

BUILDING COMMUNITY

Local church responses to the housing crisis

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FOREWORD



The Grenfell Tower disaster of June 2017 in North Kensington became almost at once a symbol of our country's housing crisis. It served as a stark reminder of how we have marginalised whole sections of the population in sub-standard housing, but also brought to the surface the resilience and power of local communities in responding to this tragic event.

we are seeing mounting problems, from unaffordable rents and insecure tenancies to poor quality housing and gross inequalities in housing wealth. But as is too often the case, it is the poorest who are bearing the brunt.

In the Gospel of Matthew, Jesus says that judgment is linked to justice, namely, in the way in which we treat those who are most vulnerable and weakest. Out of that extraordinary passage comes the Christian call to work for the welfare of everyone in our society, including shelter and a good home for all. With that goal in mind, the Archbishop of Canterbury has set up a Commission on Housing, Church and Community.

The Church – working with other public, private and voluntary organisations that share this to uphold people's right to a decent and secure home. We have a long history and expertise in community-building that can be used to shape new developments where people can flourish.

highlights the extraordinary work local churches and dioceses are already doing to help tackle housing problems they see in their community. I commend it to you and hope it will stimulate reflection upon the examples it contains, learning from both the challenges that have been faced

Most importantly however, I hope that we can use them as inspiration – and motivation – to do all we can to re-claim the purpose of housing. For if our focus were to be on building good homes and strong communities, not merely units of accommodation, our whole approach to housing policy might be transformed.

The Rt Revd Dr Graham Tomlin



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EXECUTIVE SUMMARY



BUILDING COMMUNITY

- Church-led responses to the housing crisis are about more than building homes or supporting individuals; they are foremost about building strong communities.
- The way we tackle housing injustice is as important as the outcomes. Developing relationships and people's sense of agency is as valuable as the change itself.

BROADER MISSION

- Church-linked housing initiatives should be understood as a core part of the Church's broader mission - an embodiment of Christ's teachings with a particular focus on being a church of and for the poor.
- There needs to be a shift away from a mentality of raising funds for the wider church as an end in itself towards a broader, longer-term vision, which includes serving the common good through community-building and the provision of affordable housing.
- Affordable housing developments on church land could potentially be part of a wider strategy of financial sustainability for dioceses and parishes.
- Likewise, individual Christians could consider how they can use their wealth to help alleviate the housing crisis, for example through investing in supported accommodation schemes.

CHURCH-LINKED HOUSING INITIATIVES SHOULD BE UNDERSTOOD AS A CORE PART OF THE CHURCH'S **BROADER MISSION - AN EMBODIMENT OF CHRIST'S TEACHINGS - WITH A** PARTICULAR FOCUS ON **BEING A CHURCH OF AND FOR THE POOR**

PARTNERSHIP WITH OTHER STAKEHOLDERS

- · Close partnerships with other organisations councils, housing associations and other local agencies - is key to the success and sustainability of church-linked housing initiatives.
- The Church's contribution is respected and valued by many organisations. Its convening power has huge potential in terms of facilitating future housing initiatives.
- Partnership working is not always easy.

EXTERNAL SUPPORT

- It is difficult for churches to engage effectively on housing issues without some external support, especially from the regional and national structures of the Church of England. Having the active support of the diocese or local Bishop can be very helpful.
- The role of committed individuals with a particular vision or professional expertise is a critical factor in initiating and shaping church-led responses to local housing issues. We need ways to share this knowledge and expertise more widely amongst churches.

STRUCTURAL CHALLENGES

- Churches face significant structural challenges in developing surplus land for affordable housing, specifically around planning fees and restrictions.
- Local authorities could consider providing more support to churches or community groups who want to use their land for affordable housing - for example, by providing free meetings at the preplanning stage, or a system of grants or loans to cover pre-planning costs.
- The Church of England, at all levels, could explore whether a more proactive, entrepreneurial approach to the management of its financial and land assets could be a missional opportunity.

INTRODUCTION

Britain is in the midst of a housing crisis. It is a crisis which undermines the material, physical, mental and spiritual wellbeing of the country but one which the Church of England is uniquely positioned to respond to, with its presence in every community and a concern for the wellbeing of the whole community, especially the poorest and most vulnerable.

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The Archbishop of Canterbury's Commission on Housing, Church and Community will seek to bring a Christian contribution to the debate about how to ensure people are well-housed and how housing policy can be re-imagined, with a focus on building strong and supportive communities. The Commission aims to offer a vision for housing, informed by Christian faith, and propose changes which could shape the trajectory of future housing policy, as well as recommending areas for action by the Church of England itself.

It is both important and exciting to acknowledge that there is already a significant amount of church engagement in tackling local housing issues. This research looks at a wide range of church-linked housing initiatives, identifying the housing issues facing each community; the model of engagement, and the theological rationale for the church's involvement.



AIMS

The purpose of this research is to examine a mix of different church-linked housing initiatives across the country, in order to inform the work of the Commission, and provide learning and inspiration for other parishes and dioceses.

The key research questions were:

- What housing issues are churches seeing and responding to in their local area?
- What impact is the housing crisis having on these communities?
- What are churches and dioceses doing to tackle these issues?
- What are the theological motivations underpinning this work?
- What characterises the different approaches that churches have taken?
- How is community being built in the process?
- What lessons have been learnt, which could guide future church engagement around housing, and broader housing initiatives and policies?

It is our hope that this will form the first stage of an ongoing process to inform the Commission's work that will also have two additional elements:

- a 'listening' strand to ensure that the voices of local churches and communities affected by the housing crisis are heard as part of the Commission's work through study visits and other participatory activities; and
- a strategic, forward-looking strand of work to identify opportunities for local churches and dioceses to help address local housing issues in different ways, drawing on evidence from the case studies examined in this initial piece of research and the deliberations of the Commission.

METHODOLOGY

This research explores the nature of church-led responses to local housing issues through a series of in-depth interviews with church leaders, workers, and members, as well as other local people or organisations who have been involved in, or impacted by, these initiatives.

A key focus, underpinning all of the research, is the Commission's interest in building strong communities, considering how this has been modelled in the relationships fostered within church projects, and in the housing solutions that are being pursued.

The research consists of seven case studies, three of which are London-based and four which are based in other parts of England. The case studies have been purposively selected to cover a range of housing issues, including: releasing surplus church-owned land for affordable housing, helping to build community on new housing developments, and offering practical support to people at risk of homelessness. The case studies look at a range of different approaches to bringing about social change. Whilst the focus of the research is upon Anglican churches, two of the case studies are primarily driven by churches from other Christian denominations.

The case studies were identified through the work of the Centre for Theology and Community in East London and from a database of Anglican churches that responded to the Church in Action 2017 survey.1 The case studies were carefully selected to include a mix of churches in both rural and urban areas and across different regions of England.

¹Church of England and Church Urban Fund (2018), 'Church in Action 2017: A national survey of church-based social action': https://www.cuf.org.uk/church-in-action-2017





CASE STUDY 1:

EAST LONDON:

Using surplus church land for affordable housing

In the next two chapters, several key themes and broader learning points around how the Church uses its surplus land assets for affordable housing are explored. Whilst the Innovation Fund project in Chelmsford diocese is far from complete, it is an inspiring story of what is possible when churches are supported by local authorities to release surplus land for affordable housing at the same time as redeveloping their own facilities. The story of St John's Church, Hoxton, whilst sharing some themes, highlights some of the barriers facing churches wishing to develop their land assets for affordable housing.



NEWHAM DEANERY AND CHELMSFORD DIOCESE: THE INNOVATION FUND

The Diocese of Chelmsford, East London, is working in partnership with the Greater London Authority on financially demanding plans to redevelop 12-16 church sites in the London boroughs of Waltham Forest, Barking & Dagenham, Redbridge and Havering; this would generate around 600 affordable homes priced at the London Living Rent (aiming for around 65% of market rent). The developments would also provide a host of new church facilities of benefit to both the church and wider community.

The proposals starting forming in 2016, when Newham Deanery realised that many of its churches were falling into disrepair, with their maintenance becoming a heavy burden for parishes. At the same time, the cost of housing in the area was becoming excessive for church workers and other families living in the deanery who were being priced out of the area.

Initially, the option of working with a housing association or private developer was explored by the Reverend Canon Jeremy Fraser, the Area Dean of Newham. However, this would not have allowed the diocese to have agency or autonomy in shaping the developments.

At around this time, The Rt Reverend Peter Hill, the Bishop of Barking, encountered someone from the Greater London Authority (GLA) at a colloquium hosted by Housing Justice. The GLA were presenting the Innovation Fund – part of the Mayor of London's 'Affordable Homes Strategy' 2016-21 – which encourages providers who want to deliver affordable housing using GLA investment in an innovative way. The GLA were specifically interested in applications from faith groups. They encouraged Newham Deanery to bid for the Innovation Fund, with an eye to what might potentially happen across the

four other boroughs of Waltham Forest, Barking & Dagenham and Redbridge and Havering, who were not yet involved.

Deanery Alms-houses, a traditional form of housing for those in need, are a key part of the proposals. The diocese plans to update this model and is looking into setting up a charitable foundation to own and manage the properties; this would enable the Church to retain ownership of the land, instead of handing it over to a housing association or developer, giving it a say in the lettings and ensuring that the properties are exempt from the Right to Buy.²

Jeremy has led the project, supported by the Bishop and a number of senior staff within the diocese. All churches in the four boroughs have been invited by the Bishop to commission a feasibility study, paid for by a charitable fund, 'London Over the Border'. Following this, the churches' PCCs (Parochial Church Councils) have been invited to meet with a range of community architects. An oversight body has now been established at a diocesan level to advise the Bishop's Council as the scheme progresses. There remains a long way to go: the Chelmsford Diocese Innovation Fund project is currently still a bid, which the GLA is in the process of refining with the diocese to assess whether the proposals can be fully funded.

