

Abide in me

Catholic Social Thought and Action on Housing
Challenges in England and Wales, 2018-30



He came to his own, and his own did not receive him. John 1:11

Then he said to the disciple, "Behold, your mother!" And from that hour the disciple took her to his own home. John 19:27

The two verses from St John's Gospel on the front cover offer a beautiful and challenging summary of the implications for Catholics and wider society arising from the title of this briefing, 'Abide in me'. In Greek, the word ἴδια (idia) is used in both verses for 'his own' and 'his own home', which may be read as into his own inner life. The Son of man who, in God's plan of salvation, comes in flesh to be housed in the inner being of the Virgin Mother, is in John's account on continuous trial throughout his ministry and rejected by the people he has first chosen as his own. Abiding at a Cross that is publicly exposed and sunk into the Promised Land, St John, representing all Christians, receives the grace to accept the God-Bearer into his home, his own life. Just as, in the Annunciation, Mary is invited to accept the Divine Life into herself as Word made flesh, so the first request set by the Lord before the Christian is to receive the neighbour, here the ageing woman who has seen her only son die, and love her as the son loved the mother – not for a fixed-term tenancy, but indefinitely; not on a client pathway, but wherever he is sent. Their lives, sojourning and hopes are to be reconciled and fed by sacramental participation in the New Covenant. From this wonderful invitation, the words and actions of Catholics on housing and the welfare of the city receive purpose and give abiding witness.

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Dedication

In memory of Mark, who with his dog Bonnie sat quietly on the steps of a Catholic church in one of the wealthiest areas of London on most Sundays for years. His life, and death in 2017, posed to parishioners who encountered him wider questions about the agency of individuals, the beliefs and choices of Catholics and statutory agencies within their resources, and what we did not do.

Collaboration of Caritas Social Action Network and The Centre for Theology and Community

This report summarises the results of collaboration between Caritas Social Action Network (CSAN) and the Centre for Theology and Community (CTC). The Catholic and Anglican traditions have, at different periods in English and Welsh history, been central in developing land and settlements. Our two organisations' work together is another example of hopeful witness to a deeper ecclesial union for which many long. East London – CTC's home – embodies in concentrated form the tensions between creating the welfare of the city and what it means to have no lasting city. CTC is at the vanguard of forming Catholic and Anglican parishes that, as Pope Francis yearns, are out on the streets and not confined or clinging to their own security. The views expressed in this report, with any omissions and errors, are the authors'.

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Common uses of housing and land in England and Wales have often become a means of isolating people from each other, with a profound impact on participation in communities. This is the real housing crisis. It affects everyone in our country. It has deep roots in our social and economic history. The human and environmental costs are simply unsustainable.

The UN's Sustainable Development Goals for 2016-30 encourage action on poverty, housing and the care of creation in both developing and developed countries. The Catholic Church has been a major contributor to the goals' development, especially through *Laudato si'* and, for example, the work of CAFOD and other Caritas national agencies around the world. This shared endeavour and global perspective helps to inform how the Church in England and Wales can promote a greater emphasis on human development and 'our common home' in our communities and policy making.

'Abide in Me' extends a living Catholic tradition of teaching, thought and practice, nurturing hope and our relationships for the long term. I thank the Centre for Theology and Community for the welcome new theological reflection, and other organisations that have offered CSAN

examples of promising practice for local churches and charities. Much of the power for change is centred in national and regional levels of public decision-making. At these two levels, the Catholic Church's organised capacity needs more depth and co-ordination: to strive for systems of decision-making that truly promote the dignity of families and communities. Over time, local Catholic action can then become less crisis-focused, because our society will better include everyone.

All charities face many immediate pressures. Catholic charities share in the privileges and responsibilities of being parts of one body at the service of all, in 'our common home'. Our credibility will be lessened where competition between parts, or over-emphasis on one 'muscle group', prevents the parts from being fully present together and fit for contemporary purpose. As Pope Francis describes, we 'walk together' in mission, even where churches have been tied down by fixed assets and fragmented charity structures. Catholic organisations can consider how property is used to increase fresh participation in our communities, building strong mutual networks of support. 'Abide in Me' offers a focus for common leadership and language, and for shaping the places we inhabit. I encourage senior leaders in our dioceses and charities to engage with these themes through a deeper engagement in the Caritas network.

+Terence Drainey
 Bishop of Middlesbrough
 and Chair of Caritas Social
 Action Network (CSAN)

Purpose

This report offers a national framework for new and renewed Catholic social action, in relation to housing, planning and land in England and Wales, over the next 10-12 years. The framework is needed because:

- Housing policy, planning frameworks and land law are largely governed by national, and to a lesser extent regional, decision-making. There is significant scope for a distinctive Catholic voice at these levels, which can best be formed in alignment with the global Church's engagement on work towards the UN's Sustainable Development Goals.
- There is substantial scope for a coherent Catholic voice and charitable practice on these topics, mirroring Catholic theology of the Eucharist, of proclamation, and of participation.
- Catholic charities and local churches have many distinctive features, including specific charitable objects and demography, calling for dedicated attention.

The holding of land, the making of homes, and the sacred duty of hospitality, have ancient antecedents as pastoral and prophetic concerns. The roles of steward and bridge-builder¹ entail the pooling of the Church's resources for social mission. Reflecting developments in Catholic social teaching, particularly from Pope St John Paul II onwards, 'Abide in Me' takes as a unifying theme the concept of integral human ecology. We have listened to housing experts and people living in diverse situations. We engaged too with Catholic charities around Europe, other Christian traditions in the UK, and histories of related Catholic action in England and Wales.

Our intentions in this report are to go beyond the language of rights and entitlements. We challenge assumptions about progress in housing that negate **family and community life**. By extending Catholic social thought, and highlighting practical action, we challenge the **commodification of housing**, and the **state-led professionalisation of housing support**.

'Abide in Me' forms part of an evolving approach to aspects of social mission and advocacy that require more national and regional coordination. It sets the scene for further work beyond this report:

- Offering a coherent Catholic **voice** in the public square on what many people call a 'housing crisis' in England and Wales.
- United practical **action**, for the next 10+ years. In the form of various 'invitations', we have identified scope for action by:

- o Every individual and household* - How to examine and improve housing choices in relation to a) media messages to consumers² that normalise social isolation and debt, b) how people who have moved to England and Wales from other countries consider housing.

- o Catholic groups, parishes and charities*

- o Land, housing and planning systems* - What we wish to draw to the attention of policy makers and charity leaders.

'Abide in Me' is not a teaching document. We encourage collective responsibility for the places we live in, through voluntary and community-based local action. In a similar way, we look to break with a common usage of 'home' derived from consumer-led visions of private ownership and bureaucratic allocation of social housing³, by

1. 'What the Church, from its supranational and evangelical position, can offer peoples and states, is a vision, one that can set in motion processes and narratives of the absolute value of human dignity... It is in this understanding that the Pope, in his role as bridge builder, is called to contribute all that he can in order to rebuild the social bonds lost in hypermodernity...' Rafael Luciani, *'Pope Francis and the Theology of the People'*, Orbis, 2017, p117.

2. Examples: text messaging; speed dating; drive-through food; supermarket 'self check-out'; payday loans.

3. For example, systems enabling local authorities to exclude people in 'priority need' from public housing; with shortages of accommodation on offer in many areas, when more people ask for help, councils have to adopt ever tighter criteria for their small pool of social housing.

refreshing discussion about ‘home’ within integral human development⁴. The authors do not have an agenda to promote growth of Church charity projects.

The report aims to support leadership activities in the life of the Church:

By individual bishops, in nurturing the local church. Planning, particularly at regional level, might offer opportunities to consider new expressions of mission, in preference to selling off or converting property into housing. Examples are included throughout the briefing.

By directors of Catholic charities and lay movements - We hope the examples of practice (published on CSAN’s website) and scope for ‘invitations’ will prompt expressions of interest in hearing more about practice in individual case studies and developing practice resources that are freely available to all dioceses – either from individual organisations or in groups of common interest. We hope that Directors will share progress with the Caritas network on any actions that are locally adopted.

examined devolved housing and planning policy in Wales and the English regions.

Details of the Catholic community’s long-term commitments to housing are not collated at national level. Analysis of the charitable objects and property assets of Catholic charities, including individual dioceses and religious orders, is beyond the scope of this report⁶, but it would be an important piece of intelligence for future planning and collaboration.

The Catholic Church offers the fruits of deep experience and reflection on humanity, and does not prescribe detailed policy solutions, for example on sufficient building, rent control, tax and ownership reform⁷. Many housing and planning choices admit of varied solutions in accord with Catholic teaching; these require prudential, common discernment in the circumstances in which people find themselves.

What the report does not address

Our geographical focus is on England and Wales. A full treatment of economic policies was beyond the resources available for this report. Other challenges include supplies of construction skills and materials, for example. Our social analysis and theological reflection focus mainly on housing, not visible homelessness. Depaul International and others have commenced long-term work on homelessness⁵. We have not

4. Consideration of ‘home’ through an ecological lens is beyond the scope of this report.

5. [Famvin Homeless Alliance](#) (last checked 7 July 2018)

6. Housing Justice has publicly [called](#) on the Church of England, as a large landowner, to consider donation/leasing of land for affordable housing. We see a need to take into account other options in the Church’s mission, for example how use of ‘spare’ space might build local participation and ownership.

7. We have not examined the biblical jubilee model, which is contested – see for example Pacomio, ‘The Jubilee in the Bible’ ([Vatican website](#)) and Lindsley, ‘Five Myths about Jubilee’, [Institute for Faith, Work and Economics](#), in the Evangelical tradition.

A home for every heart: A Catholic vision of housing

Canon Angus Ritchie, Director,
The Centre for Theology and Community, London

Picture - The Open Table meal at St George-in-the-East.



A Sacramental world

What is the meaning of this city?
Do you huddle together because you
love each other?
What will you answer?
“We all dwell together to make money from
each other”? or “This is a community”?
T.S. Eliot, The Rock

In the public square, the Church has to engage the citizens who are outside its walls as well as those who know and follow Jesus Christ. Yet it is as *the Church* that she speaks: what she has to say on any issue – be it responsible lending, a just and living wage or the need for affordable housing – must flow from the treasure which has been entrusted to her by the Lord.

In *Caritas in Veritate*, Benedict XVI sets out some of these treasures, and the way they enrich the Church’s offering:

‘Development requires attention to the spiritual life, a serious consideration of the experiences of trust in God, spiritual fellowship in Christ, reliance upon God’s providence and mercy, love and forgiveness, self-denial, acceptance of others, justice and peace. All this is essential if “hearts of stone” are to be transformed into “hearts of flesh” and thus be more worthy of humanity.’ (S79)

In a like manner, Francis’ first homily as Pope warned the Church against becoming “a charitable NGO” by wrenching social action out of the wider context of a prayerful encounter with the Lord⁸. It is an admonition he has recently repeated in *Gaudete et exsultate*:

‘...there is the error of those Christians who separate these Gospel demands from their personal relationship with the Lord, from their interior union with him, from openness to his grace. Christianity thus becomes a sort of NGO stripped of the luminous mysticism so evident in the lives of Saint Francis of Assisi, Saint Vincent de Paul, Saint Theresa of Calcutta, and many others.’ (S100)

This essay will argue that the distinctive contribution of the Church on the issue of housing flows from her sacramental understanding of the material order. The Bible knows nothing of a “spirituality” which is detached from the material ways in which human beings relate to one another. It is the same Holy Spirit who spoke by the prophets when they challenged social injustice; who overshadowed the Blessed Virgin when God’s Word became flesh in Jesus Christ, and who transformed a collection of fearful disciples into his Body – bearing witness to the Gospel in a common life of prayer, Eucharist and sharing of possessions (Acts 2.42). It is precisely because their bodies are “temples of the Holy Spirit” that St Paul tells the Corinthians they must desist from immorality (1 Corinthians 6.19).

When the Spirit is at work, the material order is once again understood as a gift, to be stewarded with reverence and compassion. It is given that human beings might grow into the love which flows within, and from, our Triune God.

For the Christian the material world is not a collection of mere objects. It is, from moment to moment, sustained in being by the Lord – and the way it is treated either enables or frustrates its vocation, which is to mediate his loving presence. In the words of Wendell Berry, “There are no un-sacred places; there are only sacred places and desecrated places.”⁹

Thus, the questions which the Church must pose to all involved in the provision and planning of housing are: What do these buildings signify? What common life will they sustain? Will they generate life of mutual indifference and mutual exploitation - or a life helping human beings to participate in the life of their Triune Source?

Whether or not the Triune God is named and known, every human being is made in his image.

8. Pope Francis, Homily at “Missa pro Ecclesia” with the Cardinal Electors, 14 March 2013

9. Wendell Berry, *Given*: Poems (Counterpoint Press, 2006), p.18

Social and economic policies which reflect that reality will, for that very reason, contribute to a flourishing which believer and unbeliever alike can recognize. As Pope Francis writes in *Lumen Fidei*:

Faith makes us appreciate the architecture of human relationships because it grasps their ultimate foundation and definitive destiny in God, in his love, and thus sheds light on the art of building; as such it becomes a service to the common good. Faith is truly a good for everyone; it is a common good. Its light does not simply brighten the interior of the Church, nor does it serve solely to build an eternal city in the hereafter; it helps us build our societies in such a way that they can journey towards a future of hope. (S51)

It is in this way that the social teaching of the Church contributes to her wider mission of evangelization. In *Evangelii Gaudium*, Francis describes the Church's proclamation of the Gospel in these terms:

Instead of seeming to impose new obligations, they should appear as people who wish to share their joy, who point to a horizon of beauty and who invite others to a delicious banquet. It is not by proselytizing that the Church grows, but "by attraction". (S15)

What the Church has said and done on the issue of housing has at its best constituted precisely such a sharing of joy, pointing to a "horizon of beauty" in both the built environment and the relationships this environment sustains.

