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Residents Steph and Nick, with Nick's father Pevrill and their son Benedict.

Toxteth, Liverpool, at the turn of the millennium. Revd Shannon Ledbetter stands on an empty piece of land in the grounds of St Bernard's Catholic church. After the riots in 1981, there had been very little investment in the area's housing – in fact, many of the old Welsh Streets had been boarded up by the council. Locals were living in low-quality housing with little chance to save for a deposit on top of high rents.

Shannon had a vision for this land. Following the instruction in Isaiah 58 to 'bring the homeless poor into your house', she sees providing shelter as a key Christian duty, so she wanted to build genuinely affordable housing. Twenty years later, thanks to a unique model and the dedication of volunteers, trustees and staff, her dream has become a reality.

Sweat equity. It's more interesting than it sounds: it's what enables Housing People, Building Communities (HPBC). Rather than needing a large cash deposit to buy a house, people put in an investment of time – for 500 hours' work helping to build the new development, a family are given a £10,000 deposit towards a shared-ownership house.

Sweat equity is not unique, but where it's usually for individual self-builds, at HPBC it is treated communally. The future residents work together on 'team builds' for up to eighteen months. Many people don't know their neighbours after living somewhere for years, but HPBC's residents

know one another before they've even moved in.

The sweat equity can be flexible – some cook for the communal lunches or do bookkeeping for the charity. In return, they end up with a house for way below market rent, along with a community where people look after one another's dogs, share food, and can safely leave their kids' scooters in the garden.



HPBC's first development, on Kingsley Road

These bonds are important in our diverse but divided world. After the Manchester bombing, some of HPBC's Muslim residents felt increased hostility, but explained that as soon as they entered their road, they felt safe. To show their appreciation, they put on a street party for their neighbours.

All HPBC's projects so far have been on land donated by the Catholic archdiocese. This culminated in the conversion of the church itself – which is now redundant – which holds eleven three- and four-bed houses, complete with stained glass and fonts.



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When we visited, Gina and her son ‘fabulous Fabio’ proudly showed us round the house they’ve just moved into, the house that Fabio’s dad and brother helped build. Their front door was the Church’s entrance. Gina’s dad recently reminded her ‘you must always remember how lucky you are. You have the door to God’s house’.

HPBC works because it combines the personal ‘sweat’ of the residents with volunteering and donations from churches, universities and others. The Archbishop of Canterbury’s Commission on Housing, Church and Community is looking at existing church-linked housing projects, to see how churches can do more to tackle the housing crisis going forward. HPBC does this really well. Are you a visionary like those involved with HPBC? Or could you support the work of HPBC, by donating time or money?



Resident Fabio, with Chief Executive Liza Parry, Chair Shannon Ledbetter, and Dan Simpson, researcher for the Archbishop of Canterbury's Commission on Housing, Church and Community

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Notes:

HPBC launched in 2002 as an affiliate of the international charity Habitat for Humanity. They disaffiliated in 2013.

2. HPBC's first project was on 2.2 acres of land on Kingsley Road and Alt Street, adjacent to St Bernard's church. This land was donated by the Roman Catholic archdiocese. 32 3-bed units were built here, and, after hold-ups, the project was completed in 2016.
3. Since the beginning of the project, St Bernard's closed. HPBC put in a proposal to work with its remaining land, and the building itself, also donated to them. They have built 11 3-bed units in the church, along with one 3-bed and four 2-bed units on the land.
4. The average price for a three-bed private rental in Liverpool is £730pcm. By contrast, the combination of rent and mortgage for a 3-bed unit from HPBC is, on average, £370pcm for a 50% share.
5. The residents must do at least 250 of their 500 hours themselves, while the others can be donated by volunteers and their neighbours. They generally do these hours during 'team builds' together with others, for up to eighteen months before moving in.
6. HPBC's model has varied over the years: sometimes, they have been the principle consultants on the builds, directly managing the contractors, whereas at other points they have worked with housing associations who have managed the projects.
7. HPBC often get offers of volunteers to help build their homes. They have also received funding from Homes England, along with corporate contributions.

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