ST JOHN'S HOXTON

Reverend Graham Hunter, Vicar of St John's Hoxton in East London, has been engaged in a struggle for several years to build affordable housing units on a car park adjacent to the church.

Hoxton is in one of the most deprived wards and parishes in London. It's diverse and multi-ethnic community feels the housing crisis particularly acutely. House prices in Hackney Borough as a whole have risen by 71% in the past five years - now standing at 17 times the average annual income - whilst 12,000

² The Alms-house model would cover development costs beyond the initial Innovation Fund grant from the GLA, through a loan repayable over thirty-five years. This would be paid for by around 70% of the rent collected from tenants over this period; 25% of the rental payments would be used to cover maintenance and property management costs, with the remaining 5% acting as a surplus for the foundation to pay back into the community and wider ministry and mission of the diocese.

Continued

people are on the waiting list for social housing.3 Faced with a raft of housing issues amongst church members and other parishioners, including high rates of rent arrears, temporary accommodation and a lack of affordability, Graham decided to explore the possibility of using church land to provide permanently affordable rented housing.

He decided against working with a private developer, which he felt would have exacerbated the situation, because not all of the homes would have been affordable, even though the money raised from the sale would have been greater. Instead, he contacted Dolphin Living, a charity that specialises in rental and mixed tenure accommodation at affordable rates, who were positive about supporting the project. An architect drew up an initial plan for 36 one- and twobedroom properties in a pro bono capacity.

The church then submitted a pre-application, jointly with Dolphin Living, to Hackney Council. But, this was rejected by the council's Conservation Officer based on their interpretation of 'harm' caused to a heritage asset as set out in the National Planning Policy Framework (NPPF).4 Graham describes being "perplexed and baffled" by the decision, given the social benefit of providing affordable housing in an area of such housing need and his view that

THIS WAS THE CHURCH OFFERING TO TAKE A FINANCIAL HIT ON THE SALE OF ITS LAND FOR THE GREATER GOOD OF THE **COMMUNITY**

Graham then pursued an application for a Heritage Lottery Fund (HLF) grant. Emphasising the social and public good that would justify any 'harm' to the building, he included necessary maintenance and refurbishment of the church building as part of the bid. Although successful in winning a Resilient Heritage grant from the HLF, which covered the cost of employing a project manager and an architect to revise the plans for a second pre-planning application, the church's application to the HLF was rejected in March 2018 due to 'planning risk', citing the previous decision by Hackney Council. The church is currently pursuing the idea of a 'landswap' with their church primary school, in which the school's land, which has fewer restrictions on it, could be developed for affordable housing, whilst the school would use the church's car park as a playing field facility. Discussions are ongoing.

³ https://consultation.hackney.gov.uk/housing-regeneration-strategy/housing-strategy-2017/results/housing_strategy_consultation_report_2017.pdf

⁴ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment data/file/779764/NPPF Feb 2019 web.pdf

CASE STUDY 1: EAST LONDON:

Using surplus church land for affordable housing

REFLECTIONS

Both cases highlight the need for the Church of England to be bold, entrepreneurial and missional in how it approaches strategic investment in housing. As Graham pointed out:

"I'd certainly have an easier life if I worked with a private developer and let them take more of the risk... but when you see the pastoral effect on people... the instability, the financial strain, what are the alternatives?"

Graham also emphasised that he would like to see an approach geared more towards the needs and context of the local parish, which is not dependent on yielding immediate profit for the wider diocese.

The Innovation Fund project demonstrates that meeting local need and achieving long-term financial sustainability need not be mutually exclusive. Once the loans are paid off, the rental income generated would provide surplus revenue that could then be used to pay for the upkeep of the church and its mission, in addition to maintaining the properties themselves. This contrasts with an approach that sells off church land assets to private developers, which in Jeremy's view "salami-slices landholdings, decimates church assets and leaves future generations with the same problem", as well as being unaffordable for people in an area of huge housing need. He said:

"We want to be a church that is missionally part of the solution for housing for people in London".

This kind of approach is challenging and not without risks. For the scheme to succeed, the Chelmsford Diocese would need to borrow a sum which significantly exceeds its annual turnover, money that a professional developer may not be concerned about, but that represents a significantly greater risk for a diocese to take. The diocese is concerned about this level of risk, and is therefore considering a number of alternative options. Bishop Peter was also honest about the fact that the project was still at a stage where it could fail, with not a single site built yet, but reasoned:



WE MUST LEARN HOW TO BE MORE ENTREPRENEURIAL, AS OUR PREDECESSORS WERE. ARE WE GOING TO PUT OUR MONEY AND RESOURCES WHERE OUR MOUTH IS OR NOT? WE SHOULD BE IN THE BUSINESS OF MISSIONAL RISK".

A challenge faced by both initiatives has been prohibitive planning costs and barriers. In the case of the Innovation Fund Project, the GLA's support was conditional upon a significant amount of initial groundwork being done by the deanery and diocese – including feasibility studies (paid for by the London Over the Border fund and costing approximately £1 million in total) and pre-planning meetings. The diocese has had to cover the cost of all pre-planning advice; at between £2000 and £9000 per site, this is a cost that most individual churches would find very difficult to bear.

Graham Hunter pointed out that whilst private developers have the financial capacity and resources to submit multiple pre-applications and registered social landlords can access pre-application advice free-of-charge, churches and community groups



currently occupy a 'squeezed middle space' in which there is no support. Indeed, he and his wife, along with a small number of congregation members, took money out of their personal savings to fund the initial pre-planning application. He said that "to navigate all of these processes and costs, you need a certain amount of social and cultural capital... deprived communities typically don't have this".

Bishop Peter, Jeremy and Graham all expressed an interest in seeing local authorities taking steps to offer free or significantly less expensive pre-planning advice to churches and community groups. Graham suggested that "easily accessible pots of money" available to churches attempting this kind of work, perhaps within dioceses, would significantly help churches to pay for planning advice and other costs such as environmental surveys and architectural advice.

Graham also felt that the conservation and heritage priorities within the NPPF makes it difficult for any church with a listed status, of which there are many in urban areas of housing need, to release any of their own land for affordable housing. He would like to see the Church of England being an active voice in this debate, setting out its position on land and housing and calling for Government policy to accurately reflect this.

The partnership between the diocese of Chelmsford and the GLA, has been key to the success of the Innovation Fund project thus far. "The GLA are walking with us, they've been really supportive", Jeremy said. Marianne Danielewicz, North East London Area Manager for the Housing & Land team at the GLA, described the process of working with the church as "really lovely". It was her view that "churches have a mission to do something positive with land, where the primary motive is not profit". She was also optimistic that the precedent set by Chelmsford Diocese could provide a template for other churches and community groups to follow in the future. Bishop Peter felt that this relationship had been strengthened by the Church of England's reputation, saying:

" THE GLA KNOWS THEY ARE DEALING WITH A CREDIBLE ORGANISATION WITH INTEGRITY, RESOURCES, **SERIOUS INTENT AND HISTORY**

Equally important has been the support and endorsement of the Bishop and the wider backing of the diocese, which Jeremy said has been "amazing" and has enabled him to invest his time in the project.

By contrast, for Graham, who has led the work at St John's without significant wider support, in addition to his already overstretched responsibilities and capacity as parish vicar, this has been a real challenge. He explained that: "Our development plan has been dependent on me driving this and learning as I go along...it's a huge amount of time and energy". When asked about the role of the congregation, Graham said: "It's not that they don't support it, they're really behind it... but those in our congregation who might have the resources to contribute are typically already in demanding jobs".

For both Jeremy Fraser and Graham Hunter, their own expertise cultivated in previous careers - Jeremy in his time at Southwark Council, and Graham's involvement in a previous church redevelopment scheme - and their relational networks with industry professionals in accessing pro bono support, have helped with their respective initiatives.





CASE STUDY 2:

GLOUCESTER DIOCESE:

A missional approach to church land and assets

The Diocese of Gloucester's proactive approach to affordable housing originated around ten years ago, with rural parishes saying that younger families were having to move out of their communities because they couldn't afford to live there, and asking the diocese, as a major landowner, if they could help.



CASE STUDY 2: GLOUCESTER DIOCESE:

A missional approach to church land and assets



Geographically, the diocese is predominantly rural, although half the population lives in urban areas. Whilst house prices in Gloucester and Cheltenham are not particularly high relative to other urban areas, the Cotswolds comes near the top of the most unaffordable areas for those who work locally, being a popular location for second homes.

Compared with most other dioceses, Gloucester has a stronger balance sheet and more glebe - land which is owned and managed by the Diocesan Board of Finance. It also has a long history of good stewardship and a very able glebe committee, which is well-advised and supported. This situation is seen as a missional opportunity, using the diocese's land and financial assets to serve the wider community. Benjamin Preece Smith, their Diocesan Secretary – and formerly the Director of Finance – explained:

"

WE USE THE PHRASE - 'TO WHOM MUCH IS GIVEN, MUCH IS EXPECTED'. SO WHEN WE HAVE ASSETS, WE ARE AWARE THAT WE SHOULD BE USING THIS WELL.... MONEY IS NOT A DIRTY THING, IT'S A MISSIONAL OPPORTUNITY

Ben's role has been central to releasing the mission potential of the diocesan property portfolio. With Adrian Slade, formerly the Diocesan Social Responsibility Officer, he helped to set up a subsidiary property company, 'Good and Faithful Servant', to actively look at potential development sites with four objectives in mind: financial value; environmental impact; community infrastructure; and affordable housing. Profits from the development company are donated back to the diocese and used for grants for mission.