There is therefore a reciprocal relationship between the sacramental life of the Church and such a sacramental vision of housing. God is present throughout creation, sustaining each part of it in being. God's Word of love has become flesh – and the sacraments anticipate that day when the whole created order is drawn into his life and "Christ shall be all in all" (1 Corinthians 15.28). Precisely because it experiences the first-fruits of this renewal of creation, the Church is sent out into the world with a new vision of "the

architecture of human relationships" and "the art of building". The contribution the Church makes to the building of earthly communities which are beautiful, just and generous is in turn a witness to what Cardinal Nichols has called the "sacrament of shelter" – the "home for every heart" which is to be found in Jesus Christ.¹⁰

Safe, decent, affordable?

That people should live in homes that are "safe, decent and affordable" is a worthy aspiration, and one which Catholic Christians have rightly endorsed. They have worked towards it, both by harnessing the resources within their immediate control and by holding Governments to account. The Church teaches that the State's powers should be organized so as to ensure "the provision of essential services to all, some of which are at the same time human rights: food, housing, work, education and access to culture, transportation, basic health care, the freedom of communication and expression and the protection of religious freedom."¹¹

Where this basic level of provision is not present, the image of God is indeed being desecrated. When the Anglican priest, Fr Basil Jellicoe, began his ministry in the slums of Somers Town (near London's Euston station) in the 1920s, he denounced the overcrowded, rat-infested accommodation as "an outward and visible sign of an inward and spiritual disgrace." It was, as he perceived so clearly an anti-sacrament: a material embodiment of the damage done by the sins of avarice and indifference.

Precisely because of his sacramental vision, Fr Jellicoe was not content for the slums to be replaced with housing that was simply safe, decent and affordable. He campaigned for homes that expressed the "joy" and the "horizon

10. Cardinal Vincent Nichols, Pastoral Letter to Westminster Diocese for Corpus Christi 2017, <http://rcdow.org.uk/cardinal/homilies/pastoral-letter-for-corpus-christi-2017/> (accessed 9 January 2018).

11. *Compendium of the Social Doctrine of the Church*, 166

of beauty” that he found in the worship of the Church, and the architecture of its buildings.¹² Those who experienced his ministry testified that, unlike some of the housing reformers of the time, Fr Jellicoe paid attention to the rhythms of their lives and their own hopes for new housing. In consequence, both the process by which they were designed and the form they took paid attention to human relationships.¹³ The existing community of Somers Town had a role in shaping their homes – and those homes in turn were designed and arranged in a way that enabled community to flourish.

When attention to the opinions and rhythms of life of local people is missing, well-meaning attempts to improve housing conditions become counter-productive. Reflecting on the housing estates built in the 1960s, the Anglican Bishop Laurie Green writes of the damage done by “appalling brutalist tenements” in East London, which though in keeping with the architectural fashions of the era, were known by their residents as ‘San Quentin’ and ‘Stalag 13’.¹⁴

Like the building of housing estates in the 1960s, the sale of council housing in the 1980s had laudable intentions: enabling a wider section of the population to own their own home, and have some independent capital. However, it too was flawed and often counter-productive in its implementation. While the policy originated from the opposite end of the political spectrum, it shared the inattention to “human ecology” which blighted the mass house building of the 1960s.

There were three respects in which the discounted sale of council homes exacerbated the housing crisis:

- first, it depleted the stock of affordable housing available to the poorest in the following years, as councils were not permitted to reinvest the proceeds of these sales in house building;
- secondly, those who bought council homes usually sold up and left the area, selling their properties on to private landlords (who now own up to 71% of former council homes in some local authority areas¹⁵). Private landlords can make a positive contribution, when they introduce housing stock that would not otherwise be available – but in this case, the net effect has been negative: replacing affordable rented stock (where proceeds were reinvested in improvements or the building of new homes) with less affordable stock, where the rental is usually taken by those who are already rich as a return on their capital, and
- thirdly, the increase in prices and the more transitory nature of many private tenancies has exacerbated social tensions. Research in the Barking and Dagenham area into the rise in tension (which culminated in the election of 12 British National Party councillors) casts light on what happens when policies are imposed without consideration of their impact on the ‘human ecology’ of an area:

People felt their communities started changing in the 1980s as the social housing stock was depleted through the “Right to Buy” policy of the Conservative government. In the memory of these residents, tensions with these wealthier white “incomers” predated the tensions and resentments about more recent immigration flows (from the Horn of

12. Fr Jellicoe took particular inspiration from the architecture of the cloisters his alma mater (Magdalen College, Oxford). The decorations of the buildings in Somers Town also drew on the Arts and Crafts movement, and the stories of Christ and his saints.

13. Diarmaid MacCulloch, “Catholic, not churchy,” *Church Times*, 6 April 2010.

14. Laurie Green, *Blessed are the Poor? Urban poverty and the church* (SCM Press, 2015), p.52

15. From a survey of 111 English local authorities by *Inside Housing*, 2017. Milton Keynes, Bolsover, Brighton & Hove, Canterbury, Cheshire West and Chester, Stevenage, and Nuneaton & Bedworth were reported to have letting levels of over 50% among former council-owned homes.

Africa, the Congo and Eastern Europe). Across these two major changes – the influx caused by “Right to Buy” and the later arrival of many immigrants – there was a real feeling of loss of community. According to many long-standing residents, “it went from us knowing everybody to us knowing nobody”. There was a feeling of alienation from both economic and political power: They don’t cater for us” was a lament that ran across the comments on shops and cafes, council services, jobs and housing.¹⁶

The housing policies of left and right alike have often overlooked the vital role of families, religious congregations and civil society (voluntary associations and the like) in shaping the built environment. These need to be involved in a conversation which discerns the meaning and purpose of our cities. From such a conversation, patterns of housing and other community facilities will emerge which sustain a healthy “human ecology”. Neither the overweening hand of distant bureaucrats nor the “invisible hand” of *laissez-faire* economics can achieve this. That is why the contemporary crisis in housing cannot be analysed simply as a mismatch between supply and demand – and cannot simply be solved by large-scale Governmental house-building or by a *laissez-faire* loosening of planning laws.

The inadequacy of both these policies might be put another way. They reduce homes and neighbourhoods to mere units of production – whether in the top-down plans for mass house building, or the abandonment of the shape of the city to an unfettered market.

Luke Bretherton describes the process of commodification as “a process...whereby unregulated, disembedded markets make goods that are not products – notably humans, nature and money – into commodities to be bought and sold.”¹⁷ Where the commodification of *laissez-faire* economics treats buildings and neighbourhoods as interchangeable units of space, both the Jewish and Christian faiths assert the sanctity of place. A sacramental vision of the world involves a focus on the *specificity* as well as the *materiality* of the world. The Word becomes flesh in a particular place, from a particular family.

The Incarnation intensifies an emphasis on place which is central to the Old Testament – in which the Lord calls a particular group of people, the Israelites, to be a blessing to all nations. Walter Brueggemann draws out the implications of this calling as follows: “If God has to do with Israel in a special way, as he surely does, he has to do with land as an historical place in a special way. It will no longer do to talk about Yahweh and his people but we must speak about Yahweh and his people and his land.”¹⁸

John Inge writes that:

In defining the locus of God’s relations with humanity to be focused in one particular individual the Incarnation asserts the importance of place in a way different from, but not less important than, the Old Testament. It entails a movement away from a concentration upon the Holy Land and Jerusalem but at the same time initiates an unprecedented celebration of materiality and therefore of place in God’s relations with humanity. [The fact that] neither we nor God can contract out of space and time, necessarily implies the importance of place

16. Angus Ritchie, *Strangers into Citizens: Inclusive Populism in an era of Global Migration* (University of Notre Dame Press, forthcoming), Chapter 4

17. Luke Bretherton, *Resurrecting Democracy: Faith, Citizenship and the Politics of a Common Life* (Cambridge University Press, 2015)

18. Walter Brueggemann, *The Land* (Fortress Press, 1977) p.6

since it affirms the importance of place and time for God in his relations with us.¹⁹

The effect of *laissez-faire* housing policies has been to diminish the supply of safe, decent and affordable housing to an increasing number of citizens. However, as this section has argued, the aspiration to safe, decent and affordable housing is, from a Christian point of view, inadequate. It fails to attend to the role of individual houses in a wider “human ecology” – and colludes with the reduction of *places* (with their distinctive histories) into a dehumanized and commodified *space*. For houses to become homes, they need to be embedded in history and in relationships. As the Archbishop of Canterbury observes, “If the purpose of housing was understood as creating communities and not merely building accommodation, the whole nature of the industry would be changed.”²⁰ Only then will our housing do justice to the dignity and nature of human beings – created in the image of God, and placed within a sacramental world.

“Human ecology” and the life of the Church

Laudato si’ is best known for its call to action on environmental issues. But for Pope Francis there is a deep connection between ecology and the issue of housing policy. As he shows, respect for the non-human creation must develop in tandem with a respect for “human ecology.”

Laudato si’ urges citizens to consider the relationship between housing, spirituality and human flourishing. Alongside the natural world, the built environment has an effect, for better or worse, on the “ecology” of human interaction:

In our rooms, our homes, our workplaces and neighbourhoods, we use our environment as a way of expressing our identity. We make

every effort to adapt to our environment, but when it is disorderly, chaotic or saturated with noise and ugliness, such overstimulation makes it difficult to find ourselves integrated and happy. (147)

Given the interrelationship between living space and human behaviour, those who design buildings, neighbourhoods, public spaces and cities, ought to draw on the various disciplines which help us to understand people’s thought processes, symbolic language and ways of acting. (150)

This appreciation of “human ecology” goes beyond aesthetics. Francis argues that another kind of beauty is “more precious still” than the beauty of design: namely, “people’s quality of life, their adaptation to the environment, encounter and mutual assistance.” (150)

The planning of our cities needs to respect and nurture both eco-systems:

There is... a need to protect those common areas, visual landmarks and urban landscapes which increase our sense of belonging, of rootedness, of “feeling at home” within a city which includes us and brings us together. It is important that the different parts of a city be well integrated and that those who live there have a sense of the whole, rather than being confined to one neighbourhood and failing to see the larger city as space which they share with others. Interventions which affect the urban or rural landscape should take into account how various elements combine to form a whole which is perceived by its inhabitants as a coherent and meaningful framework for their lives. Others will then no longer be seen as strangers, but as part of a “we” which all of us are working to create. (151)

19. John Inge, *A Christian Theology of Place*, (Ashgate, 2003) p.52

20. Justin Welby, *Reimagining Britain: Foundations for Hope* (Bloomsbury Continuum, 2018), Chapter 5

As Archbishop Justin Welby observes, “a community that is too expensive and exclusive becomes like a hedonistic version of ancient Sparta: only the elite live in it and it is surrounded by suburbs of what are effectively helots – serfs – whose job it is to be there during the day and away at other times.”²¹

This inattention to such “human ecology” impoverishes rich and poor alike. As part of the research for this report, members of one of London’s wealthiest parishes were interviewed. Some of them had experience of the housing crisis through family members struggling to afford accommodation – but even those who did not face these challenges expressed concern about a social impoverishment. As one parishioner explained: “Everyone behaves like an alpha male or female, living in their own fortress.” School, work and leisure largely consisted in engagement with people of similar ages and social backgrounds. It was only in the Catholic parish that his children got to know any pensioners, or anyone from a significantly different social background.

There was more to this interaction than simply sitting in neighbouring pews, or sharing the peace. The response to an appeal by the priest for volunteers to give elders a lift to Mass enabled one couple’s children to form their first deep relationship with any pensioner in the city. Volunteering at a Catholic homeless project brought them into relationship with adults experiencing material deprivation. For the parents, engagement in an ecumenical project to welcome a refugee family gave them their first direct experience of the challenges of securing affordable rented housing in the area.

A similar interplay of parish and family is seen in a story from the inner-city Catholic Parish of Manor Park. As Dunstan Rodrigues explains:

Lucy is a mother of three who was facing housing eviction. Were it to go ahead, this displacement would have huge consequences: it would mean that she would move far from the place where her two daughters sing in the school choir and her son is an altar server. Ultimately, she would be left without a place to live, away from her friends and community.

Fortuitously, at the same time, her parish church was engaged in a listening campaign around housing. Through a one-to-one conversation, her story became known, and she was asked to share her testimony along with three others with the local councillor at an accountability assembly [hosted] in the Church. The acknowledgement of her struggle itself gave her hope and joy: as she put it, ‘I was so happy - the whole Parish was behind me.’

