

London Churches Social Action
Day Seminar, Towards a Common Voice on Housing, 20th October 2016

Speakers

Alison Gelder, Chief Executive of Housing Justice

Alison's presentation was holistic and cited the plethora of problems across the housing spectrum. She specifically mentioned:

- The increase in homelessness numbers
- Overcrowding
- Private rented accommodation being subject to disrepair and degradation
- So-called 'affordable homes' being unaffordable in reality because they were priced according to markets and not to incomes
- A lack of good and centralised advice, which particularly impacted the poor

Alison also ominously predicted the end of social housing by the end of this generation, should current trends continue. She cited the BBC2 programme 'No Place to Call Home', which I subsequently viewed, and which revealed the unfortunate truths in Alison's presentation of the state of affairs.

Alison's concern was that people are truly suffering across the spectrum, from those in social housing, to those looking to buy, due to insecurity and uncertainty. Her theory was that the focus has for too long been on the buildings as structures, rather than on the personal stories of the people who dwell within. And that this needed to change as a matter of urgency.

My Thoughts:

Alison really highlighted how deep-seated and pervasive this impending housing crisis is. All of her points hit home, as I personally see an increase in the number of homeless on the streets of the UK's cities, and within migrant communities due to arbitrary government measures. I have personally heard accounts of overcrowding, and it did make me think about the link between a safe, suitable and secure home and one's personal physical and mental well-being. If insecurity, poor and unsanitary accommodation is on the rise, this will surely impact on NHS services, and wound society as a whole. I have also personally experienced difficulty with my own private rented flat, as our landlady is reluctant to carry out repairs, which if not carried out, have the potential to impact our health (water damage causing mold spores). I also note that affordable homes are still out of my personal reach, without some more serious saving, and with a secure salary to qualify. The benefits and accessibility of these schemes are not as wonderful as marketed. I also note that there is no centralised advisory body, and that the poor are least likely to have resources or finance to seek help when confronted with problems. I am aware of private renters being too afraid to report problems to landlords for fear of being evicted.

James Bryson, Anglican Borough Dean for Greenwich

In his past, James was an architect, and his presentation married together his practical and theoretical knowledge of buildings and civic spaces with his life as a pastor, at the heart of the community.

James noted that people have strong feelings about and for their own homes.

'Home is more than a roof over your head'

He acknowledged the importance of an architect's role in 'aiding Humanity's home-coming'. He cited that there is a Judeo-Christian history of believing that the right to a home is God-given. And that without anywhere to

call home, that humanity is lost and homeless, and that this is a grave denial of God's purpose for us. After all, Homes are the backdrop to our lives, and they occupy great swathes of the landscape of our cities.

'Every person needs a home, everyone needs to be loved' - It is our right as children of God to identify home.

James went on to identify a particular issue with regard to common spaces. His claim is that civic spaces, and the built environment in general, is given very little attention. The love of God and of neighbour should be reflected in the common spaces that we share. We should grow and worship and share a common life with our neighbours. The implied suggestion is therefore that we have lost this sense of a common shared life, and that we should return to this. The architects and also the Church must step up to the plate, and lead the discussions and plans about how to re-centre homes around a community, rather than to build en masse with no heart of the community in mind.

My Thoughts:

While James' presentation was more theoretical and philosophical than the rest of the presentations, it was a great pleasure to hear. My brother is an architect and I have had the insight into how a brief is planned and pondered. There is a great social responsibility that comes with being an architect, which is often juxtaposed and limited by the capital at stake by unscrupulous developers. Therefore I agree that civic spaces are being overlooked and that this is causing social cohesion to break down. It is easy to see real life examples of stark and sleek luxury flats all along docklands and elsewhere in London- but no amenities, no Churches, no community centres. I have heard accounts that nobody knows their neighbours and that great swathes of luxury flat buildings are empty, due to being bought by overseas investors as investment. This sadly leads to conflict, fear, lack of security and a disparate future, unless action is taken to bring the community together again.

Revd Graham Hunter, Vicar of St. John's, Hoxton

Graham's presentation centred on his assertion that unaffordability was a crisis for the Churches, for two main reasons:

- 1) Pastoral
 - Caring for the community and congregation is being jeopardised because the mission is being stretched beyond capacity
- 2) Theological
 - Congregants are at risk of being influenced by hopelessness, apathy and despair, which may turn them away from the Church

Graham also cited overcrowding, housing that was inadequate/unsuitable for specific needs, housing that was causing mental and physical illness.

He asserted that housing was a basic human need and that flourishing was limited if there was no safe environment available in which to live.

Graham identified an issue, which was that properties were being bought as a capital investment, and for success on the property ladder. His claim is that these purchases cannot be homes if bought solely for financial investment, and that there was a discord in society with regard to the way that some view buildings that were meant to be 'homes', not just in the practical, but in the true and emotional sense of the word.