The Diocese of Gloucester is currently engaged in three main ways:

- A small number of 100% affordable housing developments on ex-benefice land⁵, such as St Aldate's;
- A commitment to deliver the 40% on-site affordable allocation on glebe land, such as Willersey;
- An emerging role as community-builders on much larger new developments, such as Long Marston Garden City.

ST ALDATE'S

The driving force for the development of St Aldate's was the management of a redundant church on a triangle of land on the edge of two newly formed parishes. This site was in a relatively deprived community, reducing its commercial value, so the diocese decided to explore a 100% affordable housing scheme to "balance out" their commercial developments elsewhere. They partnered with a local housing association, Rooftop, and agreed a

⁵Property released from use as either a parsonage or a church building can, subject to a pastoral scheme, be removed from benefice ownership and made available for general diocesan purposes.

sale price based on the existing value of the property, as opposed to its development potential.

The development was completed in summer 2018 and consists of 23 units, including 12 apartments, nine family homes, and two bungalows; 20 of the homes are for affordable rent and three are shared ownership. The partnership with Rooftop has been a very positive one and originally came through an introduction by a researcher from Housing Justice's 'Faith in Affordable Housing' initiative, who carried out a review of local housing associations on behalf of the diocese.

The St Aldate's project proved quite challenging, because they faced unexpected opposition from a group of local residents who were concerned about the loss of a disused community hall on the site. The diocese made an effort to engage cordially with the local community. Ben told the story: "By keeping faith, and meeting and engaging with them, the resident group, who once opposed the development now sing our praises. They accept that we were always open and honest with them and that we weren't in it for the money. They recognised that we were trying to be good Christians."

"Because it's housing and it's development", continued Ben, "then it's assumed to be bad, because you're making money. So it's sometimes hard to get beyond this. However, when people realise that there are young people in their community who can't afford a home, and that one of them might be their own son or daughter, then it changes the dynamic of the conversation."

The proceeds from the sale - around £200,000 have now been set aside towards the cost of a new community centre in a different, more accessible, part of the parish. The diocese has set up a CIC (Community Interest Company) to build and manage the community centre in partnership with the residents' group, the city council, and a local trust.

AFFORDABLE HOUSING ON GLEBE LAND

On glebe land, the diocese has sought to take a different approach with regard to affordable housing from that which a commercial developer would be likely to take. In total, the diocese owns around 25 sites that could come up for development in the future, with a capacity to build up to 700 homes over the next ten years, much of it on the edge of rural villages.

The diocesan glebe committee has committed to delivering the local authority required allocation of affordable housing - commonly around 40% - on new developments such as Willersey. Overall, the diocese has built more affordable houses than commercial houses. Ben explained: "A commercial developer will start off by accepting the allocation, but then challenge it later on 'viability' grounds.... If you are purely commercially-minded, you know you can come up with an argument that would reduce the affordable housing requirement. But we don't think that obtaining 'best value' means that you need to challenge the affordable housing allocation. It's about building this into the business plan." By honouring the local authority allocations of affordable housing when planning permission is granted, instead of seeking to dilute them in a way that a commercial developer might do, the diocese is able to make a substantial contribution to affordable housing provision in the area, without falling foul of the legally-binding requirement to obtain 'best value' on the sale of glebe land.6

Most commercial developers also seek to move the affordable housing off-site in order to protect the value of their commercial properties, but the Diocese of Gloucester has again taken a different approach. In Willersey, for example, the diocese sought to balance the need to protect the value of the high-end housing without 'ghettoising' the affordable housing. Ben explained: "We know that most developers would try to get rid of all affordable housing on the site, because it's a chocolate-box Cotswolds village on the edge of an AONB [Area of Outstanding Natural Beauty], but we're committed to a mixed development."

Having an in-house property development subsidiary has given the diocese more control over the

⁶ Glebe land must be managed and dealt with for the benefit of the diocesan stipends fund, and the stipends fund has to be applied towards stipends for clergy ("those engaged in the cure of souls in the diocese").

CASE STUDY 2: GLOUCESTER DIOCESE:

A missional approach to church land and assets

planning process, using the proceeds from previous land sales to fund the pre-planning costs for the next development, rather than having to rely on commercial developers or promoters. Ben believes that other dioceses should be willing to accept more risks, although this does require the necessary inhouse expertise to manage them. In Gloucester, Ben's own background in finance and the professional skills of volunteers, have made this possible, with the support of the Board of Finance and local Bishops, who are very "mission-focused".

WHAT IS COMMUNITY?*

- Knowing people and being known
- Having activities that people go to together
- Inter-generational sharing
- Where people are positive about where they live.

When people experience the benefits of human community, they experience the love of God, whether they know it or not, as they experience life as it was intended to be.

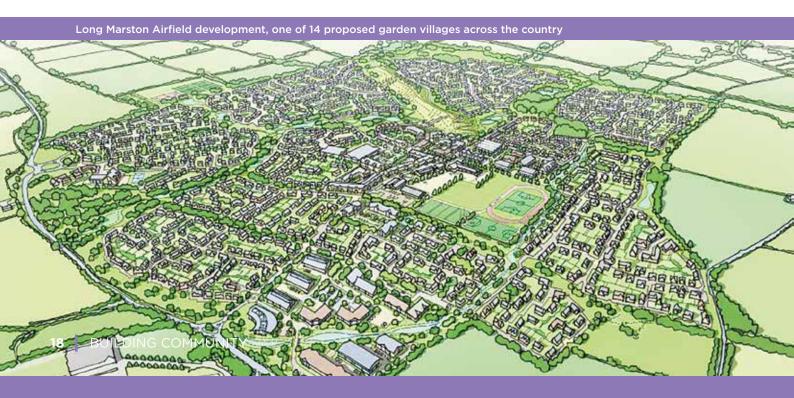
*This is how Benjamin Preece Smith defined community from a Christian perspective.

BUILDING COMMUNITY ON NEW ESTATES

The third strand of the diocese's housing work is an emerging role as a 'community-builder' for large new developments on non-church land, getting actively involved with developers at the planning stage. The Church has a long history and expertise in building communities that can be used to shape new developments where people are able to flourish.

"Initially it was about thinking how do we get a church presence in the new community, whether through a church school or church building", Ben said, "Then we discovered that none of them had a community development strategy. Developers are so focused on delivering housing units that planning has become about building housing, not about building communities... We realised that our most important contribution is not in terms of a church presence, but as the voice of the future community, because no one else is picking this up — for example, where will the children play, where will people congregate".

In the process, they have discovered a strange alignment between commercial and church interests. Developers sell houses by selling communities, so they are very interested in someone who can help





build community. "If you've got a Church of England school in your new development, then you instantly 'buy' heritage, longevity and commitment", said Ben, "So we've got developers who are trying to get us in quickly, because it comes with all sorts of positive associations." And developers are willing to fund this work, Ben explained, because if it makes a better community, then their houses will sell faster.

Ben described how this role has evolved on the Long Marston Airfield development in the diocese. After the diocese committed a pioneer minister, the developer committed to putting in a sports facility with a pavilion and asked the diocese if they would run it. They are also planning to build a small retail development early on and have offered one of the units to the Church at a peppercorn rent – and they want a nursery and a school, too. As Ben explained:

THERE'S NOT A LOT OF PEOPLE WHO WILL COMMIT TO BEING THERE **BEFORE A COMMUNITY IS BUILT.** AND IF YOU ARE THERE FROM THE START, HELPING TO SHAPE IT, THEN YOU CAN HOPEFULLY SHAPE A MORE CHRISTIAN COMMUNITY, **BECAUSE YOU ARE BY DEFAULT THE COMMUNITY-BUILDER**

⁷The Church Commissioners are currently bringing forward nearly 60 sites for development, with a presence in most regions, covering some 6,600 acres of agricultural land. In 2019, the Commissioners have planning permission, or are pursuing planning permission, for around 9,000 new homes, of which around 2,500 will be affordable homes in line with local authority planning policies. Their wider rural land portfolio of 100,000 acres is well-placed to continue delivering new homes and communities across England.

OPPORTUNITIES

Looking ahead, Ben reflected on the opportunities available for the national church in supporting and helping to shape new housing developments:

- Firstly, he would like the national church to be more explicit about its commitment to affordable housing, particularly the Church Commissioners: "They should be more vocal about the fact that they are meeting the affordable housing requirements on the land they develop. It's about setting an example for other developers and also for dioceses."7
- Secondly, he felt that there was potential for the Church Commissioners to invest more of their funds in new residential developments, not just on land they own. The release of land value is more gradual for some large developments, which requires a committed investor with a long-term perspective. That could suit the investment return profile required by an investor like the Church Commissioners, provided it does not significantly reduce their income or create an unacceptable level of exposure or risk. As Ben explained: "A patient investor means you can build a better community in the end, because you're not so worried about getting a quick return.... I think it would be really exciting if [the Church Commissioners] were talking about their investment in a new town and about all of the affordable housing they were delivering."8

⁸ The Church Commissioners' direct investment in the sector is already sizeable, equating to around £525 million or nearly a quarter of their total exposure to real assets. This investment is predominantly held in the Hyde Park Estate; in addition, the Commissioners hold a significant amount of residential property within their rural portfolio.





CASE STUDY 3:

ST GEORGE'S STAMFORD:

Practical support for people at risk of homelessness

St George's is a large evangelical church in Stamford, a picturesque market town on the edge of Lincolnshire. Although Stamford might on the surface appear very affluent, there is another side to the town which is "desperately poor". As one respondent put it:

"We have this beautiful looking church, full of posh, middle class people and then people who can't afford the electric or to put food on the table".