The experience of support and solidarity from the parish led Lucy and her family to respond with generosity to another person in need:

[As] she put it, ‘God really opened the door.’ At a prayer meeting soon after, she meditated with others on the words in the Gospel - ‘Be merciful as your heavenly Father is merciful’ and St. Peter’s exhortation: ‘Be hospitable’ (Luke 6.36, 1 Peter 4.9). She gave thanks for what she had experienced, and felt moved to welcome one lady facing homelessness into her home, and then welcomed another - offering them both comfort and support.²²

Although religion is sometimes attacked as a divisive force, the Social Integration Commission found that churches and other places of worship number amongst the most socially integrated institutions in the country.²³ Its 2014 report stated that:

21. *Reimagining Britain*, Chapter 5

22. Dunstan Rodrigues, *Realities are Greater than Ideas: Evangelisation, Catholicism and Community Organising* (Centre for Theology and Community, forthcoming)

23. *Kingdom United: Thirteen steps to tackle social segregation* (London: Social Integration Commission, 2014), 2.

Across all ethnicities, ages and income backgrounds and in both social and work contexts, our experiences of interacting with those who are different from us are likely to be positive... When integration of diverse groups happens, it is associated with higher levels of trust... Negative interactions with those who are different from us are associated with lower levels of trust. However, the effects of these negative interactions are greatly reduced if we also have more positive experiences. Positive interactions between Britons who are different make British people more positive and trusting of people who are also different in other ways.²⁴

In the terminology of *Laudato si'*, we can express this by saying that congregations are themselves a vital part of the “human ecology” of a city. In a built environment and an economic system which estranges people from one another, churches, mosques and synagogues are places which “increase our sense of belonging, of rootedness, of ‘feeling at home’ within a city which includes us and brings us together.”

The examples given above, from very different parishes in London, show the vital role of the family in this “human ecology.” In each case, prayerful and hospitable congregations supported – and were supported by - prayerful and hospitable families. In *Familiaris Consortio*, St John Paul II reminds us of the vital role of the family as a “school of love” – a love that does not turn inwards in the kind of “fortresses” described above, but which is taught to turn outwards, sharing the generous hospitality experienced in the home with the wider community.

Christian families, recognizing with faith all human beings as children of the same heavenly Father, will respond generously to the children of other families, giving them support and love not as outsiders but as members of the one family of God's children. Christian parents will thus be able to spread their

love beyond the bonds of flesh and blood, nourishing the links that are rooted in the spirit and that develop through concrete service to the children of other families, who are often without even the barest necessities. (S41)

Pope St. John Paul II invites us to meditate on the “hidden life” of the Holy Family at Nazareth to help us to “be open and generous to the needs of others, and to fulfill with joy the plan of God in their regard.”

May the Virgin Mary, who is the Mother of the Church, also be the Mother of “the Church of the home”. Thanks to her motherly aid, may each Christian family really become a “little Church” in which the mystery of the Church of Christ is mirrored and given new life. (S86)

One of the parishioners interviewed for this report identified sacramental preparation as a moment when the Church could be more imaginative about connecting its social teaching (on housing in particular) with the daily lives and choices of worshippers. As he observed, teenagers preparing for Confirmation are often making significant vocational choices, while couples preparing for Marriage will be making decisions together about where to live and how to handle money. A deeper integration of social teaching and sacramental preparation can help Catholic homes and families to become even more powerful “schools of love” within the wider life of their parishes, workplaces and neighbourhoods.

The local church at the heart of transformation

The Church is herself a sacrament²⁵ and witnesses to the sacramental nature of the whole material order. In the previous section, we saw how Catholic parishes can fulfil the call of *Laudato si'* to “increase our sense of belonging, of rootedness, of ‘feeling at home’ within a city

24. Ibid., 9.

25. *Lumen Gentium*, S1

which includes us and brings us together.” In both its worship and its common life, the parish should provide a “home for every heart.”

The Church’s contribution to debates on housing policy should be rooted in this lived experience of Christian family and community. As we saw above, the deficiencies in housing policy over many decades flow from its detachment from the life of ordinary citizens. These defects in the “human ecology” of the policy-making process have led on to many of its practical deficiencies.

As well as calling for a different vision of housing policy, Pope Francis argues against treating the poor simply as victims. In *Laudato si’* he writes of their resilience in the midst of injustice:

Many people in these conditions are able to weave bonds of belonging and togetherness which convert overcrowding into an experience of community in which the walls of the ego are torn down and the barriers of selfishness overcome. This experience of a communitarian salvation often generates creative ideas for the improvement of a building or a neighbourhood. (149)

Community organising in Catholic parishes

Community organising is one of the practices by which the creativity and faith of the poorest is placed at the heart of the process of decision-making. Dunstan Rodrigues explains, in his study of Catholics’ participation in community organising, that the practice gives a voice to citizens who have a direct experience of unsatisfactory housing, and who will be affected for good or ill by policy changes. The story of Lucy Achola is one of many in which the practice of organising builds solidarity and develops leaders within congregations - strengthening up the life of the parish, as well as contributing to the good of the wider neighbourhood.

Rodrigues’ study draws four key conclusions about the role of community organising in the witness of parishes:

1. The craft of community organising can enable lay leaders to make meaningful change in their local areas, giving them the confidence to confront seemingly huge challenges, such as poor pay, lack of affordable housing and standards of care work.
2. Organising trains leaders who have a disposition to train and develop others; it offers a good opportunity to work with other denominations and faith groups for the common good.
3. Participating in organising can help lay people see and understand injustice in the community, leading to greater charity and hospitality in their lives.
4. At the same time, regular reflection on the Gospels is vital in nourishing the work. Faith in God helps prevent the work being done for personal approval, and it is important to be spiritually nourished whilst organising, so as to avoid burnout.
5. It is important that organising is suffused with prayer and discernment so that human plans and strategies are in harmony with God’s loving purposes and actions in the world.

The experiences of congregations in other Christian denominations in east London point to other ways in which Catholic parishes can develop their witness.

Harnessing assets to renew mission

The story of the Anglican parish of St George-in-the-East (in the London Borough of Tower Hamlets) shows how the physical assets of the parish can be used to strengthen both the life of the congregation and its social engagement. In addition to its clergy accommodation, St George’s has four flats. Those who criticise the church for

holding on to physical assets while there is a housing shortage might wonder why these flats were not given over to affordable housing. The parish decided instead to use them to house four lay workers, who engaged in a daily rhythm of public prayer with the clergy and people of the church and were trained in community organising - to develop lay leaders within the congregation and reach out together into the neighbourhood.

In three years, as well as increasing the size and level of participation of the congregation, the lay workers have helped the parish to work with its Muslim neighbours to secure 40 units of affordable, community-led housing on a disused railway yard near the church. By good stewardship of the assets entrusted to it, the church has won ten times as much affordable housing as it owned - and developed a team of local people who are committed to winning more.

The successful campaign for a Community Land Trust has also strengthened relationships in the wider neighbourhood. As in Barking, housing allocation has in the past been a source of inter-communal tension in Tower Hamlets, and the participation of local churches in a broad-based campaign has helped to develop relationships of trust and solidarity - itself strengthening the "human ecology" of the area.

Homeless people as agents not just clients

The Malachi Project in Redbridge, developed by the local Salvation Army with partners in other denominations and faiths, offers a striking example of the agency of the very poorest in securing affordable housing. The project is building supported housing for people who are currently homeless - with an integrated social enterprise refurbishing bicycles. The rough sleepers who will live and work on the site have

been at the heart of the campaign to secure the land, funding and planning permission. Likewise, the "Open Table" project at St George's is developing relationships between parishioners with homes and those who live locally who are homeless - around the shared cooking and eating of food. The development of such mutual relationships with homeless people prevents them from being reduced to the status of "clients" receiving a professional service from either the government or charities, complementing that vital support with the sharing of food as equals. The project is led by members of the church and their Muslim neighbours, with the emphasis on a common table flowing from the daily gathering of that Christian congregation around the altar. Those who have been co-ordinating The Open Table are now learning from The Malachi Project, and seeking to organise for supported housing for homeless people in Shadwell.

These stories of community organising - led by a Catholic parish in Manor Park, an Anglican parish in Tower Hamlets and a Salvation Army corps in Redbridge - all challenge a conception of social action in which one (more articulate, middle-class) group advocates on behalf of another. They model a different vision, one rooted in the Gospels, in which those who experience injustice are at the very heart of the process of transformation. The Gospels present us with a Church which has the poorest at its heart, not merely a Church with a heart for the poor.²⁶

Conclusions

- 1. The Church's contribution to debates on housing policy need to be firmly grounded in its theology and worship.** This essay has sought to ground a Catholic contribution to the housing debate in its distinctive, sacramental vision of reality. Such a vision can make a compelling contribution to the

26. See Pope Francis' call for "a church that is poor and for the poor" in his first audience with journalists after his election.

wider public debate - and can ensure that Catholic action on the issue can flow from the worshipping life of its congregation, rather than resembling the lobbying of a “secular NGO”. It has also drawn on Pope Francis’ concept of “human ecology” both to explain some of the serious defects of the housing policies pursued by left and right-wing politicians in Britain in recent decades, and has argued that the concept of “human ecology” casts light on both the process by which housing policy needs to be shaped, and the vision it should embody. The research carried out in Catholic parishes and other congregations shows the potential for an even deeper rooting of the Church’s teaching and action in her sacramental life - and the potential for programmes of sacramental preparation to make stronger connections with Catholic social teaching and its relevance to choices worshippers make in their daily life.

2. **The assets of congregations and of individual Catholics can be more effectively harnessed to address the housing crisis.** As we have seen, churches can use their physical assets to enable grassroots leadership to be developed in the congregation and also to work for affordable housing in the neighbourhood. Across Catholic dioceses, the opportunities for more effective use of buildings for mission are considerable. Individual Catholics may also have resources they can invest in affordable housing. Too often, Christians have only understood “stewardship” in terms of financial giving, whereas projects such as the London Missional Housing Bond point to the potential for Christians to invest their money to support the development of affordable housing.
3. **Government and the market have a role in addressing the housing crisis, but the Church and civil society are also driving forces for change.** The Living Wage campaign shows the impact churches can

have in alliance with their neighbours - not only on securing changes in governmental behaviour but in promoting virtue within the wider economy. The development of Community Land Trusts is an example of community-led solutions to the housing crisis: securing land permanently for affordable housing, enabling poorer households to own property, and giving local people agency in the design of their built environment. While the State has a vital role in securing land for affordable housing (including much of the land on which CLTs can be built), other parties have an important role to play in the provision of affordable housing. In 2015, the Centre for Theology and Community published *Our Common Heritage* which identified significant potential for church collaboration with Housing Associations to build new homes while also strengthening congregational life.

4. **Community organising can ensure the poorest citizens have a voice in policy-making – and offers some creative ways forward.** The practice of organising can ensure that citizens shape housing and planning policy, avoiding some of the mistakes made by both left and right in past decades. As well as supporting Community Land Trusts, Catholic schools and parishes have worked in Citizens UK to ensure a new definition of “affordability” in housing (tied to average local wages) and to hold private landlords to account.



Picture by Judy Lucas – New homes developed by Wickham Community Land Trust.

Context 1: Previous Catholic Social Teaching and Practice

Picture – St Joseph's Care Home, Coleshill, run by Father Hudson's Care, a member of Caritas Social Action Network.



Teaching

Little has been written on housing within formal Catholic Social Teaching, at least from *Rerum novarum* (1891) onwards. A key start and end point for Catholics is the universal destination of goods: ‘God destined the earth and all it contains for all men and all people, so that all created goods would be shared fairly by all mankind, under the guidance of justice tempered by charity.’²⁷ The Church recognises the right to hold property, and also that land and property are not ultimately a private commodity, because they have an overarching social function.²⁸ The privileges of ownership are thus subordinate to the right to common use.

All the popes from St John XXIII onwards, except John Paul I, have associated the phenomena of mass urbanisation²⁹ and the ‘megalopolis’³⁰ with denial of human development for residents, and potential to form an unsustainable drain on the wider environment. Similarly, the Church has encouraged the realisation of beauty - not only in documents on liturgical action, but in commending good design of public spaces and buildings³¹, and as part of the human vocation to life. The most extensive recent papal reflection is in *Laudato si’* (2015), which leaves considerable scope for further elaboration in local contexts³².

The bishops in England and Wales published statements in 1972 on homelessness, and ‘Housing is a Moral Issue’ in 1985³³; the Department for Christian Responsibility and Citizenship updated the latter document in 1990 following rises in homelessness and continuing shortages of housing. Several national bishops’ conferences appear to have presented housing as a human right³⁴, but it has been presented also as a basic human need within a right to an adequate standard of living³⁵. The Holy See’s ‘Charter on the Rights of the Family’ (1983) established that housing ‘fitting for family life’ is a human right for *families*. The Pontifical Council for Justice and Peace extended this idea by stating in 1987 that ‘any person or family that, without any direct fault on his or her part, does not have suitable housing is the victim of an injustice.’

27. *Gaudium et spes*, 69.

28. *Laborem exercens*, 14.

29. Pope Paul VI specifically describes urbanisation as ‘a major phenomenon, as much in the industrialised countries as in those which are developing’ [our emphasis]. *Octogesima adveniens*, 8.

30. A sprawling cluster of cities that in some modern usage would be considered on a path to social decline, e.g. the area of major settlement within commuting distance of London, the ‘Northern Powerhouse’ and the West Midlands.

31. Most specifically on church buildings as spaces for liturgy (public work), for those who are already sharing the journey of faith. There may be scope for useful reflection on ways in which the Church’s desire for modern liturgical spaces to enhance participation (around the altar) has been mirrored in approaches to the design of domestic spaces (around the table or something else?)