My Thoughts:

I was particularly struck by Graham's highlighting of the concept of how the culture of buying homes for personal financial gain eroded the concept of 'home is where the heart is', because quite simply there was no

heart involved. It made me feel sad, especially as the reality is that every day, on several TV channels, we are being told to buy, and to climb the ladder, and to sell and to move, and we see people describe themselves as 'property developers'. When really they are killing the concepts of putting down roots, getting to know neighbours, to be thankful for what you have in life, to put heart into the community. The world may well be a much better place if people realised the sanctity of 'home'.

Theophilia Shaw, Public Policy Researcher for the Diocese of Southwark

Theo's presentation was the most fact-laden and offered real-life, pragmatic examples of the impact of changes in the housing distribution. These examples came from her research, but also her personal experience of growing up in a council house, on a 'notorious' estate in South London.

Theo focused on how the cityscape is changing, under the guise of 'gentrification', and how communities are being dispersed, in what is really an act of social cleansing. The estate that Theo grew up on was demolished and in its place a swanky new complex including so-called 'affordable' homes has sprung up. Theo presented research into the average cost of these homes, which start at £560,000 for a 1 bedroom flat. She posed the rhetorical question, 'affordable for whom?'. She also noted the lack of social housing, and called for more mixed housing in order to create and preserve a dynamic and diverse socio-economic and ethnic community make-up. She cited the lack of housing as a major driving force in causing homelessness to increase.

Theo also claimed that the Church could take this opportunity to 'do what it does best', which is to offer hope and healing and to encourage community cohesion. She implied also that more emphasis needed to be put on the impact that the dispersal of those in demolished social housing was having on schools, churches and the community as a whole.

My Thoughts:

Theo's presentation was filled with great detail, and presented the realities of the rapidly changing cityscape of London. I know from personal experience that I have looked up many of these 'affordable housing' schemes, and that I believe them to be one of very few options that my partner and I have for securing a property that is (partly) owned by us in the future. It is still well out of our reach without further serious saving to cover not only the proportionate deposit, but also to cover the legal fees and all other taxes and administrative costs. I believe the 'affordable' emphasis has been dramatized by the previous Mayor of London, and has been a good publicity stunt to offer an image of doing good for those on low incomes, when in reality there are very few people who are truly able to benefit.

Panellists

Councillor Averil Lekau, Cabinet Member for Housing, Royal Borough of Greenwich

- There is currently a strategy to identify all property in the area which is empty, ripe for redevelopment or change of use
- She is open-minded and welcomes suggestions on other models of social housing, community land use, and other types of housing and innovative solutions

Roy Tindle, JustSpace Economic Policy Group

- Calls for a change to Mayoral policy to control planning, cites Mayor's 'call in' powers to review applications that are wrong. This is not being utilised by Mayor, and should be.

Simon Tanner, yCube

- His project is increasing the supply of affordable rented properties, which are accessible particularly to hostel tenants to move onto from YMCA.
- The yCube offers rent at £148pw which is way below the average rental for a single room in London. This rental agreement is for a self-contained well-designed compact flat, with its own front door. It is affordable and efficient to build.

Alison Gelder, London Community Land Trust

- CLT in East London has built 23 homes on designated land, which are truly 'affordable'. These homes are priced in accordance with the median income in the area. Therefore a 1 bedroom flat in East London is priced at £123,000
- The CLT properties are always tied to income and never to the open market- this ensures that a home is a home for a long time, it encourages people to establish roots and to respect their home and not view it as a commodity
- Homes cannot be resold on open market, can only be sold as gauged to average incomes, so profit can only be made if average incomes in the area increase

Notable Points of Discussion from Group Reflections

- The Church has an opportunity to liaise with property developers to ensure that when communal spaces are planned that the Church has a presence at the heart of the community
- Some Churches (Bromley cited) are offering 'Home Starter' packs to first time buyers in the community, perhaps this can be rolled out?
- Some Churches are offering a deposit scheme, whereby they are raising the funds for the initial rental deposit and associated costs for renters finding it financially difficult to access private rented accommodation
- It was cited that on some 'affordable housing' luxury developments, that the affordable houses and social houses were separate from the rest of the full-price properties, and that they even had a separate access door, so the occupants would not mingle with the rest of the tenants. This is outrageous!
- There should be an open ecumenical discussion about the use of Church Land to establish CLTs or other community housing schemes
- The Church should optimise its ability to utilise the resources and talent that it has amongst its congregants (i.e. barristers, social media experts), in order to advocate on behalf of those left behind, those without access to justice, and in order to lobby local and national government to effect change

Potential Solutions for the Future

- Come down hard on property developers to ensure plans stand up to scrutiny in terms of inclusion, communal space, integration of occupants
- Demand legislation to ensure a minimum percentage of social and affordable homes built, rather than developers getting away with what they want
- Look overseas to other models of providing homes/mortgages/ownership/rental agreements. The Dutch allow mortgages to those able to pay, gauged to salary, and without the need for huge monetary upfront deposits- can the banks here be encouraged to do the same? The Danish already use a lot of community housing- whereby one property is shared by many families, each taking turns to do chores, make meals. This requires a cultural change, but the idea should be explored and questioned, as I am certain it is viable here in many cases.
- Advocate for more compulsory CLTs on Government owned land which is disused/unoccupied