CASE STUDY 3: ST GEORGE'S STAMFORD:

Practical support for people at risk of homelessness

Housing problems are very prevalent among the people the church works with. "It seems like everyone's got a housing issue. They might be with a private landlord who wants their property back and then all of a sudden, they're homeless. Rents are going up and up every year, so when they start looking for an alternative place to live, they can't afford it and they're stuck.", explained Louise Rose, the church's Fresh Hope Coordinator.

There is a shortage of council housing and housing benefit doesn't cover private rents, so it is very hard for people on benefits to live in the town. Housing issues are also frequently tied up with other issues, such as debt, mental health problems, addiction and relationship breakdown.

The church's housing work started several years ago with Lawrence Davie, a committed individual who until last year was the Associate Minister at St George's. The old church office was in a part of town where numerous homeless people would sleep overnight, so Lawrence started talking to them. People say of him: "He was an incredibly big-hearted man, very helpful, very kind, always believing in people, even when society was thinking that they were a waste of space." He soon became a gateway to P3, the local council-funded homelessness team. As people continued to come to Lawrence with different issues, he began to make strong connections with the relevant local services and the church became known by the council, the local Citizens Advice office and the police as a helpful organisation.

Lawrence left St George's last summer, and although some people expected the work to fizzle out, it hasn't. Part of his job was taken on by Louise, who describes her role as "scooping up the vulnerable people on the outside of the church and supporting them wherever their need is". She works with around 30 people at one time, with help from church volunteers. One of her clients is a woman with two sons, who is living in a two-bedroom property, but desperately needs a third bedroom. Louise told her story:

"They come from a horrendous domestic abuse situation and the boys are in this tiny box room together and they're practically killing each other. One has severe medical issues and the other is really struggling with anger and violence. But because she's in housing arrears, [the council] won't move them. But the reason she's in arrears is due to her domestic abuse. So we're working to cover the multiple issues which might enable her to get a house transfer, from helping her to fill out forms, applying for a DRO (Debt Relief Order), and accompanying her to the CAB (Citizens Advice Bureau)."

When asked why the church is well-placed to do this work, Louise said:

"I think it's the holistic thing. What we find is that you have to go to one organisation to get one thing fixed and another for something else. So there's all these different places that people need to access. It's too much when there's already so much going on in people's lives. Someone called us the glue between different agencies."



CASE STUDY 3: ST GEORGE'S STAMFORD:

Continued

The church office, 'The Hub', acts as an informal drop-in for people with housing and other issues and is open every week day from 10am-2pm, except for Friday when they run a community café, Friday Connect, in the main church building. People can come for a cup of tea, cake and a chat, and for a food voucher if they're struggling financially. For the church, it's a good place to introduce them to different people and signpost them to other services, as well as meeting any immediate needs through the church's hardship fund. They have people who are skilled in mental health, someone from CAP – a Christian debt advice service – and a team of around 10 staff and volunteers who are actively befriending, chatting, and praying with people.

As Rebecca Winfrey, one of the pastoral workers, explained:

"We do a lot of signposting to other groups or agencies, but a lot of it is just about sitting and listening and praying with people... The one thing we're providing is community – love and care and relationships and psychological support for people, many of whom have no social networks... As far as they're concerned, it's their church."

For some people, like Mary-Jane, who come to Friday Connect most weeks, it has literally been a life-line:

I DON'T THINK I'D BE ALIVE IF
IT WASN'T FOR ST GEORGE'S
CHURCH. IF I DIDN'T HAVE
THEM IN MY LIFE, I DON'T
KNOW WHAT I'D DO.
THEY'VE HELPED MORE
THAN ANYONE HAS
HELPED ME IN MY
WHOLE LIFE. REALLY
I OWE EVERYTHING
TO THEM.

"



HOPE INTO ACTION

In addition to its advocacy and confidence-building work, St George's has partnered with a Christian charity, Hope into Action, to offer long-term temporary accommodation for two formerly homeless men, including Ryan (see box). Following an assessment, residents can stay for up to two years, providing them with a secure base whilst they seek to address other issues that may have contributed to them becoming homeless, for example an addiction or debt problem. Rachel Patterson, the Local Facilitator for Peterborough and the surrounding area, explained how "The answer to homelessness is more than providing a house for someone to live in".

Philanthropic investors, typically from local churches, buy a house and lease it back to Hope into Action, who take care of the management of the property. Investors get a reasonable return – 2% - and an opportunity to share their wealth with the poor. Rachel explained: "Our thinking is that if we can access Christian savings, as well as Christian tithing, then we can use a fresh source of finance for the Kingdom".

Hope into Action's Empowerment Workers also provide professional support, meeting with tenants regularly, drawing up a plan of action, encouraging them to make the changes they need to, and where appropriate, signposting them to other agencies. At the same time, the church provides a mentor for each resident, offering friendly, non-judgmental contact, positive role models, and a ready-made community. Rebecca, the main church contact for this project, said: "If there are disciplinary issues, Hope into Action can play the bad cop and we can be there to be the supportive friend. That's working well."

St George's is one of 50 churches that have partnered with Hope into Action, providing a home for over 150 people across 19 towns and cities in England.

THE ANSWER TO HOMELESSNESS IS MORE THAN PROVIDING A HOUSE FOR SOMEONE TO LIVE IN

OPPORTUNITIES AND CHALLENGES

One of the advantages for a church like St George's, being a relatively affluent congregation, is that it has the money to fund this kind of work, including employing several support and pastoral workers, like Louise. The hardship fund, which comes from donations by church members, is used frequently, for example to buy a tent for someone who is homeless, a hot sandwich for them every day, and a mobile phone so they can stay in touch.

The church is also using the skills of people within the congregation to support their community work. Rebecca is a trained doctor and is looking at how the church can offer counselling and prayer ministry for people affected by post-traumatic stress, working with the local mental health service. Another church member is an electrician and helps with PAT testing the second-hand white goods that are distributed through SHEP (Stamford Housing Essentials Project), another church-run initiative.

At the same time, the disparity between the wealth of most church members and the poverty of many who come to Friday Connect can sometimes "grate".



CASE STUDY 3: ST GEORGE'S STAMFORD:

Continued

Whilst the PCC and the wider congregation are very supportive and many are actively involved in different ways (for example, as befrienders or cake-bakers), Louise would like to impart the vision to the whole church, so that they are doing more of the 'dirty work' themselves, not just giving money.

For all those we interviewed, their Christian faith was the prime motivation for what they do. As Louise explained:

"I can't make sense of my faith unless it includes loving these people. There are people in genuine need and poverty, and I just think it's where it's at. God really does move in this place and I'm utterly convinced that's because we're going all out to support the homeless and those in need."

And they have been surprised by how responsive people are to the Gospel. She continued:

"They come from a place of no hope and they're offered hope. They've had doors slammed in their faces all of their lives – and all of a sudden they're treated with worth and not judged, and they're not used to that, and it makes them open to Jesus."



RYAN'S STORY*

Ryan was made homeless at the beginning of the year, when he fell out with his mother. He slept at friends' houses for a while and then lived in a tent on the edge of Stamford for five and a half months. He said: "It was horrid, the worst year of my life, definitely... I was working at the time, then obviously I wasn't. You can't work when *you're homeless – cleanliness and the whole* mindset. You're not focused on going to work, you're focusing on just living".

He didn't know about the St George's Hub before he became homeless and only got there by chance. He was crying in the middle of the street and saw the sign for Citizens Advice. They told him to go to the Hub.

On that very day, Lawrence Davie, the Assistant Minister at St George's, gave him a phone so he could be contacted and put him in touch with P3; within two months, after an interview with Hope into Action, he was told he had the house. While he was still homeless, he would go to the Hub every day where they would make him a bacon sandwich, provide him with duvets and pillows, and let him charge his phone and download programmes to watch in his tent at night. He said: "St George's Hub, they're amazing... Even now I go there three times a week just to see them."

Being in a house again has helped Ryan to get back on his feet. He explained: "They sort of mentor you, but they're not patronising about it. They look after you, but they want you to leave and move on. But there's no time limit." He was recently offered a job in a local warehouse and is looking forward to moving into a one-bedroom flat on his own. Reflecting on his experience, Ryan says that it has affected his life in a profound way:

"I could have been doing so much better if it hadn't happened. It's taken me so long to recover. I've been in this house for around seven months now, and it's only just now that I'm starting to do ok. The job I've got is ok, but it's nowhere near what I was getting paid before. It ruins everything being homeless."

*Not his real name.



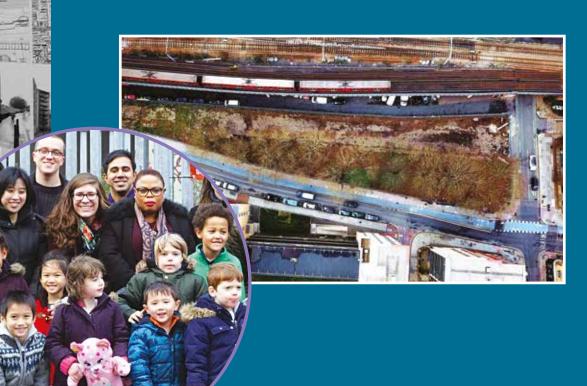


CASE STUDY 4:

ST GEORGE-IN-THE-EAST, SHADWELL:

Campaigning for more affordable housing

Over the last two and a half years, St George-in-the-East in Shadwell, East London, has facilitated and won a campaign for 35-40 new affordable homes on a triangular piece of land opposite the church.