32. CAFOD’s theology team has been at the forefront of reflection on *Laudato si’* in the Caritas Europa federation, in an international development context.

33. James Brokenshire, Minister for Housing, Communities and Local Government noted in his first speech on housing in July 2018 that, ‘there is no mission more urgent than fixing our broken housing market. It’s not just an economic mission – it is a moral mission. It’s about social justice and building a fairer, stronger Britain that’s truly fit for the future.’

34. See ‘Catholic Social Teaching and Housing’, Gerry O’Hanlon SJ, in Working Notes, Issue 76, May 2015. However, it would be a stretch to conclude that Pope Francis has followed suit, cf. *Laudato si’* 152: ‘Having a home has much to do with a sense of personal dignity and the growth of families. This is a major issue for human ecology.’

35. For example, in ‘What Have You Done to Your Homeless Brother?’ This is mirrored in Article 25 of the Universal Declaration of Human Rights: ‘Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.’

Practice

Throughout history³⁶ Catholics and other Christians have developed practice in the fields of housing and urban/rural planning³⁷.

Catholics have no utopian planning model or housing panacea to offer, and do not boast that their actions on housing have been universally effective for all time and all places: they have in places fallen far short of the Gospel. Catholics in England and Wales participate in a long tradition of housing provision: engaging in a relational way with contemporary conditions in specific places, with an eye to the future³⁸ -

- Medieval and later periods: almshouses and hospitals, often founded by and neighbouring religious houses.
- Penal times: sheltering missionaries, running the risk of capital punishment and other forfeitures.

- Emancipation onwards: day centres; night shelters; Catholic Housing Aid Society (founded 1956, merged into Housing Justice 2003³⁹); Family Housing Associations⁴⁰; professional services, including housing advice; hostels; residential care at all ages – both ‘general needs’ and for specific long-term conditions; purchasing houses, for example for refugees.
- Irish immigration (19th Century): instituting a strong sense of community and promoting political engagement in cities with an Irish population⁴¹.
- Contemporary intentional communities, e.g. Bellesini Community - Augustinians, London⁴²; Madonna House Apostolate⁴³ - Diocese of Middlesbrough; Wellspring Community - Benedictines, Brighton⁴⁴; Economy of Communion (Focolare)⁴⁵.

36. The history of the Church’s engagement with housing and planning is not straightforward: for example, in earlier times popes were significant landowners in the region of Rome, and were active in land development, the local economy, contending with threats to social order, rebuilding and so on. 20th Century modernism (e.g. Le Corbusier, Patrick Geddes) seemed to despair of the Christian idea of the city as oriented towards a person’s full development in community; housing became a technical, bureaucratic problem for addressing humans solely as biological beings with no soul. One direct result in England was that 40% of new homes between 1945 and 1969 (Franklin) were in high-rise blocks (a model also used by pre-Christian Romans in the poorest parts of Rome), which were later widely recognised to be a disaster, a ‘shrilly puritanical backlash’ (Raban). See Jonathan Raban, ‘Soft City’, 1974, and Adrian Franklin, ‘City Life’, 2010. Various engagements of the Church in England and Wales with modernist art and architecture in the same period, especially where imposed on local communities, might be described as similarly experimental (cf. Robert Proctor, *Building the Modern Church: Roman Catholic Church Architecture in Britain, 1955-1975*, Routledge, 2014; [‘Why modern architecture struggles to inspire Catholics](#), Julien Meyrat, 2014).

37. In the medieval period the Catholic Church and her religious orders were not only major landowners in England and Wales but played significant roles in developing the landscape and settlements, for example on the Somerset Levels and in London. Mendicant orders and later the Jesuits influenced the shape of towns and cities (cf. Thomas M. Lucas SJ, *Landmarking: City, Church and Jesuit Urban Strategy*, Loyola Press, 1997). More recent examples of engagement include contributions to the National Urban Reform Movement in Brazil in the 1970s and 80s, the planning of [Eindhoven and Roermond](#) (Holland) in the 20th Century; Ave Maria, Florida, founded in 2005; the [Archdiocese of Boston’s Planning Office for Urban Affairs](#), and The [Notre Dame Plan of Chicago 2109](#). Other Christian examples include the [Proximity Project](#), involving churches in improving the built environment of Minneapolis-St Paul, and the [work](#) of Rev. Professor Timothy Gorringer (Exeter).

38. This approach is linked to our understanding of the Church as an eschatological community, cf *Gaudium et spes*, 45: ‘The Church has but one sole purpose - that the Kingdom of God may come and the salvation of the human race may be accomplished.’

39. For a brief history of the achievements of CHAS, see <https://www.housingjustice.org.uk/history>

40. Many of these later merged into what have become very large housing associations, e.g. [Peabody](#) (London); [WM Housing Group](#) (Birmingham); [Optivo](#) (Croydon/South London); [Cadwyn](#) (Wales); [Adactus](#) (North West England). The SVP established St Vincent’s Housing Association in 1971 (North West England), now part of [Mosscafe St Vincent’s](#).

41. Swift and Gilley (eds.), *The Irish in Britain 1815-39*, 1989; Fielding, *Class and Ethnicity: Irish Catholics in England, 1780-1939*, 1993.

42. <https://www.austin-forum.org/lay-community> and <https://en-gb.facebook.com/BellesiniCommunity/>

43. <http://www.madonnahouse.org/locations/madonna-house-robin-hoods-bay/>

44. <http://www.wellspringbrighton.org.uk/new/>

45. <http://www.edc-online.org/en>

The term 'radical hospitality' has become common in many Christian communities⁴⁶. It can sum up features of a welcoming church congregation and, in work on migration especially, encourage a generous interpretation of 'welcome the stranger'. Long experience in many religious houses and the Catholic Worker movement, for example, points to the need for prudent discernment in theory and individual practice about the limits of hospitality and security, a community's identity and the use of power⁴⁷.

The closest the Catholic Church in England and Wales comes to a national 'safety net' to prevent destitution is in the activities of parishes and associated groups such as the SVP⁴⁸. Current professional service provision in Catholic charities is diverse. It is also historically tied to just a few places, regardless of the distribution of destitution or social change⁴⁹. Where specific to housing, in large part services are dedicated to the efforts of individuals and families to overcome homelessness. Catholic charities employ a range of approaches to that task. Of the 40-odd members of the Caritas network of charities in England and Wales, in 2018 around half ran homelessness services with paid staff and volunteers, ranging from street outreach and immediate support to prevent or overcome homelessness, housing within publicly commissioned 'pathways' - typically 1-2 years' accommodation, with a range of support and training for employment, life skills and overcoming addictions, and long-term housing for people with different levels of physical and mental function. One member provided the statutory 'housing options' service to local residents on behalf of the council, seeing this in part as a way to reform the system from within. Others provided housing

for women who had been subjected to trafficking and prostitution.

In a workshop in May 2018, Directors in the Caritas network highlighted some examples of services:

- Brentwood Catholic Children's Society (East London and Essex) and Catholic Care (Diocese of Leeds) supported families to stay together, through counselling, parenting support, securing access to services, and relationship sessions in schools.
- Catholics for AIDS Prevention and Support (CAPS) provided safe spaces for people living with HIV and experiencing isolation to have more social connections.
- Caritas Anchor House provided 140 bed spaces for people who have been homeless, using a personalised, strengths-based approach to education, employment and training.
- Caritas Diocese of Middlesbrough and Depaul UK supported volunteer hosts to offer short-term accommodation to young people who have become homeless.
- Caritas Diocese of Shrewsbury accompanied people to meetings with public agencies about their housing situation, and supported them on appeals where rights appeared to have been denied.
- NOAH Enterprise undertook street outreach to people who are homeless, built their confidence to connect with relevant services, found accommodation and provided training for employment.

46. cf. Raban in *Soft City*: 'We have so separated ourselves, person from person and group from group, in the city, that we have made hatred a dreadfully easy emotion.'

47. cf. Jessica Wroblewski, *The Limits of Hospitality*, Liturgical Press, 2012, and, by way of comparison with teaching on migration, the Catechism of the Catholic Church, 2241: 'The more prosperous nations are obliged, to the extent they are able, to welcome the foreigner in search of the security and the means of livelihood which he cannot find in his country of origin. Public authorities should see to it that the natural right is respected that places a guest under the protection of those who receive him. Political authorities, for the sake of the common good for which they are responsible, may make the exercise of the right to immigrate subject to various juridical conditions, especially with regard to the immigrants' duties toward their country of adoption. Immigrants are obliged to respect with gratitude the material and spiritual heritage of the country that receives them, to obey its laws and to assist in carrying civic burdens.'

48. For example, see the [Catholic Housing Aid Society](#) (West London).

49. This has much wider significance beyond the scope of the briefing, for example in contrast with Pope Francis's metaphor of the Church's social action as a mobile field hospital, and the extent to which we can comment on other forms of regional disparity outside the Church's operation.

Context 2: The 'Housing Crisis' in England and Wales



History

Housing should be good news; when portrayed in terms of ‘crisis’, Christians can see that as recognition of a transition - a fresh opportunity in living out the Gospel.

The term ‘housing crisis’ is not new in England and Wales. In London it has existed in some form since at least the 17th Century⁵⁰, and the term appears in British newspapers by 1902⁵¹. While many of the contributing factors and impacts of the current ‘crisis’ are contested, some patterns are clear. Before World War I, new housing was developed mainly by private means within an ethic that people should help themselves and each other rather than increase state powers, and thus there were few state planning controls. In the 20th Century, one result of two World Wars was that local authorities were required quickly to build large numbers of publicly owned homes for rent. From the 1980s, housing policy swung back towards commercial-led development. Initiatives included the ‘Right to Buy’ (often ageing) council housing, and restrictions on councils’ ability to build new homes. Deregulation boosted commercial, large-scale housing associations. Coupled with Britain’s economic growth from the 1980s and social changes, house prices overall have risen much faster than household incomes. Put simply, the interests of private homeowners and landowners have become powerful in determining housing affordability and supply for everyone.

In 1971, the Government permitted banks to offer mortgages, in addition to building societies. The resulting rush of loan credit into the economy, together with housing shortages, fuelled not only rapid increases in house prices but levels of family debt. By the time of the financial ‘crash’ in 2008-10, mortgage lending had increased from c.20% to c.70% of Gross Domestic Product; in other words a large part of economic growth was based on an approach to counting physical land and property resources that had often not changed in substance. Debt as a proportion of household income rose from 85% in 1997 to 148% in 2008⁵². Surveys estimate that 16% of the English and 18% of the Welsh adult populations were over-indebted in 2017⁵³. Unearned windfalls in house values have increased the spending power of homeowners, while renters have seen their rents increase and those saving up for a housing deposit have seen the real value of savings decrease. This inequality, while disproportionately affecting people under 35, is affecting people of all ages, who cannot afford to buy or pay market rents. Catholic charities working in the East End of London regularly encounter extreme overcrowding in poor housing conditions rented privately: residents sometimes have no idea who is the landlord, and public authorities struggle to help⁵⁴. Public adverts to share a room are now common; in 2018 at least one UK website supported searches for ‘couch surfing’ accommodation.

In February 2017, the UK Government published the White Paper, ‘Fixing our broken housing

50. With growing economic prosperity, a fourfold increase in population during the Tudor period, and the transfer of religious houses to private ownership, sub-division of London’s housing, and building on amenity space, among other factors, reduced the overall welfare of the city.

51. British Newspaper Archive: London Daily News, April 1902; Bristol - Western Daily Press, 1903; Leeds - Bradford Daily Telegraph, 1906; Oxfordshire – Banbury Guardian, 1907, and so on. In this period the term tended to relate to local rented accommodation.

52. Household debt: statistics and impact on economy, House of Commons Library Briefing Paper 7584, 10 May 2018.

53. Over-indebtedness in the UK, Money Advice Service, September 2017. Their definition includes people who either find keeping up with bills and credit commitments a heavy burden; and/or have missed payments to domestic bills or debt repayments in any three of the past six months.

54. The hard choice for those involved – e.g. those living in a severely overcrowded dwelling, the local authority and charity - may come down either to moving the family far away where there is more housing or holding them in poor accommodation, to preserve those social connections the family has locally.

market', following a series of previous strategies⁵⁵, funding announcements and regulatory changes aimed at stimulating market-led house-building. Waves of planning reforms over recent years have often focused more on housing numbers than design, quality, and location⁵⁶ – and how communities come into being⁵⁷. The Royal Town Planning Institute summarised the problem with over-dependence on a market-led approach⁵⁸:

“Nationally there may be plenty of homes – the problem is that there is a shortage where they are most needed, and in areas where they are plentiful their condition can be poor and/or areas can lack the jobs, services and amenities which make them attractive.”

Population change

Major, social changes in England and Wales affecting demand in the long-term include:

- **Population increase**
The population of England and Wales increased by around 9.2m from 1971 to 2016⁵⁹.
- **Increased life expectancy**
From 1900-2016, average life expectancy

increased for women from 56.4 to 93.6, and for men from 49.8 to 90.8 years.⁶⁰.

- **An overall increase in the number of households⁶¹**

The Government has projected an average increase of around 210,000 households per year from 2014-39⁶².

- **Increased prevalence of one-person households and couples 'living apart together'**

From 2001 to 2016, the number of people living alone increased from 6.5m to 7.7m⁶³. Of the projected average annual 210k additional households from 2014 to 2039, one third – 68k per year - is expected to be one-person households.

