
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STABLE: Our homes should be places where we can put down roots and plan for the future, places where we can build lives, families and communities.

- SOCIABLE: We need to be able to offer hospitality to friends, family and neighbours, with public spaces which create strong community bonds.
- SATISFYING: Good houses should be a delight to return to, giving us pleasure and pride, both to live in and to look at.

In summary: Good homes affordable for all.

These 5 values have resonated strongly across the industry, including those with no connection to faith.

Good homes affordable for all. Far too many people live in housing that falls well short of that aim. The National Housing Federation records that 8 million people in England live in unsuitable, unaffordable or unsafe housing. Among them are more children than were in such housing than when Ken Loach produced *Cathy Come Home* in the 1960s. This number is likely to have risen as a result of the pandemic. This is not just one crisis: housing need looks very different depending on who you are and where you live. It affects many of us, but not equally. The brunt is borne by those who are in the most vulnerable positions – the poorest amongst us and often those with no voice. It is a national scandal.

Will the government and opposition parties agree with this definition of good housing, as set out by these 5 values? As a nation we need an agreed vision as we have for the NHS.

There is also a sixth 'S' which runs through this report, and which needs to be at the core of everyone's response to the housing crisis: sacrifice.

No-one, not even Government, can solve this on its own. Historic failure under all parties shows that. The Church wants to partner with other institutions on the ground: faith groups, local government, charities, housing associations, developers and anyone else who wants to work with us.

But to transform our housing landscape, there is a need for sacrifice, which will be required from all of us; whether we're individuals inclined to NIMBYism, organisations and companies whose primary concern is profit or governments whose priorities are influenced by short term election cycles.

As the Report says: now is the time for a bold, coherent, long term housing vision which focuses on those who are facing the greatest need, and which can be supported by all parties. Good housing affordable for all.

The Housing Commission makes two key points: first it defines "good housing" through the five values.

Second, it calls for a long term, non-partisan strategy to deal with the crisis.

The mess we find ourselves in is not the fault of any one government of the left or right. It is more than forty years in the making.

Simply building more houses will not solve the problem – we cannot build them fast enough to make any meaningful impact on prices and, anyway, realistically what Government would intentionally reduce house prices and thus the housing wealth of a large part of the electorate?

Even if they did, electoral cycles are not long enough to incentivise long term strategic thinking. The Commission has recommended implementing a 20-year strategy for housing, to cover both new and existing homes, with a particular focus on those in the most need.

Will the government and opposition parties commit to developing such a strategy, and will they agree to work together to deliver the housing that people in this country so desperately need and deserve, Good homes affordable for all?

In the short term, our social security system, which supports those with no other way to cope, must urgently be reviewed. Families – both out of work and in work - are being forced to choose between eating, heating and paying their rent.

We need to ensure longer-term security of tenure, introduce an explicit duty of care on landlords, and improve the quality of temporary accommodation. The Grenfell tragedy reminds us of the urgency of removing unsafe cladding from buildings, without the costs falling on leaseholders. The vote in the other place to overturn your Lordship's very clear amendment on this subject is a great tragedy and grave error. I will leave it to my friend the Right Reverend Prelate the Bishop of Manchester, to comment.

As for the long term, my Lords, we must of course, build more homes – no one questions that. But there is no use building more homes if people cannot afford to buy or rent them and then cannot afford to live in them. Affordability is just as important as availability. We need a definition of affordable which is pegged to income levels, not based on market rates. A long-term strategy for housing will need targets for affordability which mean 'actually affordable', not 'discounted to market rate, but still unobtainable for most'. The Noble Lord, Lord Best, has done important work on affordability with the Affordable Housing Commission, and I am greatly looking forward to his contribution today.

In previous Written Questions to the Minister on this topic I asked what assessment the government have made of the level of household income that would be needed to afford a home defined as "affordable" and what assessment they have made of whether their target for the number of affordable homes that they want to see built is sufficient to meet the demand for such homes.

The Minister graciously answered, but he did not describe how the cost of housing relates to household income nor the overall numbers of such affordable homes that are needed. These two factors, essential ingredients for any national housing strategy, have been missing for too long.

My Lords, will the government adopt a definition for affordable housing which is based on income level, and will they outline any plans they have to increase the proportion of new homes being built which will be genuinely affordable?

To bridge the gap between the market cost and truly affordable homes we see no alternative, in the short term, to an immediate increase in public capital subsidy.

However, the 'Coming Home' report also sets out how governments might use the current planning system progressively to reduce land prices and the windfall gains to landowners, to share the financial burden of delivering more truly affordable homes. I commend these ideas to the Government for serious consideration.

Land needs to be used to maximise long term social and environmental benefits, not simply to sell for maximum price. Changes will be needed in charity law if we are to facilitate this across charities generally and I am delighted that the Commission has started by seeking to clarify the law around church land. But according to data from the Government's Public Land for Housing Programme, only 15% of housing on land sold by the **public** sector was affordable. Under 3% was for social rent. We must re-think our principles when public sector land is sold.

St Basil the Great warned against making 'common need a means of private gain'.

So, my Lords: Will all parties commit to ensuring the law enables the use of all public sector and charitable land to maximise long term social and environmental values, not just a crude measure of highest price?

Matthew 6:21 reads 'Where your treasure is, there your heart will be also'. I believe that this is a fight for the heart and soul not only of the Church of England, yes, but also our country: where is our treasure? Is it in shoring up riches for ourselves? Or do we place it in our neighbours, our communities, those who are impoverished and struggling? Where are our hearts?

In the ruins of the Second World War, a group of people got together to reimagine the heart of the nation after 1945. Many of them – Beveridge, Tawney, my extraordinary predecessor William Temple – were Christians. We can seize the moment, as they did, or we can allow it to slip by and suffer the consequences.

Over the past year, we have seen disproportionate cases of infection and death where people have had to live in unsuitable accommodation. Overcrowded families have struggled to find space to educate their children and work from home. Outdoor space has been vital to our wellbeing, but often limited to those who can afford a garden. Where we live is connected to our health, our opportunities, our relationships, our education, our capacity for flourishing.

The crisis has revealed the underlying conditions which have exacerbated the devastating effects of the pandemic. It is the poorest and most marginalised people amongst us who are suffering the burden of the housing crisis, and that will only change if we take collective responsibility and action.

This has been a lot of words – far more than you wished to hear from me today I am sure – but I am adamant, my Lords: the work of this Commission cannot simply result in words. There has to be action. There has to be action in the Church and elsewhere. There must be change. Good homes available for all is a moral imperative.

The Bible is a story of home – from the Garden of Eden to the new Jerusalem. God cares deeply about how we live here on Earth, and I am determined to be part of a Church and pray that I might be part of a country that channels that care. Millions of people have stayed in their homes to protect their fellow human beings this year. Let's repay them by making sure everyone has a home which is sustainable, safe, secure, sociable and satisfying.

My Lords, this report is a challenge to us all. Sacrifice is never easy, but the example of Jesus Christ which we remember in this season shows us that it is transformational. The Church is determined to play its role in meeting this challenge.

Let's work together to make "good housing affordable for all" a cornerstone in the architecture of post-Covid Britain.

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