CASE STUDY 4: ST GEORGE-IN-THE-EAST, SHADWELL:

Campaigning for more affordable housing



Members of St George-in-the-East give thanks for the campaign's success

Shadwell parish is home to over 12,000 people, with a large Muslim Bengali community. It is one of the most deprived parishes in England, ranking 890 out of 12,5089, with a lack of affordable housing, poorly maintained social and private rented housing, and overcrowding. Selina, a local Muslim woman and community activist who became involved in St George's housing work early on, said: "For larger families like ours, it's a struggle". Selina currently lives in a two-bedroom housing association flat around the corner from the church with her husband and their five children.

The work at St George's started in 2015 when the church, having identified affordable housing as the most pressing concern in the community through a listening process, invited its members, Darul Ummah Mosque and the wider community, to a 'Walk for Affordable Housing'. During this walk, they discovered a piece of brownfield land opposite the church which was owned by Transport for London and had been earmarked to be sold off as a commercial development.

During the autumn of 2016, the church, mosque and wider neighbourhood formed an action team to campaign for the land to be developed as a Community Land Trust (CLT), a type of communityled housing which keeps homes affordable across the generations, by linking house prices to average incomes in the area.10 In June 2017, children from the local school and adults in the action team testified about the impact of the housing crisis on their lives at a Shadwell Citizens Assembly with the Mayor of Tower Hamlets, who then pledged his support for the campaign.

Finally, in January 2018, the Mayor of London, Sadiq Khan, announced that all the new housing to be built on the Cable Street site would be part of a Community Land Trust and that the Greater London Authority (GLA) would compensate Transport for London for the revenue they would lose by not selling it on the open market, signaling the success of the campaign. Now, with the support of London Community Land Trust, the church is consulting with the community on what the homes should look like and will shortly appoint an architect to take the development forwards.

Crucial to the community organising approach taken by St George's is the principle that the means of working towards affordable housing are as important as the housing itself, as the church seeks to empower and develop new leaders from within the local community. Reverend Angus, one of the parish

⁹ http://www.theology-centre.org.uk/wp-content/uploads/2013/04/CTC-Research-Report-9-A-Time-To-Sow-2017online.pdf p.61, and CUF look up tool, where 1 is the most deprived parish

¹⁰ To find out more about London CLT, visit https://www.londonclt.org/



priests at St George's, said that central to the church's vision is "a deep commitment to the agency of the poorest and the conviction that God chooses and raises up those whom the world counts as nothing". As well as sharing their stories of housing difficulty in front of local councillors, members of the action team have planned and chaired meetings and developed other skills during the campaign. Long-standing congregation member and local East Londoner, Phil, described the importance of going beyond immediate relief and organising for justice, saying: "You need to get people involved, give them a purpose and help them realise they can change things... if you just give people a food parcel, they walk away".

Angus felt that trust had increased and relationships had strengthened as a result of the campaign. Those who don't have a Christian faith have seen the church as a place that cares for the whole neighbourhood. The depth and diversity of friendships formed during the campaign, particularly across people of different religions, was a highlight for all of the interviewees. Selina for example, said: "The housing crisis is a common purpose and goal that we all share. I'm a Muslim, but this initiative was taken by the church and I have been welcomed...I feel I am part of the church". It is hoped that closer relationships will continue to be fostered as the new housing is designed and built, in a process that will engage and listen to the ideas and needs of local people, and ultimately reflect these in the final plans.

Certain aspects of the church's approach were crucial to the campaign's success, in particular the collective institutional power and wider support provided by the Citizens UK alliance, of which the church is a member institution.

" IF ST GEORGE'S HADN'T BEEN A MEMBER OF THE WIDER ALLIANCE, NONE OF THIS WOULD HAVE BEEN **POSSIBLE**

Fr Angus said. At a London wide Housing Assembly in November 2017, at which hundreds of institutions came together to hold the Deputy Mayor of London to account on a range of housing issues, the Cable Street site was raised directly - a turning point in the campaign. For both Phil and Sarah-Emily - another member of the congregation and action team - these bigger assemblies provided inspiration, momentum and energy to sustain the team at St George's.

Angus spoke about the physical 'space' that the church provides for the community to come together: "Churches, along with mosques and synagogues", he said, "are the places and spaces that people in neighbourhoods can gather across difference to put their lives into a bigger picture and act for the good of their neighbourhood". Selina, not a member of the church, nonetheless felt the campaigned was strengthened by the involvement of the church - an institution that people recognised, with existing relationships and a reputation.

CASE STUDY 4: ST GEORGE-IN-THE-EAST, SHADWELL:

Campaigning for more affordable housing



Sarah-Emily said that having an employed community organiser at the church, as a point of contact to hold everything together, facilitate meetings, provide focus and motivation, had been valuable. Indeed, since the campaign's start, three part-time organisers have been employed by the church as part of a collaboration with the Centre for Theology and Community. The support of London CLT has also been valuable in providing the technical expertise, resources, and training. For example, it assisted in designing a bid to submit to the GLA once the land had been won, proposing different ideas for what the site might look like when CLT homes are built, and has since facilitated community workshops.

Interviewees were motivated strongly by their personal faith, and a sense of the church's wider ministry and mission. Fr Angus said this work comes out of a deep theological and spiritual commitment by the church to "listening and participating in what God is doing in people's lives, especially the poorest", whilst Sarah-Emily spoke of how, "it's important to me as a Christian to look after the needs of other people and try to leave the world in a better place. It is through activities like this that people come to God". For Phil, "it's all part of pastoral care really, isn't it?", something which he feels is the duty of the church. Phil and Selina's motivation for getting involved was also underpinned by lived experience. Phil, who was born in the East End in the 1960s, remembered growing up in poor quality housing. He now lives in onsite accommodation at the Royal

London Hospital where he works, so appreciates and wants others to experience the benefits of comfortable, affordable and secure accommodation.

The church's campaign has not been without challenges. Working at a pace that engages people with lived experience, particularly those experiencing acute housing need, is not always easy. It was hard to find times when everyone could meet and to sustain commitment beyond a small core of people within the action team. Selina was heavily pregnant when she first got involved, and spoke about how "I was struggling, but I went because there was a light at the end of the tunnel... this is not just about me, it's for the benefit of the whole community". Sarah-Emily said that maintaining momentum in the earlier stages of the campaign was difficult: "It took a while for anything to happen". The community organising approach takes time and persistence, which can be challenging when dealing with a set of issues as immediate and urgent as housing.

Despite a huge need for affordable properties to rent, the CLT homes will only be available to buy. This, Fr Angus said, is because of how difficult it is to build 'living rent' homes which are not susceptible to the Right to Buy - something which would risk the homes being sold on at higher prices in the future, continuing to fuel the housing crisis, and undermining the CLT model. This has been a source of disappointment to the team, in light of which they have identified the need to act on a range of other housing issues.

Future priorities include the poor condition of housing association properties, something Selina and others in the team have experienced first-hand. The group also wants to explore the possibility of developing a number of other pieces of land near the church. In Selina's words: "We're just at the beginning really. If we work collectively as a community, with the church leading and supporting us, much more will happen".

Below are two more inspiring stories of churches in East London that have used the tools of community organising to campaign for more supported and affordable housing.

PROJECT MALACHI: ILFORD SALVATION ARMY

Eight years ago, John and Naomi Clifton, the captains of Ilford Salvation Army, set up a night shelter in the church building in response to very high levels of homelessness in the community. The night shelter has been running ever since, opening four months a year during winter.

In 2016, a child called Malachi in the congregation of Ilford Salvation Army Church, donated five pounds he had received from the tooth fairy with a letter to the church asking them to use the money to help homeless people in the area.

Around the same time, it was discovered that a piece of land behind the Salvation Army building would be empty for the next few years as part of a five-year plan to redevelop Ilford town centre. Following negotiations between the church and the council, it was agreed that the church could have free access to the land before it is re-developed. This sparked the idea for Project Malachi - named after the boy in the congregation - a vision for a new 38-bed 'pop up hostel', built from converted shipping containers, which will be transported to another area of need in the borough in a couple of years' time. The hostel will feature an integrated social enterprise, refurbishing bicycles. The project is the first of its kind to target rough sleepers who have no access to public funds, of which there are many in the local area. Whilst Central Salvation Army are putting some money in, the local council has funded a substantial proportion of the scheme.



CHURCHES ORGANISING FOR JUSTICE IN WALTHAM FOREST

In summer 2016, Reverend Vanessa Conant, Rector of St Mary's, Walthamstow gathered a group of Anglican church leaders from the parishes of Walthamstow, Chingford, and Cornerstone, who formed a Mission & Ministry Unit (MMU) to share resources with a common vision to transform their local area. This became the heart of a new community organising effort of institutions, part of Waltham Forest Citizens alliance.

These churches and other Citizens alliance member institutions launched a listening campaign early last year, in which they heard from around 1200 people. Out of that process, housing issues emerged as a major concern, specifically overcrowding, lack of social housing, and a shortage of affordable properties for rent.

A member of the congregation of St Mary's, who has been forced to move 15 times in nine years, and cannot afford to save enough to buy a home, has been coordinating a housing team, made up of people from the three churches; they have been supported by Daniel Mackintosh, the Senior Community Organiser for Waltham Forest Citizens

Out of the listening campaign, the housing team created an agenda for the local elections in May 2018. Over 600 local residents attended the Waltham Forest Mayoral Accountability Assembly, at which the leaders of the main parties committed to the following 'asks':

- 600 Community Land Trust (CLT) homes
- 1200 homes for social rent
- 25% of all new builds in the area to be familysized homes

The team is now in the process of holding the council to account on these commitments.





CASE STUDY 5:

ST FRANCIS & ST BARNABAS, WIGAN:

Advocacy and accommodation in response to local need

The Parish of Saint Francis of Assisi, Kitt Green and St Barnabas, Marsh Green in Wigan is one of the most deprived in the country, ranking 291 out of 12,508.¹¹ The area is made up of several social housing estates, unemployment is high, and drug and alcohol abuse related-issues are common. The church's action on housing is two-fold: supporting those in immediate crisis who are facing eviction, and a long-term project to build a supported accommodation block and community hub on the church site.