The number of married people not living together increased from 375k in 2001 to around 785k in 2011. Over the same period, there was a 71% increase in those stating that they were married or civil partnered, not separated and not living in a couple (375k in 2001, 640k in 2011)⁶⁴. This increase has been attributed to a variety of factors including changes in working patterns; living with a new partner without formally separating from the legal partner; a partner moving into care, and a partner living abroad.

55. e.g. the Labour Government's [Housing Green Paper](#), 'Quality and Choice: A Decent Home for All', 2000; the Coalition Government's 'Laying the foundations: a housing strategy for England', 2011; the Conservative Government's 'Fixing our Broken Housing Market' White Paper, 2017.

56. Echoed in the settlement of refugees, for example in areas of statistical housing surfeit.

57. For example, in 2010 the Government abolished regional spatial strategies as part of a policy move towards increased 'localism'. But in 2011 the Government then abolished the requirement on councils to prepare sustainable community strategies and abolished the duty to involve (introduced only in 2009), i.e. "to inform, consult and involve citizens in decision-making where appropriate and to 'embed a culture of engagement and empowerment'". In 2011 the Government also withdrew public funding from the Commission for Architecture and the Built Environment, which promoted good design and planning.

58. Royal Town Planning Institute (RTPI), [Better Planning for Housing Affordability, Position Paper](#), February 2017; full report includes sources for individual statistics (last checked 3 March 2017). Members of the Institute straddle community and public/private sector interests, though the Institute also has an interest as a professional membership organisation dedicated to the promotion of planning.

59. Office for National Statistics, [Mid-Year Population Estimates](#) (last checked 13 June 2018)

60. [Office for National Statistics](#) (last checked 24 May 2018). The overall rate of increase has slowed down in recent years.

61. A household is a person living alone or a group of people living together (such as a family). Two or more households might be sharing one house.

62. Department for Communities and Local Government, 2014-based Household Projections, 2014-39 (pdf, last checked 24 May 2018)

63. Office for National Statistics, [Families and Households: 2016](#), p. 2.

64. Office for National Statistics, [How Have Living Arrangements and Marital Status in England and Wales Changed Since 2001?](#) (pdf), March 2014, p. 2.

- **Increased net migration**

Net migration to England and Wales has been estimated at more than 100k people every year from 2004-16⁶⁵.

The exact impact of immigration on demand for housing is unpredictable and depends, for example, on whether and when migrants are able and willing to adopt housing choices common to the established population⁶⁶.

Commodification of housing

The power given to the market in housing and planning, alongside soaring house prices⁶⁷, appear to have had profound impacts on:

- The **supply of social housing**⁶⁸ for the poor and aged. There has been an 88% fall in new build social housing, compared to 20 years ago. The number of homes under construction, classed as “affordable”, fell in 2017 to its lowest level for 24 years (32,000 new homes)⁶⁹.
- The **quality of community life** – for example in many large suburban new build projects from the 1980s to 2000s; the erection of around 1,000 ‘gated communities’ by the early 2000s, and forced displacement of whole communities as landowners sold off estates

to developers⁷⁰. Modern governments have sought to mix people on different incomes in new housing developments. But since at least the Victorian period, the interests of consumers, nearby residents and developers have converged powerfully to separate housing along wealth lines.

- **Local participation** – where planning and housing decisions have become more remote from the ecology of natural regions and local settlements, spaces for participation have closed, with fewer opportunities for local people to use land and infrastructure assets to support social, economic and environmental sustainability⁷¹.
- **The human dignity of everyone** - On one hand ‘private’ ownership of land and housing is normalised⁷² at the expense of the agency of communities, while for those applying for social housing and rented accommodation, the agency of individuals and families is denied. Community ownership⁷³ is on the margins of housing development in the UK compared to other European countries.

The UK housing charity Shelter, with support from British Gas, in 2016 consulted various experts and around 2,000 members of the public about what ‘home’ means. Shelter explained that, ‘In

65. Office for National Statistics, [Long-Term International Migration 2.01a](#), 30 November 2017 (last checked 24 May 2018).

66. For the time being, it is best to regard any supposed impact of immigration on housing as at best an estimate or forecast. Limited available evidence (e.g. from [The Migration Observatory](#) and [LSE](#)), suggests that, overall, new migrants in the last 5-10 years have not created significant competition for any form of housing with established communities, but those on lower incomes may find themselves concentrated in specific areas, competing against each other, more than against established communities, for poor quality accommodation.

67. New Economics Foundation, ‘[The Financialisation of UK Homes](#)’, 2016

68. A legal definition of social housing was set out in the Housing and Regeneration Act 2008, [s68-70](#). Note that ‘affordable rent’ in social housing can, since 2011, be up to 80% of market rent, and that affordable rent properties, built and acquired between 2011 and 2017, have significantly increased in proportion to new social housing at lower rents.

69. RTPI, see below.

70. Prominent examples in London are the Heygate and Aylesbury estates at Elephant and Castle (see <https://southwarknotes.wordpress.com/aylesbury-estate/aylesbury-displacement-maps/>) and the longstanding similar prospects in West Kensington and Gibbs Green estates, Earl’s Court.

71. In a poll by Locality in 2018, 80 per cent of respondents said they had little or no control over decisions that affect their country, and 71 per cent felt they had little or no control over local decisions. Source: Locality Commission on the Future of Localism, 2018.

72. e.g. Speech of James Brokenshire, July 2018 – ‘home ownership is something we should be aspiring to. [...] Owing your own home is, I believe, the cornerstone of our communities.’

73. cf. [Community ownership and management of assets](#), Joseph Rowntree Foundation, December 2008. More information is available from [Locality](#) (England) and the [Development Trusts Association](#) in Wales.

our modern and sometimes disconnected society, we wanted to see whether it was possible to have a shared sense of home. We wanted to build a common understanding that home is bigger than bricks and mortar.’ The experts identified five aspects: affordability; decent conditions; space; stability, and neighbourhood. Following public consultation and lively debate, a set of 39 indicators⁷⁴ was published as the Living Home Standard. Shelter announced that 43% of all homes [in Britain] did not meet the Standard.

Housing Costs⁷⁵

By 2017, the high cost of housing was not restricted to privately owned houses; all tenure types consumed a significant part of income:

- Over 3m UK households spent more than a third of their income on housing.
- The number of 25-year-olds who own their own home had more than halved in the previous 20 years (20%, compared to 46% two decades ago).
- Average house prices were 7.9 times average earnings; this is particularly difficult for many young aspiring homeowners. The Pontifical Council for Justice and Peace has noted that the difficulty many find in raising a deposit can create serious obstacles (such as a long time on high rents) to their right to found a family, or even dissuade young people from commitment to marriage⁷⁶.
- Since 1975 house prices in real terms had increased by 126%.

Regional Disparities⁷⁷

Household overcrowding, homelessness, and housing costs are most concentrated in the South East of England, especially London boroughs. Local authorities with high levels of homelessness⁷⁸ outside London include Birmingham, Brighton, Bristol, Cornwall, Coventry, Luton, Manchester, Northampton, Portsmouth, Reading and Slough. These areas cover a third of Catholic dioceses in England and Wales. Inner London and the North West have the highest levels of Catholic affiliation⁷⁹.

The Royal Town Planning Institute has commented:

“In many cities the primary need is to attract rather than to accommodate growth – essentially the inverse of the problem faced by London, where the primary concern is how to accommodate a rapidly expanding population. Describing the South East’s housing challenges as if they are national ignores the housing problems faced in other regions, among them: vacant housing in the North West; the ageing population (and hence changing housing needs) in the South West; the degree of unimplemented permissions in the North West and North East; and a lack of effective demand in parts of the North (particularly in low wage areas). These are not issues solved simply by a mass release of greenbelt land or the densification of housing in urban areas.

“Rural communities are also particularly hard-hit by dwindling affordable housing: eight per cent of rural housing is classed as affordable compared to 20 per cent in urban

74. <http://www.shelter.org.uk/livinghomestandard> (last checked 23 May 2018)

75. This section is adapted from Royal Town Planning Institute, ‘Better Planning for Housing Affordability, Position Paper’, February 2017. Full report, and sources for individual statistics, available at their [website](#) (pdf, last checked 3 March 2017).

76. ‘What Have You Done to Your Homeless Brother?’

77. *ibid.*

78. Shelter, 2017

79. Stephen Bullivant, *Contemporary Catholicism in England and Wales*

areas. This has seen the average age in rural communities rise as young people are priced out, and services such as shops and post offices have closed.”

Older People

“The elderly have the right to find within their own family or, when this is not possible, in suitable institutions, an environment which will enable them to live their later years of life in serenity while pursuing those activities which are compatible with their age and which enable them to participate in social life.”

Pontifical Council for Families, Charter on the Rights of the Family, 1983, Article 9.

Nearly a quarter of Catholics in England and Wales were over 65 in 2014, and nearly 40% of people who attend Mass weekly or more were over 65⁸⁰. Among the population as a whole, the proportion of households where the oldest person is 85+ is set to grow faster than any other age group, to at least 2040.

There is an increasing number of older private renters – according to the Centre for Ageing Better, ‘200,000 older adults joined the rental market in the past four years, and it is estimated that a third of over-60s could be living in private rental property by 2040. They could face non-regulated rents, loose landlord regulations, short-

term tenancies, and houses in disrepair and not adapted for their needs.’⁸¹

For many older people⁸², ‘home’ has become a space in which care is dispensed, removed from the wider community. CSAN’s last publication⁸³ on this subject in 2007 suggested that 50 Catholic religious orders, and some diocesan charities, had been providing residential care facilities in 2002. They faced significant challenges from market forces, calling for more communication and co-ordination. The ten recommendations included establishing a Catholic property development company and Housing Trust.

Social Attitudes, Public Education and Advocacy

Ideas about ‘house’ and ‘home’, and how we use them, are constantly evolving. Why is this? Economic ups and downs play a part. ‘Home’ takes varied forms among different professions, age groups and nationalities. Some groups are more mobile than others. Some would describe home as a place or country, rather than the house/home in which they live. Common public aspirations for housing in England and Wales tend to be strongly associated with *real property*, that is, a high level of private control over land and immovable attachments such as the buildings. All of these ideas can become muddled, leading to more or less peace, conflict and distance between individuals, families and communities.

80. Bullivant.

81. Centre for Ageing Better, February 2017.

82. In 2011, nearly 291k people aged 65+ were living in care homes. [Office for National Statistics](#), August 2014.

83. Terry Philpot, *Length of Days*, CSAN, 2007. From Recommendations – ‘8: The Church should consider whether it is feasible to create its own property development company to work in partnership with orders and diocesan agencies running homes or wishing to develop new forms of residential care. 9 The Church should consider setting up a Catholic Housing Trust, an agency equivalent to the Quaker Housing Trust which would offer, among other things, advice and funding to homes and the chance for feasibility studies of new ideas. 10 The Church should create a standing advisory body, either within the Catholic Housing Trust (as outlined above) or as a division of Caritas Social Action Network. This would draw on professionals involved in all aspects of residential development – social and health care, personnel, legal, architecture, finance, development – from within and outside the Church to act as an advisory body. This body, in association with the Catholic Housing Trust could also comment on or advise the bishops in their submissions and reactions to any government proposals, new standards, or legislation within its remit.’

Technological development has accelerated in recent decades. On one hand, houses are more interconnected than ever by common reliance on pipelines. Basic utilities, food, furnishings, appliances and information move over long distances. Many households are participating in a process to shift production and the burden of travel further from their own agency towards the market, and often more remote sources. On the other hand, new incarnations of old walls have been developed, such as the gated community, CCTV and private security firms patrolling the most affluent neighbourhoods, and digital ‘firewalls’. Developments in ‘personal’ and household technology have tended to further emphasise housing the individual⁸⁴, creating more visible forms of isolation, such as staring down into one or more screens at once, often with headphones, while walking in crowded public spaces. The purpose and worth of home has moved beyond a Modernist vision of being biological convenience for its occupants, insured by reliable physical utilities. Today the premium is on a dwelling’s capacity to offer a disembodied space of escape for the individual, eliminating negotiated spaces. Against that backdrop, public criticism of governments building walls between countries seems incongruous.

Language about housing and place in England and Wales has an important role in upholding or denying the agency and faith of individuals,

families and whole communities. While it can be challenging to find words that are helpful, agencies that were established to ‘help’ can find themselves subjected to managerial/bureaucratic language that denies human agency⁸⁵, as illustrated below. In response to influential analysis of high-profile UK policy malfunctions⁸⁶, public policy making and practice have increasingly emphasised ‘what works’⁸⁷, projecting welcome scientific advances, for example in medicine, into a quest for greater efficiency and effectiveness in the fields of social communication and care, increasingly through automation in the home⁸⁸. Careful discernment is necessary. Of special concern is the potential effect⁸⁹ on participation of:

- Denials of agency: Determining a person’s human development as a bundle of ‘high’ or ‘low’ support needs to be met (or not), currently by support workers or public officers, increasingly by computerised ‘assessments’, and perhaps in future more remotely and/or by robots.
- Denials of solidarity: ‘clients’ and ‘service users’, ‘minority groups’, ‘homeless people’ and ‘victims’.

The House of Commons Communities and Local Government Select Committee took evidence in 2016 that people who in housing difficulty could expect poor treatment from public services – much of this derived from organisational priorities and

84. James Harvey SJ and the Heythrop Institute considered the ‘distortion of time’ and individualism in similar vein, cf. ‘On the Way to Life: Contemporary Culture and Theological Development as a Framework for Catholic Education, Catechesis and Formation’, CBCEW, 2005, section 6.6, p23-5. Another way of considering this is in relation to work, on which stable family life and communities depend. In *Laudato si*, 128, Pope Francis points out that the goal should not be that technology replaces human work in a way that is detrimental to humanity. The same thought may be transferable to some of its uses in housing and planning, at least as a test before adopting new technologies in future.

85. Ken Loach’s films, ‘Cathy Come Home’ (1966) and ‘I, Daniel Blake’ (2016) give dramatic perspective on this phenomenon.

86. For examples, see Anthony King and Ivor Crewe, *The Blunders of Our Governments*, Oneworld Publications, 2013.

87. As at January 2018 there was a network of 7 national ‘What Works Centres’ in England, and one in Wales. There is not specifically a centre for housing, but relevant examples from other centres include: a cost-effectiveness/productivity approach to housing policy from the What Works Centre for Local Economic Growth, on ‘estate renewal’ - <http://www.whatworksgrowth.org/policy-reviews/estate-renewal/>; a review of evidence about housing and wellbeing from the What Works Centre for Wellbeing at <https://whatworkswell-being.org/product/housing-and-wellbeing-evidence-scoping-brief/>.

88. See for example advice to the UK Prime Minister from the Council for Science and Technology, December 2017.

89. We do not suggest this should be measured; rather we see a moral imperative to change the terms of engagement.

staff behaviours⁹⁰. Someone with an experience of homelessness today would still be likely to face less acceptance for a home, employment, and belonging to a housed community. Negative attitudes can extend to residents in social housing, evident in the use of pejorative terms such as ‘chav’ (council house and violent).

Private landlords have long been less likely to accept new tenants claiming state benefits. Several surveys since 2014 indicate that the introduction of benefit caps appears to have exacerbated the situation⁹¹. The combination of benefit administration, apportionment of risk to landlords, and exclusion of the poorest from stable accommodation, denies the human dignity of the households affected, solidarity and the welfare of ‘the city’ as a whole.

In new research for our briefing, undertaken by the Centre for Theology and Community, people who moved to the UK some years ago, from Afghanistan, Bangladesh, and Turkey, reflected that statutory authorities had seemed most concerned with trying to move them into accommodation that would be less burdensome for the state. They faced intimidating and violent behaviours in their new neighbourhoods, and perceived suspicion and lack of trust between neighbours. Where owner-occupied and private rented/social housing were mixed, they observed that owner occupiers not only enjoyed more space and better facilities but tended to be more anti-social, for example in making a lot of noise. Their

aspirations and hopes had changed because of their housing experiences in the UK – from a wholesome vision (living near to family, with space, light and within a flourishing community), to bare survival: hope for conditions that were not overcrowded and damp, and were better protected from anti-social neighbours, including the influence of these behaviours on their children.

Within international Catholic and wider public debate, terms like safe/secure, decent and affordable - and dignified, in relation to housing for older people - are common⁹².

These words resemble some discussions on migration, advocating for ‘safe and legal routes’⁹³. In the economic, social and political contexts of England and Wales, which, apart from a relatively brief period in the 20th Century, have for centuries been highly privatised in practice⁹⁴, an alternative narrative may aid individual and collective decision-making.

A focus on home safety and security measures can lead to over-sensitivity, advancing fear and suspicion over neighbourliness. Such a focus has the potential to be at the expense of, and removed from the experience of, much of the world’s population. In a consumer culture with well-developed public utilities, often sourced far away from home, and easily taken for granted, ‘decency’ can reinforce current tendencies to radical individualism. ‘Affordability’ comes with strong drivers to increase indebtedness, often dressed as enhanced choice in financial services.

90. House of Commons Communities and Local Government Committee, *Inquiry into Homelessness*, Third Report of Session 2016-17. See chapters 5-6.

91. House of Commons Library, *Can private landlords refuse to let to Housing Benefit Claimants?* March 2018, p. 18-21; last checked 31 May 2018. For example, 66% of landlords surveyed in 2016 were more reluctant to let properties to tenants of working age and on benefits, following the introduction of benefit caps.

92. A prominent example for the next generation is in the Sustainable Development Goals, to end homelessness by 2030 and ‘ensure access for all to adequate, safe and affordable housing and basic services’ (*Goal 11.1*). Examples are abundant in local authority housing strategies, but also occur in church and charity statements, e.g. US Conference of Catholic Bishops: ‘The Catholic bishops believe decent, safe, and affordable housing is a human right.’ *Website*, last checked 24 May 2018; Shelter, ‘Safe and Decent Homes’, 2014; Age UK, *Housing in Later Life*, 2014. We recognise that adequate housing will include a morally upright concern for safeguarding the household, and that adequacy is inextricably linked with integral human development and family formation.

93. cf. *Amnesty International*, *Caritas Europa* among many others including a *joint letter* in 2016 to the UK Prime Minister signed by CSAN.

94. cf. the old adages, ‘*An Englishman’s home is his castle*’, the ‘housing ladder’, and defining issues of house prices, interest rates, home ‘improvements’ and ‘location, location, location’.

When used about housing individuals, such descriptions can promote a vision of personal convenience around which government and neighbours should be arranged⁹⁵. This idea can turn into isolation from the full reality of human life, found truly in relating well with other people who challenge my convenience. Living with and for others as well as we care for ourselves, we recognise and live within our shared resourcefulness, embracing risk, humiliation, and sacrifice. More wholesome personal aspirations for housing might start from attending to the consequences of housing choices for my and others' fuller participation with me in the place where I seek to live⁹⁶.

Communities that include all residents or leave some homeless

In the fifty years since Rev. Bruce Kenrick formed the Notting Hill Housing Trust and Shelter⁹⁷, for concerted action to improve conditions for people with housing difficulties, huge strides have been made in supporting people. Average life expectancy for rough sleepers has improved over time to age 47 for men as at 2017, still around half of the average for the whole population. Regrettably, in the wake of reduced tax revenues since 2008, official homelessness figures have risen in most years to 2016, when more than a quarter of a million people were homeless in England alone⁹⁸.

Today, the three main reasons people give for seeking housing support from their council are: parents, friends or relatives are unwilling or unable to continue to accommodate them; relationship breakdown (including domestic violence), and/or loss of an assured shorthold tenancy. Long-term factors may have contributed to the call for help, for example in personal and family background, health, education, debt and unemployment.

Charities in the Caritas network find themselves advocating – in effect for more human agency - in individual cases where external codes and contracts have been applied or interpreted in ways that fall short: of their underlying principles, and of specific support that was intended by the rules⁹⁹. This is not only frustrating for everyone affected but points to a deeper, structural denial of the participation and agency of communities, fostering long-term resentment against those who are deemed 'troubled families' (for example). Public services struggle to define contracts but what is needed most is the relational fabric, supported by processes for designing places that seek to include everyone¹⁰⁰.

95. cf. St Augustine, City of God, Book II, Chapter 20.

96. This paragraph does not intend to suggest that people in any form of poverty are personally culpable; all are responsible for each other.

97. Kenrick's successor as Chair was Fr Eamon Casey, Director of the Catholic Housing Aid Society, who later became Catholic Bishop of Galway and was a co-founder of Shelter.

98. Shelter estimates in 2017 of combined total of people who are rough sleeping, in temporary accommodation and hostels, or waiting to be housed by Social Services departments.

99. A variation on this theme is the extent to which individuals and families can become caught between housing benefits set at wide geographical levels and local private rent levels in their home communities. IFS analysed this in *The cost of housing for low income renters*, October 2017.

100. The Design Council's 'Inclusive Environments' initiative seeks to raise awareness of how this can be achieved.

As a principal responsibility of citizenship, every resident has a vital role, as far as they are able, in shaping places they live in so that everyone living there can participate¹⁰¹

The policy framework in our country - planning system, housing market, and housing 'benefits' - is 'time poor'. In other words, it prizes ever-greater efficiency over indefinite relationships. It has inbuilt tendencies to increase distance and mistrust between everyone. Policy makers and all citizens face a vital choice for national policies and their implementation. We can create joyous participation in the dance of creation¹⁰². Or we can perpetuate the current dance for more money (as a form of security for activities) extracted from families and communities that are presumed untrustworthy and/or insufficiently educated or motivated. Insofar as home is reduced to a place of isolation, personal emotional attachments and fantasies, policy makers have become more likely to demand more resources for standardised measures of 'wellbeing'. The welfare of the city becomes an external and technical market problem to be fixed, and home about what makes people emotionally happy; the state, of which all are now 'customers', is also distant enough from citizens to very conveniently deny their own responsibility for it: the time-poor dance is thus sustained, drowning out creativity, the cry of the poor and the harm done to nature¹⁰³.

Local authorities have a vital role in fostering the participation of the whole community, a shared sense of local identity and the common good. Since the mid-1980s, when the bishops last jointly commented on homelessness and the state's role on housing, councils have been increasingly affected on one hand by managerialism and commodification that distance them from residents (reframed as 'customers'), and on the other by central Government reforms, negative portrayals and public disengagement. Public investments, largely professionalised, have therefore not surprisingly withdrawn from enabling communities to shape the places they live in, putting instead a great strain on 'crisis' services. Resources for enforcement activity have been much reduced in many areas¹⁰⁴. Centralised control of planning consents has intensified over the last generation under governments of all parties. A survey of council leaders in 2015¹⁰⁵ found that half intended to set up companies to provide housing, and some have¹⁰⁶.

One result is an 'industry'¹⁰⁷ of professionalised services under temporary contracts for accommodating people who remain homeless. Services have progressed from providing shelter to offering 'client-centred' 'journeys', 'pathways', and 'user involvement'. Accommodation has tended to be of a few days' to two years' duration. Commissioning has focused on efficient production and cost control. Professional services tend to exclude, first, living alongside the person, and secondly, mutual belonging to a housed community outside the sheltering homelessness

101. cf CCC [1913-15](#).

102. cf. Richard Rohr, *The Dance of Creation: The Trinity and Your Transformation*, 2016

103. cf. *Laudato si'*, 116-123.

104. Sheppard, A., Britnell, S. and Cooke, J. and Royal Town Planning Institute: Network for Planning Enforcement (2014), *Planning enforcement England: At the crossroads*. Project Report. University of the West of England, Bristol. Available from: <http://eprints.uwe.ac.uk/24531>

105. Aug 2015 survey (L Sharman, LocalGov) Half of council leaders intending to set up companies to provide housing <http://www.localgov.co.uk/Half-of-councils-setting-up-companies-to-tackle-housing-shortage/39171>

106. Examples - <https://www.theguardian.com/society/2017/feb/10/councils-innovative-projects-social-housing>

107. This development seems to have been more prominently critiqued by right-wing forces in the US, where some cities have started to attempt to outlaw homelessness. For a more balanced critique of the 'industry', see '[Ending Homelessness: Why We Haven't, How We Can](#)', ed. Burnes and DiLeo, 2016 (link is to book review in *The Independent Review*, Vol. 21, No. 3, Winter 2017. The language of 'the homelessness sector' has recently appeared even in English Christian circles to encompass church-based activities, along with the idea of a 'Christian homeless sector'.

organisation. These approaches stand in marked contrast to, for example, the experience of L'Arche communities in the UK¹⁰⁸, and emerging 'open source' initiatives such as WikiHouse, 'to develop the best, simplest, most sustainable, high-performance building technologies, which anyone can use and improve.'¹⁰⁹

Recent legislative reforms and funding announcements for homelessness support continue to focus on the person who is homeless as a problem for statutory services to fix, increasingly from a database of 'what works' and through tougher competition for contracts¹¹⁰. Some professionals point to practice in places like Finland (Housing First) to reduce homelessness in England, a model that relies on having properties and adequate support available¹¹¹. As noted earlier, the availability of social housing – while still housing nearly 20% of the population – has been falling. This all reinforces the imperative for communities to take more of a lead in offering solutions.

Welfare

A report¹¹² from the Church of England's House of Bishops in 2016 argued that the creation of the modern welfare state in Britain in the 1940s was founded within a society that recognised the importance of strong mutual support networks. As family, neighbourhood and community ties have since declined, and isolation has increased in various forms, more public reliance has been

placed on government provision, and less on voluntarism and shared responsibilities to nurture social ties.

Where welfare is reduced from its broad social roots, to payments to those with limited entitlements, several feedback loops might develop. The payment system can become another means of nurturing isolation, dispensed through technical administration that is hard to access and navigate. Tougher eligibility restrictions may have adverse effects on participation and solidarity among those who are in receipt and not in receipt of payments. Patterns of public spending might shift towards short-term revenue gain and less long-term capital investment, mirroring and accentuating the loss of social capital. For example, analysis by IPPR¹¹³ in 2012 suggested that central government was spending over 20 times more on Housing Benefit than on affordable house building grants; there had also been a switch from investing in new homes, which accounted for around four fifths of government housing spend in the 1970s¹¹⁴.

Other isolating factors that can diminish a community's welfare include:

- **Community facilities** under local ownership, such as high street and village shops¹¹⁵, libraries, public houses¹¹⁶ and recreational spaces, have been severely affected where the public has turned instead to large chains and online alternatives, contributing to loss/withdrawal of local public funding.