"Where 1 is the most deprived parish in England: http://www2.cuf.org.uk/lookup-tool



CASE STUDY 5: ST FRANCIS & ST BARNABAS, WIGAN:

Advocacy and accommodation in response to local need

There are high rates of rent arrears and evictions in the parish, and housing issues are heavily entwined with the benefits system. The bedroom tax has been a particular problem for the community, exacerbated by the shortage of smaller social rented properties. Reverend Denise Hayes, who has been the vicar there since 2014, told the story of one woman who had been trying to downsize for over a year. However, because of a shortage of smaller council properties she cannot move and must consequently find £14 per week from her other benefit income, which in her words is "very difficult".

Both Denise and two recovery co-ordinators from Addaction - a substance misuse service which works with the church – have become very concerned about the implications of the housing element within universal credit being paid to tenants rather than directly to landlords. This is deterring landlords from letting to vulnerable claimants. Denise said: "When you're dealing with addiction, are you going to buy drugs, or are you going to pay your landlord?"

Compounding this, she explained how there is a lack of adequate and appropriate supported housing in the Wigan area:

PEOPLE GET MOVED OUT OF THE COMMUNITY TO BE DETOXED AN

COMMUNITY TO BE DETOXED AND WHEN THEY COME BACK THEY HAVE NOWHERE TO GO, SO THEY END UP BEING TAKEN BACK IN BY USERS AND DEALERS. IT'S A VICIOUS CYCLE THAT WE NEED TO BREAK

Growing out of a church-run foodbank, set up in 2014, they started helping people who were in rent arrears and facing eviction, by assisting with reading and writing letters, making phone calls, and accompanying individuals to court cases and hearings. Many of those supported come into contact with the church through the daily drop-in, which is based in the church hall and hosts a range of community organisations, including Debt Advice and Addaction, as well as the food bank which now operates as a community shop.

Denise told the story of Tina, a woman who was moved from a hostel and placed in a three-bedroom house in the parish. Unable to afford her rent and bedroom tax, she had got into arrears to the point that she was served an eviction notice. Denise felt that her presence alongside Tina as an advocate in meetings with council officers and at her court hearing enabled the case to be taken more seriously. She stated: "People take notice...the collar speaks". Tina has now been awarded a Discretionary Housing Payment to cover the rent, enabling her to remain in the property.

The second aspect of the church's housing activity is the plans for a nine-bedroom supported accommodation block on church land for those recovering from addiction. This will sit within a purpose-built hub of services including a community café, offices for debt and benefits advice and other services, a crèche, and laundry and shower rooms, all on the church site. For Denise, this was a response to hearing about a local man who had come to the drop-in and subsequently committed suicide; she felt that "if he could have had the kind of 24/7 support we're building now, he could be alive today."

As well as being a space for the whole community, the new hub will become a vital part of the rehabilitation and after-care package for those in the supported accommodation. "You'll be here until you have everything you need for recovery and you're feeling confident enough to settle back into society", said John from Addaction. The initiative is a collaboration between the church and the Partners Foundation, a registered social landlord that specialises in supported housing, who the church came into contact with through one of their volunteers.

Partners Foundation is covering the planning and architect fees and some of the building costs, alongside managing the project and the building, once completed. The council has been very supportive of the plans throughout. The Head of Wigan Council's Drug and Alcohol team has been closely involved, and the council has agreed to fund a number of professional staff to work at the hub, when it opens.



For Denise and her volunteers, this work is an expression of their faith and the wider mission of the church. She said:

THE CHURCH IS HERE TO SERVE THE **COMMUNITY, TO BE A PLACE OF** LIGHT AND HOPE AT THE HEART OF THE COMMUNITY... WE STAY WHEN **EVERYONE ELSE GOES**

Ann Fairhurst, one of the team leaders in the church's community ministry added: "People call it social action, but we're not social workers, we're just a group of people doing God's loving service, getting alongside and walking with people".

The church's dual-approach of providing personal advocacy support to those in an immediate housing crisis alongside longer-term support through supported accommodation, goes beyond meeting people's material needs. It is about building community, relationships and social capital. "A lot of people who come here don't have family or support networks. I've seen a community develop, and become a family, we look out for each other", explained Ann.

The asset-based approach adopted by Denise and her volunteers, which seeks to empower and enable parishioners to have the resilience to manage future situations, is key to this. Steven, for example, was an ex-addict, who is now living onsite as the church's caretaker, volunteers at the drop-in, and is evidently a highly valued member of the church. John and Wayne from Addaction commented on the uniqueness of the "wrap-around support network of friendship and care" provided by the church. He continued: "you

don't get that anywhere else... it's not going to go when the funding runs out".

The depth of trust which has developed between the church, the local council, and the host of other community agencies it works with – most notably Addaction - is evident in the admiration the two support workers had for Denise and her church, though not Christians themselves. These partnerships have been crucial to the flourishing of the church's housing initiatives.

The work at St Francis & St Barnabas has not been without obstacles. For example, some of the longer standing members of the congregation at St Barnabas, where the drop-in is based, have sometimes been resistant to change, including plans for the new hub.

Denise's drive and vision are clearly central to the work. The parish has received some support at a diocesan level through a one-off small grant and termly meetings to offer support and encouragement from 'The Joshua Centre', an initiative of the Diocese of Liverpool aimed at reaching new neighbourhoods. On the whole however, this ministry has evolved organically at local parish level.

A committed team of volunteers supports Denise in the activities, but she still carries a lot of the burden of responsibility, in addition to the rest of her duties as a parish priest. She explained: "This kind of ministry puts a lot on you, it's very hard to go home and switch off... the struggles people have can weigh on you". When asked what advice she would offer to other churches, Denise reflected: "It's about working with what you've got and trusting in God, because if you wait until you've got everything in place, you'll never start".



CASE STUDY 6:

ST STEPHEN'S, MANOR PARK:

Developing leaders and campaigning for tenants' rights

St Stephen's Catholic Church is in the Parish of Manor Park, which sits in the East London Borough of Newham. Its large congregation of around 600 is both ethnically and socioeconomically diverse, with a high migrant population of West Africans and South Asians (particularly from India and Sri Lanka). The church is a member of TELCO, the East London chapter of Citizens UK, which is a national community organising alliance with a long history of organising for justice on issues like the Living Wage.

CASE STUDY 6: ST STEPHEN'S, MANOR PARK:

Developing leaders and campaigning for tenants' rights

There is an acute shortage of affordable housing in Newham, particularly for families. The average wait for a council three-bed property in the borough is 15 years. Within the private rented sector, problems include a high rate of evictions, rogue landlords and poor maintenance. In his time as priest of St Stephen's, Father Sean Connolly has observed that, due to the rate of families forced out of the area because of a lack of affordable or suitable accommodation, the church primary school has begun to struggle to get enough pupils. He has also been shocked by the way many people are living. Notaya, a young mother and member of the church, experienced some of these issues first hand when she moved to the parish two years ago, finding herself having to deal with a property in disrepair, compounded by a difficult landlord.

In 2016, the church launched a 'listening campaign', encouraging members of the congregation to have one-to-one conversations in order to learn more about what mattered most to each other. From these conversations, housing emerged as the strongest theme. At the end of the mass one Sunday, around thirty people, including Notaya, gathered to take action on the stories they were hearing and experiencing, in the hope of effecting real change in their community.

The group became known as 'Building Community': a small, diverse team of congregation members, made up of those in acute housing need themselves as well as professionals, who support and seek justice for local people around housing. The group resources congregants and members of the parish to tackle issues they are facing through casework support, intervening with bad landlords, advocacy (including letter-writing and attending councillor surgeries), running tenants' rights training, and on occasion offering practical relief such as spare bedrooms to those who have been evicted. This work draws on the specialist skills of team members, including lawyers and a trained benefits adviser. As well as providing immediate support, the group organises and campaigns for housing justice at a structural level, as a member institution of TELCO, using the tools of community organising.

In addition to the emphasis upon action arising from deep listening to identify the issues affecting the parish, several other characteristics of the church's approach stand out. The group seeks to build community through relationships as well as practical action. This is evident in the story of Notaya, who spoke about one family in the church who were nearly evicted from their home. With the support of the 'Building Community' team, the eviction was overturned, meaning the family were able to stay within the community and have since become good friends of Notaya's. Another family with a disabled child in unsuitable accommodation was re-housed in a ground floor property in the borough following the team's intervention. "We still see them at church, and we've still got a relationship with them", said Notaya.

Being part of the Citizens UK alliance has been an important part of the group's success. In May 2018 for example, the church was one of several member institutions at a Newham Accountability Assembly for Mayoral candidates that contributed to a series of 'asks' around more affordable housing in the borough and measures to strengthen protections for tenants under the Borough Landlord Licensing Scheme, which the church had been instrumental in fighting for in 2013. When reflecting on why it is important to campaign for justice on this larger scale, Notaya said: "We're part of a bigger picture, supporting people into good housing, fair wages, equal rights... As organisations, we're reaching towards the same goal."

Alec James, the community organiser for the group from 2017-18, added that the one-to-one interventions with those who are really struggling ensure events like the assembly in Newham are authentically rooted in people's experiences. At the same time, the assemblies offer people "a way of building their own power and realising they aren't helpless". Both Fr Sean and Notaya said that having a community organiser working for the church on this project, coordinating activity and holding the team accountable, was useful.