108. L'Arche has faced challenges to its approach but has stuck to its convictions rooted in a Catholic understanding of the person.

109. <https://wikihouse.cc/>

110. For example, DCLG Homeless Trailblazer grants, November 2016.

111. The professional homelessness charity St Mungo's has [examined this in more detail](#).

112. *Thinking afresh about welfare: The Enemy Isolation*, Rev Malcolm Brown, Director, Mission and Public Affairs, Church of England, May 2016. [Link to pdf \(17 pages\)](#)

113. *Together at Home: A New Strategy for Housing*, IPPR, 2012. Full Fact [reviewed](#) the spending figures again in 2014.

114. RTPI/Arup (2015), *Investing in Delivery: How we can respond to the pressures on local authority planning*, RTPI/Arup: London.

115. The [Plunkett Foundation](#) has estimated that around 400 privately owned village shops have been closing annually in the UK (website last checked 12 July 2018).

116. The points here are that a 'public house' is based on a long social tradition with links for example to our climate; the rise in the number of coffee houses that tend to be day-time facilities is not, as far as we can see, necessarily within the same tradition. The loss of pubs may be associated with the isolating effects of supermarket retail.

- **Commuting** - From the late 1980s to 2015, the duration of commuting for work and the working day increased. The distance of commutes and of workers from workplaces also increased. Car driving accounted for half of commuting journeys¹¹⁷.
- **24/7 economy and noise** - The drive for a '24/7' economy creates additional distance and potential conflict between neighbours, in houses and streets planned when the quality of social ties was not reliant on sound insulation. Environmental noise, including through sub-divisions of existing dwellings, can cause short- and long-term ill health. People on lower incomes, who are more likely to be in shift work and denser/shared housing, may be disproportionately affected.
- **Waste** - Some modern housing materials are difficult to reuse¹¹⁸, recycle and remanufacture locally; some can damage health and degrade very slowly if at all. Where this waste is removed far away by the state and its agencies, residents can develop a false sense of isolation from their waste.
- **Landlords' capabilities** - A policy swing from social to private rented accommodation infers reasonable trust that most private sector landlords want to offer and maintain properties that are fit for occupation. There is strong evidence that large-scale, poor quality social housing estates had a great impact on residents' welfare and public spending. It is not clear how national regulation, applied to renting out property privately and tenancies, promotes the agency and welfare of the block or community, where it tends to favour short-term commitment between the contracting parties, and supports distancing of the landlord from the community in which property is located. Private landlords' interests can change quickly, leading them

to sell properties, whereas a social landlord is obliged to focus on helping people to stay in their homes. Some social landlords, such as Peabody, have been at the forefront of working towards truly affordable rents, but while offering economies of scale they also face pressures in maintaining estates.

117. *Department for Transport. Commuting Trends in England. 1988-2015.*

118. The primary objective for more sustainable use of materials is to reduce demand in the first place.

Towards a Leadership Framework for Action, 2018-30

We want to see a bold approach to use of resources within the Church, to develop a coherent Catholic voice on land law, housing and planning, particularly at regional and national levels.

This section aims to support discussions at national level with senior leaders in Catholic dioceses and charities, on developing some consistent guidance that leaders can use locally to encourage positive, practical action. It is arranged in parts:

1. Three reasons to intensify Catholic voice and action on housing, planning and land.
2. Three levers for change/community organising in the Caritas Network.
3. Three principles for internal and external conversations.

Picture - Outside the Homebaked Community Land Trust bakery on a Liverpool FC home match night - Mark Loudon. Together with the Wickham houses on p20, this exemplifies community-led housing development, offering truly affordable homes and increasing participation. The inclusion of a bakery in the Liverpool project shows how local production and enterprise can be incorporated into community-owned land development.



What are the imperatives for action, and what is at stake?

Reason 1: Integral human development and family life

Delivering a more participative approach to the land, planning and housing is the most crucial contemporary challenge for Catholic social action in England and Wales. Choices for housing are not morally neutral, but take us to root beliefs and practice about the kind of society we intend to make for ourselves, through the boundaries between private and public spaces, inclusion and exclusion, and the impact of building choices on the whole of creation. The quality of the built environment is a good indicator of a community's hopefulness; when designed with an eye to the transcendent – to beauty and goodness - it is an act of love and faith.

The Catholic Church in England and Wales is one of the last remaining countrywide institutions in which full human development is nurtured, and it is diverse¹¹⁹. Global Catholic social teaching has to be worked out in time and place¹²⁰. This includes shedding light on a longstanding national body of law on land, housing and planning with immense social consequences for generations.

Reason 2: A poor Church, for the poor

Pope Francis has invited us to live out afresh what it means to be 'a poor Church, for the poor'. This may be seen to encompass our words and action on property ownership. The processes in which dioceses and specialist Catholic charities generate their own plans and operating policies

form a public sign of our commitment to human ecology, affecting how our credibility will be judged as a poor Church, for the poor.

Reason 3: Mission and advocacy

There is room for more coherent Catholic action on the politics and practice of housing and planning, in the spirit of the Church's mission to build the Kingdom, within our unfolding history and culture¹²¹. Catholics are well resourced (in the broadest sense) to effect changes in attitudes and practice – to 'do our thing' well, and to create new systems. These brave, missionary endeavours are, after all, how dynamic Catholics and their fellow pilgrims of other religions have led social progress for centuries, connecting those on the margins with how those at the centre understand what it means to build the 'welfare of the city'. This is not a wishful look backward at some impression of the past, but a compelling example of the need for ongoing conversion.

Levers for change/community organising in the Caritas Network

Lever 1: Walking together¹²² with fixed assets

Catholic bodies have historically invested in 'plant' – charities and other assets. These were often tied to specific places. Each organisation has a legal responsibility to consider whether plant is still fit for purpose. This responsibility belongs in civil law with the trustees of the charity. Where the charitable objects include the promotion of

119. The Catholic Education Service has produced relevant evidence about Catholic schools; Catholics have formed a significant proportion of new arrivals in the UK from the EU.

120. *Octogesima adveniens*, 4

121. See 'What Have You Done to Your Homeless Brother? The Church and the Housing Problem, Pontifical Commission on Justice and Peace, 1987. IV, 1. 'The concern of the Church for housing and its insistence in calling for decent housing for all flows from three considerations: adequate housing is important if a person is to find fulfilment, both as an individual and as a member of a family and society; the witness that the Church seeks to give in collaborating in the search for a solution to the problems of the poor is a sign of the presence of the kingdom of salvation and liberation; the mission of the Church also consists in helping to make society more human.'

122. 'Walking together' is a term used by Pope Francis in varied contexts; his thoughts about collaboration between Church offices were set out forcefully in an [address](#) to the Roman Curia, Christmas 2017.

the Roman Catholic religion, it might not be a big stretch to address the imperative to cooperate in a more holistic approach to mission, travelling light, even in relation to fixed assets¹²³. The support available to trustees tends to be limited and/or can be associated with immediate concerns such as housing older religious, costs of property repair/upgrades and regulatory pressure to monetise assets. There is scope for a clear focus within the Bishops' Conference and national agencies for facilitating more fruitful conversations at regional level as well as in each diocese. The Church of England's experience as a 'presence in every community' and a major landowner facing similar challenges may be facilitative.¹²⁴

Lever 2: Rejecting co-option, competition and commodification of the Church's social mission¹²⁵

In their relationship to the state's exercise of power in all its forms, Catholic charities, especially those under homelessness support contracts to local authorities, are under multiple pressures. While most are enduring challenges for any religious charity, some are intensifying threats for the next generation:

- Shifts in public policy favouring large-scale regional/national contracts¹²⁶, while most Catholic charities operate locally and are of small-medium size.
- While those working in religious charities are keen to speak and act in ways that respect human dignity, they face powerful external pressures to adopt mechanical ways of relating to people and proving 'impact', which can become stronger in proportion to public funding received and fewer confident

Catholics serving in these charities. A self-reinforcing process may take hold of hiring people who can offer the 'right jargon' and efficiency, when money is tight.

- Potential loss of local and missional connections, if a leadership team comprises solely paid staff living in other places. In practice senior leaders are often still living in the communities of which they are part.

In this context, it is important to distinguish the public voices of the bishops and Catholic national agencies, and how local churches can use their talents, from the market contexts of allied charities that compete for funding (including from trusts and Catholic parishes) to provide services that may include 'community projects'. Local churches are already based in communities of place, indefinitely, with a broad concern for people from conception beyond the grave. This makes them well-placed, without being co-opted or competing for funding, to fulfil a vital role in offering small-scale community spaces that are not driven by the language and agendas of external service providers and external funders. Particularly in built-up areas and places with few/declining social amenities, these spaces might be the sole surviving 'open living rooms'. Their strengths can include promoting hope over life's long haul, community ownership of activities such as social enterprise, and neighbourliness. Complementary language and action in dioceses and professional Catholic charities would be very helpful, in relation to their work in local communities. This is also critical for credible advocacy by the bishops and national agencies for greater participation and community ownership of housing.

123. *Evangelii gaudium* 98-101.

124. In 2009, agencies including the Church of England and Quakers funded a freely available toolkit for diocesan finance and property specialists on re-using church buildings for affordable housing. See Faith in Affordable Housing (pdf, 134 pages): <http://www.hastoe.com/uploads/resources/Faith%20in%20Affordable%20Housing%20Final%20202.pdf>

125. Luke Bretherton, *Christianity and Contemporary Politics: The Conditions and Possibilities of Faithful Witness*, Wiley-Blackwell, 2010; William Cavanaugh, *Migrations of the Holy: God, State, and the Political Meaning of the Church*, Eerdmans, 2011.

126. In a comparative example around secure accommodation for refugee families with young children, Barnado's was the last charity 'standing', but when conditions became too difficult for them to continue, the Home Office awarded the contract to the commercial giant G4S.

Lever 3: Forming and handing on the tradition

Many Catholic homelessness charities draw people and resources into them (a form of social liturgy¹²⁷), and some undertake street outreach. The work of a missionary disciple, and indeed any fully human being, is to go out and not to be shut in¹²⁸. To create within the charity people who are ready to go out in their own vocations, appropriate formation is necessary, based in an authentic vision of the human person¹²⁹ and of the practice of charity¹³⁰. A deep, joyful and energetic relationship between the diocese and the charity in this respect is critical, including financial support from the local church that public sector contracts cannot be expected to cover, and a clear sense of lay and reciprocal responsibilities¹³¹.

The local church continues to offer a place in which different generations can meet together in communion. There is clearly significant room to encourage intergenerational support and long-term commitment, in ways that are mutually beneficial – particularly in relation to stable housing and community action on local land and housing. In the unfolding culture of England and Wales, the way that ‘room’ is shaped is an important factor for lay groups, catechists and development workers to consider in sacramental programmes and sustained parish engagement, beyond generous Catholic responses to appeals by homelessness charities.

How can leadership and organisation of Catholic charities better support helpful action in England and Wales?

Principle 1: Catholic leaders foster and praise positive (strengths-based) conversations

Leaders can steer and set pace in conversations about housing and planning. The following pointers aim to encourage local neighbourliness and activities, in conversations with communities, within the charities themselves, and among stakeholders:

- To work with the strengths, rather than focus on deficits (needs and ‘issues’) of a person, family and place¹³².
- To live alongside the ‘poor’.
- To hold open those welcoming spaces in which equal relationships can form inside a community¹³³.
- To give preference, in the charity’s decision-making (e.g. procurement, recruitment, programmes) to increased community ownership of assets, as described below, over fundraising to pay staff directed from outside the community.

Principle 2: Catholic leaders place a concrete emphasis on community-led planning and community ownership of assets

In a high level roundtable contributing to this report, we heard of an emerging consensus among Government agencies, planning and

127. Nick Spencer, *Doing Good: A Future for Christianity in the 21st Century*, Theos, 2017.

128. cf. John 20:19, Matt. 28:19.

129. cf. EG, 62-64.

130. *On the Service of Charity*, Art. 7.

131. EG, 77, 102.

132. Reflecting the principle of human dignity: created as ‘very good’ and in the image of God. cf. Catechism of the Catholic Church, 355-384.

133. cf. Romans 12:9-13; Church Urban Fund’s *Near Neighbours* programme; the US-based *Practising Our Faith* project, Valparaiso University (Lutheran foundation) and *Catholic Hospitality Training Institute*;

housing professions, and local communities already involved. New community-owned housing projects – while challenging in their own right – were said to be creating hope and housing solutions on the ground. They offer a means of integrating material help, solidarity in the parish/neighbourhood development process, and informing local/regional/national advocacy on housing and planning policies. However, we also learnt that these initiatives, which have rural origins, have proved most difficult in areas that are very diverse. Four forms of community ownership were highlighted¹³⁴:

- Community Land Trusts: communities of interest looking to make communities of place.
- Co-housing: intentional communities rooted in place or possibly seeking to be communities of place.
- Self-help: small interventions, often in ‘left behind’ areas.
- Co-operative schemes (with local authorities): mixed communities of place, randomly sourcing residents who then coalesce.

Community-owned/-led housing developments tap into passionate commitment and address what those involved feel they cannot obtain from the state or market: increased agency over how they want to live, place making and community building; neighbourliness and sociability; affordability and freedom from debt; productive land use and land reform for the common good, and democratic legitimacy¹³⁵.