The church's housing activity is about developing leaders and transforming people's perception of their own ability to effect change, as much as it is about the change itself. This can be in seemingly small ways, Fr Sean said, like people standing up and giving a notice at the end of church or telling their housing story to a local councillor. As Fr Sean said: "that's a big thing for people... it changes the way they see themselves". Fr Sean also explained how the church's work on housing is part of a wider renewal of the church, and that by engaging with people where they're at on the issues they care about, members of the congregation have been pushed to look outwards and encouraged to engage more fully in church life. This has been true for Notaya, who now plays a key leadership role in the 'Building Community' team and who has also become confident in dealing with her landlord.

It's clear that this approach is sustainable.

CHANGE COMES WHEN PEOPLE ARE READY TO DRIVE IT, IT DOESN'T WORK TOP-DOWN, THAT GIVES IT A DEGREE OF SUSTAINABILITY THAT OTHER **APPROACHES MIGHT NOT HAVE**

reflected Alec James. He has now moved on, but is proud of the fact that the group is still meeting regularly and taking action together.

Nevertheless, the reality of a team made up of many people in difficult housing situations and often chaotic circumstances means that people can sometimes



struggle to attend meetings or commit themselves fully. Notaya knows the personal sacrifice which must be made to engage with this sort of action. She explained how: "I've got so many other things to do, as a parent, my job but I'm here, because this is like no other job... this comes from within". Alec also described how 'Building Community' meetings would sometimes become sounding boards for individual struggles rather than a collective attempt to tackle 'our issue'.

Despite the best intentions of developing leaders and building people's confidence, this hasn't always been reflected in reality. Fr Sean described how people have sometimes mistaken the group for a charity, expecting service provision rather than collective action. He also noted that not everyone in the congregation is on board, with many coming and going from mass without engaging with the group.

All of the interviewees, however, saw this work as pivotal to both the wider mission of the church, and to their own faith. "The dignity of each person, people's participation in society, building the kingdom of God, these are fundamental to us", Fr Sean explained. He went on: "If community, the visible witness to what we believe in, is being damaged, we have to tackle that". For Notaya, she engages in the project because, in her words,

NOT HAVING A FIXED PLACE TO LIVE. FEELING LIKE YOU DON'T HAVE A COMMUNITY...IT CAUSES SO MANY PROBLEMS MENTALLY, PHYSICALLY AND EMOTIONALLY - 'IT'S THAT CHRIST-LIKE THING, **PUTTING OTHER'S NEEDS ABOVE** YOUR OWN AND SERVING ONE **ANOTHER**

Powerfully encapsulated by Fr Sean, the small, diverse team who make up 'Building Community', "hasn't changed the world, but it's doing something real and rooted and it has the potential to do great things, and to change us as a parish".

LUCY'S STORY

Lucy, a member of the congregation at St Stephen's Church Manor Park became a key leader in the 'Building Community' team after they helped prevent her eviction. She told her story at a recent London Citizens assembly:

"My name is Lucy. I live in a three-bedroom house with my children aged 11, 7 and 5 - all in full-time education the local area. We belong to St Stephen's Parish Church where we pray and feel part of the community.

The property I am living in belongs to Newham Council.

It was leased to the housing association who is my current landlord. The lease period has come to an end and the housing association is returning back the property to the rightful owner, which is Newham Council.



When I contacted the council regarding the case, they responded by offering me a private rented property which is more expensive than their own council property which is affordable in terms of rent. I requested the council to let me continue to occupy the above property with my family due to the fact that the rent is affordable, we have formed a strong bond with the community where we live, and the children can go to school easily in terms of transport.

My request was rejected by the Newham Council Housing Team. They sent one of their staff to view the property while I was there. The man was very open to me. He told me that the reason why the council is not giving me the property is because they are afraid to lose the Right to Buy to me. They would rather keep the property and sell it in an open market which will bring them good profit. I was left with no words as this story clearly shows that the financial interest of the council comes before the essential need of the community they serve, which includes offering affordable housing. I really did not know what would happen to me as the process of getting rid of me and my family from the house was still going ahead. It was so painful not to be listened to, to be forcefully removed from a place you call home, a place you can afford in terms of rent.

So, I joined the 'Building Community' team at my church, St Stephen's, because I was sick and tired about my housing situation. Our team had hundreds of one-to-ones in the parish. We heard lots of horror stories and invited our local councillor to a meeting to listen to them. I shared my story, along with Nadine, Simeon and Chris. I was facing eviction from my home of seven years. I was so stressed about my family becoming homeless. Days after the council visited, I got a letter of eviction. I called on my councillor to intervene and he did, using his power as the Cabinet Member for Housing. I am no longer facing eviction! I can now plan for the future, and I have peace of mind."

This story was originally recorded in a report by the Centre for Theology and Community: 'People of Power: How Community organising recalls the Church to the vision of the Gospel' (2018)



CASE STUDY 7:

NEW HOUSING HUB:

Building community on new housing estates

The New Housing Hub is a national, cross-denominational network that seeks to connect, equip, resource and inspire Christians to engage positively with new housing communities in a context in which building new homes is a priority.



CASE STUDY 7: NEW HOUSING HUB:

Building community on new housing estates

The Hub began in 2008, when Reverend Alison Boulton, now a Southern Counties Baptist Association Regional Minister – with her family and a number of local Christians from different traditions – felt God calling them to a new housing development of around 4,000 homes that was being planned in Wichelstowe, near Swindon. With the help of a grant from Sovereign Housing Association, Ali and the other 'pioneers' were able to run various activities on the estate, including a community day, a local newsletter, welcome hampers for new residents, and a youth group, as well as planting a new church, 'The Stowe'.

Since then - working alongside Reverend Penny Marsh, and with the encouragement of Fresh Expressions, Churches Together in England and The Baptist Union - a national grassroots network has evolved to support other churches, pioneering missional communities, dioceses and ecumenical groups to nurture and bless new housing developments. The New Housing Hub now engages over 220 people of various denominations (including Anglican, Roman Catholic, United Reform Church, and Baptist) through talks and training workshops, an annual conference, and a host of resources on their website. Ali was clear that the Hub takes a very light-touch approach, providing resources to engaged groups, rather than trying to impose a top-down set of ideas: "it's a vision we're giving away".

The vision of the Hub is to encourage Christians from all traditions and denominations to work together

to share God's love with every new housing area. This involves speaking up for 'not-yet' residents in strategic planning decisions with developers, councils, and housing associations. Ali said,



YOU NEED PEOPLE TO BE PROPHETICALLY SPEAKING INTO PLANNING DECISIONS, ASKING WHAT DOES THIS COMMUNITY NEED? BUT THAT CAN ONLY COME TO LIFE IF YOU'VE GOT PEOPLE ON THE GROUND WHEN THE HOUSES COME INTO BEING

Ali explained that the need for community halls and spaces is rarely considered a first priority by developers or councils on new estates and emphasised the need to be strategic: "these things don't just happen". In the case of Wichelstowe, before Ali had even moved in, she and other local leaders had been involved in conversations with planners, housing associations and the council. The relationship between Ali and the council grew as she served the estate, as a result of which a community centre was incorporated into the plans and Ali was able to represent the community in design plans for the wider estate.

Examples from other estates in the Hub network have included speaking up for higher quotas of social housing, doctor's surgeries, play areas, schools, and bus services - often the "soft community stuff", Ali said, which won't bring in a big profits for developers,



CASE STUDY 7: NEW HOUSING HUB:

Continued

but will make a significant difference to residents. When local people are engaging with planning processes, it is usually to protest against new housing development, whereas the Hub is about enabling the Church to be a "prophetic voice of welcome" on new estates.

Ali highlighted the importance of "living incarnationally" as a relational presence in new communities, wherever possible. In addition to specific activities, such as organising community fun days and running youth groups, a lot of what they do is simply about listening and intentionally building relationships with local residents, helping to develop social networks that new residents might not otherwise have access to. For some of the social tenants on the Wichelstowe estate, this was their first experience of a home that wasn't a hostel, so some people weren't sure how to access services. Ali and her team were able to provide practical support, such as obtaining furniture, accessing recycling bins and the internet, and budgeting for the first time, thereby helping people to maintain their tenancy.

GREAT WESTERN PARK, DIDCOT

Great Western Park Church on the Great Western Park (GWP) estate in Didcot, South Oxfordshire, is one of the churches connected with the New Housing Hub network. The example of GWP illustrates the approach of a church that has engaged with a housing estate later in its development, focusing less on the strategic planning and more on being a relational presence. Its ministry and outreach on the estate started in 2013 when Reverend Mark Bodeker began his ministry as a curate at All Saints Church in the centre of Didcot, a medium sized, relatively affluent town of around 25,000. When complete, the estate will have around 3,000 homes aimed largely at young professional families, with around a third of homes for social rent. Mark saw the impact that the new development was beginning to have on the town and church congregation: "it was just bigger, influential and more demanding of the existing town, than I could ever have imagined". He felt that there was a missional opportunity to engage with the new residents.

An initial attempt to gather an ecumenical group of churches across Didcot who felt called to ministry on



the estate, building on a summer holiday club, was unsuccessful. However, Mark persisted and was able to secure the support of the Bishop of Dorchester, the Right Reverend Colin Fletcher, who invited him to apply for a 'new communities' funding from the Diocese of Oxford in order to establish a new church on the GWP estate. Mark and his family have since moved to a vicarage on the estate and run a church there, which meets in the new secondary school building. This church is supported by a steering committee of local Anglican Churches, chaired by the Bishop. All Saints, where Mark did his curacy, provides administrative support.

Though the church now has an attendance of around 50 at its weekly services, it is the regular community activities that are Mark's priority; this includes a community café, Messy Church, celebration events at Easter and Christmas, and youth work around the estate. Mark reflected that despite the 'middle class veneer' of many of the families on the estate, he has witnessed "an enormous spread of issues" affecting residents from mortgage debt, to social isolation, to mental health issues. Many people on the estate have a limited capacity to get to know their neighbours, due to the pressures of working and family life. For Mark, the ministry of GWP is both about sharing the good news of Jesus as a church and providing a space for community connections to be fostered, which in his view would help relieve some of the social problems he has observed. "We are providing a narrative" explained Mark, "that says there is a world out there which would massively enhance your own, if you would come and get to know your neighbours".

Collaborating with housing associations on the estate has been vital to this work. They provided the church

CASE STUDY 7: NEW HOUSING HUB:

Building community on new housing estates

with a modest grant to support community events in the early phase, and Mark meets regularly with a staff member from the one of the associations. The church has also been engaged with strategic planning decisions, helping with putting together a joint bid with a number of local youth charities to run a community centre on the estate.

WITNESS AND DISCIPLESHIP

Mission is ingrained in the approach of the New Housing Hub in a way which is especially distinctive and explicit. Many, of the churches engaged with the Hub have set up new churches on estates, and this can be seen as part of a wider effort to reach people with the good news of Christianity as well as a wider reimagining of what 'church' looks like in the 21st century. Ali said, "For me, it's about more than just housing, it's a Kairos moment that we're in. With no established churches on these estates, that gives churches an amazing opportunity to ask what God wants us to do in this area, to journey with a community and see what emerges".

COMMUNITY-BUILDING

The activities in this case study are more directly focused on supporting and sustaining community, as opposed to building homes or tackling housing issues. Ali explained: "On the one hand, we're not directly tackling the housing crisis because the Hub in not campaigning for more housing per se, but on another level, we're intervening by creating a culture of welcome and helping to keep people in housing". This kind of engagement addresses some of the more complex, oblique issues, such as the social isolation and mental health issues that Mark observed amongst the middle-class residents on the Didcot estate, and shows that housing issues cut across demographic and socio-economic groups. Both Ali and Mark emphasised a relational approach, based on listening and being alongside people. Living on the estate was an important part of establishing relationships of trust with new residents, giving "a legitimacy which you didn't have when you were parachuting yourself in everyday", as Mark reflected. Both were wary of imposing their agenda on a new community, wanting



instead to let change emerge naturally at the right time, so that it is sustainable.

Partnership working with housing associations, local authorities and other groups is central to the approach of church groups engaging with new housing developments. In Wichelstowe, consistent and strong relationships with two members of the local council throughout the estate's development were crucial to the flourishing of the work of Ali and her team, and the council have now invited The Stowe Church to be part of a future housing development. Ali said: "Once you've got a track record, then you're invited in…you punch above your weight when you partner with other people".

Whilst partnerships, had also been vital to the work of GWP on the Didcot estate, Mark acknowledged facing some challenges around this. For example, the church initially pitched an offer for running the sports and community centre on the estate but found the council to be uncooperative, which Mark felt was to do with the church's status as a faith group. It was only when the church got together with secular organisations that he felt the church was taken seriously. Ali has observed this scenario in a number of other church groups connected with the Hub and reflected that, whilst some local authorities and organisations will inevitably be less collaborative than others, it was important for the church to enter potential partnerships with an attitude of humility, "with open hands, asking 'what can we do'?".

The collective experiences of churches in the Hub also demonstrates the importance of having a wider support network for churches, both through the Hub itself, which shares experiences, expertise and resources (everything from welcome letter designs to planning advice), and through church structures, including the support of the diocese and of the Bishop of Dorchester in the case of GWP, which Mark said had been amazing.

CONCLUSIONS

The housing crisis is multi-faceted, and the Church is engaging with it at many levels, addressing a wide range of issues such as the lack of affordable or supported housing, abuse of tenants' rights, poor quality accommodation, housing-related benefit issues, and the need for community-building on new housing estates.

This report has shown that the crisis, which is both immediate and enduring, is affecting communities across England, from the Parish of St Barnabas & St Francis in Wigan, one of the most deprived in the country, to seemingly affluent places like Stamford and Gloucestershire, as well as London. This final chapter will summarise the key themes which have emerged from the experiences of the seven case studies, reflecting on lessons learned, in order to guide future church engagement around housing.

BUILDING COMMUNITY

Church-led responses to the housing crisis are about more than just building homes or resolving individuals' problems, but rather about building and sustaining strong communities. This entails a commitment to valuing the means of tackling housing injustice as much as the ends. Through community organising, advocacy or pastoral support, closer relationships have been fostered amongst church members and the wider community across ethnic, religious and socio-economic groups. Whether through campaigning together or providing personalised support and mentoring, a relational approach has been vital to increasing trust and social cohesion in the midst of the housing crisis.

For churches that have adopted a community organising approach, there was also a commitment to developing new leaders from within the church and wider community, particularly those who had experienced housing need themselves, recognising that developing people's sense of agency is as valuable as the change itself.

Another clear motivation for action was a concern about the damaging impact that a shortage of affordable housing is having on many local communities, as families are forced to move away to less expensive areas. It is also significant that churchlinked affordable housing developments can embody the importance of community, by offering a mix of accommodation for different ages and the provision of new community facilities. The work of Gloucester diocese, and the churches engaged with the New Housing Hub, also demonstrates the potential role that the Church can play in shaping and speaking up for the value of community in larger housing developments.

BROADER MISSION

All of the people we spoke to - both congregation members and clergy - understood their engagement on housing issues to be a core part of the Church's broader mission; this work was seen to be an embodiment of the teachings of Christ, with a particular focus on being a church of and for the poor, rather than being distinct from or additional to their 'normal' ministry. Two of the church leaders involved said that the church's response was part of a wider renewal of the church.

These case studies also demonstrate how affordable housing developments on church land could potentially be part of a wider strategy of financial sustainability for dioceses and parishes. In terms of the management of church assets, interviewees felt that there needed to be a shift away from a mentality of raising funds for the wider church as an end in itself towards a broader, longer-term vision, which includes serving the common good through the provision of affordable housing and a strong commitment to community-building. In a parallel initiative, Hope into Action and other organisations provide a vehicle for individuals to invest their assets into move-on accommodation for people recovering from homelessness, helping individual Christians to use their wealth to serve the poor.

CHURCH-LED RESPONSES TO THE HOUSING CRISIS ARE ABOUT MORE THAN JUST BUILDING HOMES OR RESOLVING INDIVIDUALS' PROBLEMS, BUT RATHER ABOUT **BUILDING AND SUSTAINING STRONG COMMUNITIES**

PARTNERSHIP WITH OTHER STAKEHOLDERS

Close partnerships with other organisations - including councils, housing associations and other local agencies - have been a key ingredient to the success and sustainability of church-linked housing initiatives. Equally, some of the case studies demonstrate that it is possible, and sometimes necessary, to hold tension within them within the context of democratic accountability.

Interviews with organisations and individuals outside the church suggested that the church's contribution is respected and valued by many organisations. Its convening power – the gift of being able to provide a space in which to gather and mediate between diverse groups of people and organisations – has huge potential in terms of facilitating future housing initiatives.

However, partnership working has not always been an easy experience. The cases of St John's Hoxton and Great Western Park Church, Didcot offer two different perspectives of attempting to engage with less co-operative local authorities and highlight some of the challenges around this.

EXTERNAL SUPPORT

It is difficult for churches to engage effectively in housing initiatives without some form of external support, especially from within the regional and national structures of the Church of England. For those churches that were actively supported by their deanery, diocese, or local Bishop, this made a significant difference to their work. For other churches, Christian networks and charities like the New Housing Hub and Hope into Action, provided the tools, expertise, and professional skills to equip churches to offer supported accommodation and engage in shaping new communities.

For several London-based churches, being a member of the Citizens' Alliance enabled them to draw on their collective power as faith institutions within their communities, in order to have a much greater impact than they would have had working on their own. Having the presence and additional capacity of a professional community organiser, and the wider support of the Centre for Theology and Community, has further assisted this work.

The role of committed individuals with a particular vision or area of professional expertise was a critical





factor in a number of the case studies. In dioceses and parishes engaged in developing surplus land for affordable housing, several key people were able to draw on their own professional expertise and relationships developed outside of church ministry in order to drive the work forwards. Creating a vehicle to share this knowledge and expertise more widely amongst churches, for example through a similar kind of network to the New Housing Hub, could enable more churches and dioceses to release surplus land for affordable housing. In a similar way, the dedication and passion of particular clergy, especially Reverend Graham Hunter in Hoxton, Reverend Denise Hayes in Wigan, and Reverend Lawrence Davie in Stamford, inspired and drove the housing activities in those churches. Their experience highlights the importance of strong leadership at parish level, but also the risk of burnout on the part of the clergy involved, demonstrating the need for external support structures.

STRUCTURAL CHALLENGES

Finally, there are significant structural challenges to church-led housing initiatives, particularly around developing surplus land for affordable housing which, unless addressed, will continue to act as a barrier for

other churches. Specifically, the planning system is often prohibitively expensive and overly restrictive for churches wishing to build affordable homes on their own land, as illustrated most powerfully by the experience of St John's Hoxton.

To remove these barriers, several of the interviewees felt that local authorities could consider providing more support to churches or community groups who want to use their land for affordable housing – for example, by providing free meetings at the pre-planning stage, or a system of grants or loans to cover pre-planning costs. They also felt that the National Planning Policy Framework guidance on listed buildings was limiting the scope for building on church land.

Similarly, the diocesan case studies in this report illuminate the challenges around financial risk that dioceses must inevitably manage if they are to consider projects on the scale needed to make a significant impact on the shortage of affordable homes in their area. For more projects like this to get off the ground in the future, the Church of England, at all levels, could explore whether a more proactive, entrepreneurial approach to the management of its financial and land assets could be a missional opportunity.



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