To accompany this report and existing collections of case studies on community ownership, CSAN has published a set of 16 practical case studies on its website, <http://www.csan.org.uk>, addressing various approaches to housing.

We have not reviewed funding sources. But we note that Kingdom Bank has offered social return mortgages for organisations and individuals that wish to offer a home to people in housing difficulty and/or addressing particular life issues¹³⁶.

We hope that the case studies will inspire new bids and collaborations in the Catholic Church. It would be very helpful, both to avoid a deluge of individual enquiries to those who have contributed case studies, and to connect people with similar interests, for expressions of interest, together with contact details, to be sent in the first instance by email to policy@csan.org.uk.

Some activities appear to be addressed best in a different way:

- In general, offering benefit advice to people in housing difficulty is a regulated role; benefits and processes are complex and change regularly; Citizens Advice and similar accredited organisations are well placed to give advice.
- Parishes in outer urban areas, especially round London, may wish to organise groups to travel into urban centres to offer support in various forms, but volunteer support is more likely to be useful on the urban fringes where people have been displaced by rising costs and urban ‘gentrification’ and support is likely to be thinly spread.
- Some volunteers have been travelling up to two hours to offer support: increasing participation in one’s home community is preferable and can offer a more fruitful use of time.

Three pieces of work by the Centre for Theology and Community illustrate the untapped potential of the assets of congregations and individuals - and the potentially transformative role of good stewardship:

134. Good collections of case studies for these approaches are available online: [co-housing](#); co-operatives – 1) [list](#) and 2) [guidance](#) with more examples; [self-help](#); community-led housing - [policy and case studies](#) 2) [further guidance and examples](#)

135. Special credit to Stephen Hill for this assessment. For a more extensive classification of community-led housing, see M. Field, *Models of self-build and collaborative housing in the United Kingdom*, in M. Benson and I. Hamiduddin (eds.), *Self-build homes: Social Discourse, Experiences and Directions*, UCL Press, p43-4.

136. <https://www.kingdom.bank/mortgages-for-organisations/social-return-mortgages/>

- *Assets not Burdens*, a survey of buildings owned by the various denominations in one London Borough suggests significant amounts of additional revenue could be generated for congregations by renting out space (without any detrimental effect on their access to space when they need it). The potential is clearly highest in precisely those areas where housing is least affordable and organising on the issue is therefore most urgent¹³⁷;
- *Our Common Heritage* suggests a range of practical ways in which churches can partner with Housing Associations to generate more housing while also strengthening congregational life, and
- The London Missional Housing Bond has raised £1 million in investment to buy affordable homes for missional workers. The funding model is of much wider relevance: encouraging congregations and individuals not only to think of “Christian stewardship” in terms of the money people give away but the way they invest money they are saving (e.g. for a child who may go to university in five or ten years).

Principle 3: Catholic leaders jointly seek the welfare of the sustainable region

Organised Catholic social action is distributed between informal community associations, diocesan agencies, and charities operating over many dioceses, particularly those emerging from religious orders: they have their own trajectories and, in many cases, ‘brands’. This enables more people to have positions of responsibility than would be possible in a centralised model, and can

improve the personal, timely responsiveness of very local action. In their contexts, the leadership emphasis needs to remain on building mutual trust and radical co-operation¹³⁸.

For the Catholic Church to improve its contribution towards restoring local agency in housing and planning, several of our high-level roundtable participants considered that the Church’s national and regional coherence, both in England and Wales, should be strengthened:

- To engage with systems governing land, housing, planning and participation;
- To attend to how Catholic engagement on forming ‘sustainable regions’ is enabled, and
- To enable local evidence to be used more strategically at national level.

How these goals are to be achieved is beyond the remit of this initial discussion note. While recognising that much can and should be progressed in local conversations, the housing and planning system in our country also requires concerted regional and national attention beyond historical patterns of organisation in the Church. This cannot be secured solely by expressions of goodwill; it will involve investment in change management at national level¹³⁹. It calls for high levels of national co-operation among dioceses and other Catholic charities. Within a collaborative framework, there is scope to break the work down into sets of brief, practical guidance for all individuals, relevant professionals, households and communities. CSAN has produced initial scoping notes on developing new materials for individuals, local churches and specialist charities.

137. Within the Catholic tradition there is a strong theology of ‘sacred space’ - the whole church building is consecrated and the altar is consecrated in addition; consecrated buildings are maintained distinct from temporal uses (This is a brief summary of guidance from the Patrimony section of the Bishops’ Conference’s Department for Christian Life and Worship, January 2018.)

138. For solidarity among individuals, families and communities, the strength of relationships is more important than the creation and preservation of professional agencies outside those relationships. In a highly decentralised context for Catholic social action, it is also necessary to challenge a common recourse to one principle, such as subsidiarity, if it works to the detriment of living out other principles in Catholic social thought.

139. This principle has already been realised, for example, in national co-ordination on Community Sponsorship of Refugees.

Dialogue with Public Policy

This section is addressed to policy makers, professionals and academics in relevant disciplines.

Our starting points for dialogue –

- **We want to see people's choices about housing and planning creating the 'welfare of the city' (city = each human settlement).**
- **We want communities to have more influence in a fully participatory housing system that cares for our common home.**

Marcus Jones MP (Minister for Local Government from May 2015 to January 2018) addressing a parliamentary reception for dioceses and charities in Caritas Social Action Network.



A conflict of interests

Around 80% of the population of England lives in a form of suburb. Surveys suggest three quarters of the population never want to live in a flat, and ‘the great majority’ aspire to a detached house¹⁴⁰.

The UK Government has recognised that available options in a competitive housing market fall short of the aspirations of many people in England and Wales. Housing supply, demand, construction and occupation will always involve a wide range of interests and some compromise. Two major social trends affect how these interests can be reconciled today and for the next generation.

First, within a very human struggle that no-one can avoid, there is a popular movement towards being shut in – in many ways, both voluntarily and involuntarily - and away from what makes for generous participation in family and community life. Secondly, some aspects of planning and housing policies, building and working patterns are supporting more isolation and are inherently dehumanising, with profoundly adverse knock-on implications for the economy and public spending. Treating housing principally as a commodity falls short of realising that all is gift, given that all people may have life to the full, beyond personal illusions and vanity projects. The high profile given by Government and media commentators to the idea of a ‘broken’ housing market is a sign that a yet more positive shift is still possible: in diversifying forms of ‘ownership’, and in the local planning of settlements, land use and utilities, towards realising a more authentic human ecology.

Home is as much about land¹⁴¹ and place, as it is about bricks and mortar. Collective decision-making, particularly through housing and planning policy, is at its best when the whole community nurtures the ‘welfare of the city’¹⁴² on a walkable scale, with civic spaces and prudential public health and social care that enhance participation. Policy makers have a vocational responsibility to reflect carefully on the effects of the long-term weight given to remote, market-led approaches, in every aspect of public life, including charitable activity. How are these approaches affecting integral human development? How are they ordering society towards solidarity between residents and their full participation?

Catholic social thought and practice have much to offer in this process. A quest for greater safety and security in policymaking can easily become a blank cheque for greater regulation (risk aversion) and higher public spending. But true human agency and free trade entail living with uncertainties, within an environment we all share that is subject to natural disasters and change. For example, it is reasonable to suggest no amount of public spending can guarantee risk-free roads, but that does not justify unending market investment in ‘safer’ roads. Perhaps those on the road might need to look out for each other more. The design of human housing and neighbourhoods to nourish daytime proximity and peaceful nights is a shared responsibility, worked out in communities of place.

Informing public choices

While expert analysis and public debate may have thrown light on some reasoning behind aspirations for housing today, and on the desirability of a common vision, the tasks of

140. ‘Housing and growth in suburbia’, ed. Paul Hackett for The Smith Institute, 2009; Sir Peter Hall noted that, ‘We can fairly say, then, that there are good suburbs and bad suburbs, and that recent land use planning policies have perversely managed to produce really bad suburbs.’ ‘Bad’ includes for example ‘almost totally car-dependent’, and a long drive from town centres and/or work.

141. “And what is the identity of a country (and here we are speaking about a social reality)? To love the nation. The nation first, and then my business! The nation comes first! That is identity. That is the basis upon which I will dialogue.” Pope Francis, Address to representatives of civil society, Paraguay, July 11, 2015.

142. Jeremiah 29:7: ‘Seek the welfare of the city where I have sent you, and pray to the Lord on its behalf, for in its welfare you will find your welfare.’ ‘City’ in this sense includes all forms of settlement.

informing consciences, and care for creation, 'our common home'¹⁴³, appear less well explored in approaches to housing and planning. In our society, over 50% of people surveyed in 2017 claimed to have 'no religion'¹⁴⁴; it is unsurprising that the words 'housing crisis' seem twinned negatively. The idea of a right to inexhaustible growth of personal material wealth is often divorced from the social, spiritual and permanent consequences of housing choices¹⁴⁵.

“Unlimited competition utilising the modern means of publicity incessantly launches new products and tries to attract the consumer, while earlier industrial installations which are still capable of functioning become useless. While very large areas of the population are unable to satisfy their primary needs, superfluous needs are ingeniously created. It can thus rightly be asked if, in spite of all his conquests, man is not turning back against himself the results of his activity. Having rationally endeavoured to control nature, is he not now becoming the slave of the objects which he makes?”

Octogesima adveniens, 9.

Much of the power for change is over-concentrated in national policy making. Within these processes we see a growing need for a re-humanisation of decision-making, with better understanding of both the role of religion in society, and of civil society in relation to the political community. For example -

- Building the Kingdom of God offers more than a handout to a person in housing difficulties and is not reduced to a human rights approach to social justice. It offers participation in the abundance of creation, hope to those who are oppressed by fragmented policies and bureaucratic treatment, moderation to those oppressed by consumerism, and prioritises hospitality over 'private space'¹⁴⁶. In England and Wales, Catholics historically played a major role in a social process of creating the architecture and streetscape of our settlements, which were designed around public space and as a stage for communal celebrations. Catholic religious orders have played a major part in advancing education, health, social care and community life, and Catholic charities today continue to serve throughout the whole life course. But self-congratulation is not our task – there is plenty of scope to bring together the 'cry of the poor' and ways in which charity is organised and practised.
- The Catholic Church, alongside other religious traditions, is well placed to play a major role in public education about housing, planning and land. Churches can offer membership in a meaningful community; engender a responsibility towards family and others; promote positive beliefs and behaviour, and form sustainable aspirations for housing. The Church can play a positive role in encouraging young people, families and communities to prepare earlier for longer life expectancy and a good quality of later life. The Church's understanding of human ecology and development can shape truly effective policy making.
- Local churches, working alongside community groups and civil society organisations,

143. 'Care for our common home' is the subtitle of Pope Francis's encyclical, *Laudato si'* (2015).

144. British Social Attitudes Survey, National Centre for Social Research ([press release](#), 4 September 2017)

145. Luke 12:16-21

146. Gen. 18:1-16, 19:1-23; Acts 9:43-10:48; Heb. 13:1-2.

make an important contribution to fulfilling communities of place. The Church does not regard social actions in her name (dioceses, parishes, volunteer groups) as a commodity but as distinct from purely state- and market-controlled activities¹⁴⁷.

- Individual Catholics can acquire a deep knowledge of local conditions from which local housing and planning policy might be able to learn, and some contribute directly to housing through hosting, supported lodgings and other activities.

Focus for policy development

General calls for more safe, secure, decent and affordable housing do not address contemporary conditions in England and Wales: the beliefs, policies and markets that perpetuate injustice in housing, planning and land use. Drawing on Catholic Social Teaching, we want to emphasise, first, that a common good is possible, and secondly the need to build participation.

From our work so far, two pressing issues stand out for further review, on which the Catholic voice of long and global experience may, after the sanctity of life itself, be most needed today in England and Wales:

- **Rapid evolution in the pattern of a family home, and**
- **Beliefs, values and power underpinning the planning of settlements.**

The UN Sustainable Development Goals¹⁴⁸ offer an important measure of progress in England and Wales, as well as in international development. The Catholic Church and her official agencies around the world, including CAFOD, have been a significant contributor in the processes of developing the Goals. In the spirit of sustainable development, we encourage the UK Government and devolved regions:

- To give greater preference to local community ownership of assets and community-led planning.
- To establish a high level of purchasing from local social enterprises in public sector procurement.
- To prevent obstructions to the service of the poor in public policies and practices such as short-term commissioning, impact bonds and the effects of procurement policies on voluntarism/self-help, smaller housing organisations, and charities.
- To seek to eliminate restrictions tied to grants to local, small and medium-sized charities for amenity development.

We have also identified twenty-four more detailed areas for consideration. Our intention is to invite Parliamentarians, the Ministry of Housing, Communities and Local Government, and relevant professional bodies, to deeper engagement on the following areas, in conjunction with the Church's local and global perspectives:

- Bioregional planning
- A community-led welfare system
- Improving participation in the policy making process
- Land and property law
- Design and uses of housing, and place shaping
- Supported housing and homelessness

147. Compendium of the Social Doctrine of the Church, 417-420.

148. For example: Goal 1 - End poverty in all its forms everywhere; Goal 3 - Ensuring healthy lives and promoting wellbeing for all at all ages, and Goal 11 - Make cities and human settlements inclusive, safe, resilient and sustainable.

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