

MORE THAN BRICKS AND MORTAR?



Forming theological, practical and political responses to the housing crisis



MORE THAN BRICKS AND MORTAR?



A briefing from
the Baptist Union of Great Britain
the Methodist Church
and the United Reformed Church

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Introduction

This country is in the midst of a crisis. Housing costs are rising faster than wages. Inadequate housing support is available to people on low incomes. Not enough new, affordable homes are being built. Waiting lists have grown, and homelessness has increased among families and single people.

Rough sleeping has more than doubled since 2010, but that is only the tip of the iceberg. The majority of homeless people live in emergency B&Bs, temporary bedsits, or rely on the generosity of friends to spare a bed or sofa. Even many of those fortunate enough to live in permanent accommodation find themselves in overcrowded homes. As of November 2018, 320,000 people were estimated to be homeless in Great Britain.

The housing crisis does not exist in a vacuum. Indeed, it is often the battleground for debates that lie at the heart of our political process. Where does responsibility for provision lie: with the state, the individual, or the voluntary sector?

Everyone needs to play their part in solving this crisis, because secure, safe and affordable housing is central to a person's ability to flourish. We believe in a God who offers us life in all its fullness, a God who has a plan for every single person and longs to see them fulfil their potential. Living in a home enables people to become rooted in their community and develop meaningful relationships with the people around them.

A sense of place, land and home resonates deeply with Christian traditions. An understanding that God calls us to be on the frontline in dealing with the most urgent needs of our time compels us to action around housing and homelessness.

Churches and Christians are playing an integral part in supporting people who are homeless or in housing need. Day centres and night shelters provide respite to those with urgent needs. Long term solutions can be found in the work done by housing associations and community land trusts.

But there is still more work to do. How, as followers of Jesus Christ, can we continue to contribute distinctively and effectively to the debate around housing?

This resource was first released in 2012, and it has been updated to reflect recent changes in the debate. It provides background information, along with some questions aimed at encouraging people and churches in the Baptist Union, the Methodist Church and the United Reformed Church, to reflect on how we might respond to the housing crisis. We hope and pray that this resource will stimulate conversations and action.

Note: Housing policy is substantially devolved from the UK Parliament to the Scottish Parliament and the Welsh Assembly. While many of the concerns are similar, this document largely draws on the situation in England.

1

Crisis? What crisis?

Frequently asked questions about the housing crisis.



- The Government is building homes. How can there be a shortage?

There has been a slight increase in housebuilding since the historic low of the early 2010s, but Britain is still not building nearly enough homes to solve the crisis. In many places in England, housebuilding rates are lower now than they were leading up to the economic crisis more than a decade ago.¹

In order to cut waiting lists and provide for future demand, the National Housing Federation and the charity Crisis have calculated that 340,000 homes need to be built every year until 2031.² This is more ambitious than the Government's target of building 300,000 homes per year by the mid-2020s.³

In the meantime, the waiting lists for affordable homes to rent are far too long. Whilst 1.15 million households are waiting for social housing, only 290,000 social homes became available in 2017/2018 – mostly because tenants were evicted, died, or moved on inside or outside the social housing sector – leaving a shortfall of more than 800,000 homes.⁴ Almost 66% of those families have been on the waiting list for more than a year, and more than 25% have been waiting for more than five years.⁵

If there is a lack of social housing, shouldn't people aim to buy their own home?

Many people simply can't afford to get on the housing ladder. Between 1997 and 2017, house prices increased by 259%, whereas in the same period average earnings rose by 68%.⁶

The crisis affects all age groups, but young people are particularly struggling. More than a quarter of people aged between 20 and 34 now live with their parents.⁷

For many, home ownership has become a receding dream, and social housing is increasingly hard to come by. Therefore, renting privately becomes the only option for those on average incomes.



Isn't the private rented sector perfectly affordable?

For some, renting privately is ideal because it offers a degree of flexibility. Yet for others, the private rented sector can be unaffordable and inaccessible. Prices have increased and the support offered by the benefits system has been progressively eroded. Just as important is the fact that whilst social tenants and home owners have security, private renters can be moved on in a matter of months. Private rented sector regulations give priority to the property's role as an asset of the landlord over the property's role as a home to the tenant.

The private rented sector is expensive and insecure, and it is getting bigger. There are more than 1.5 million extra households in private rental accommodation compared to a decade ago, whilst the percentage of people living in social housing has remained the same. The private rented sector now accounts for just under 20% of all households, and has doubled in size since 2002.⁸

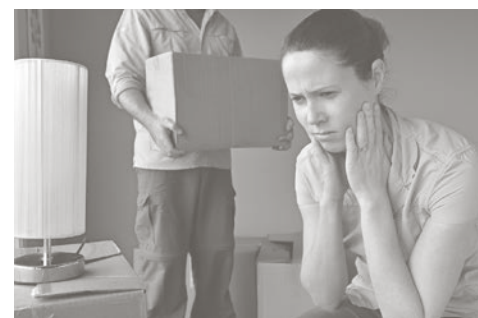
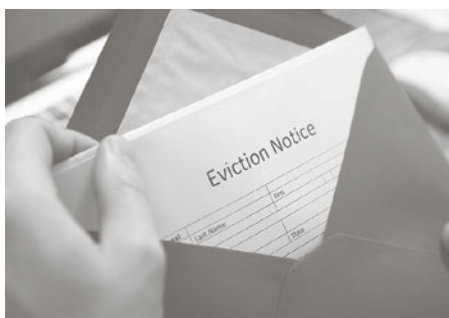
People on low incomes, with less and less help from the state, are increasingly confronted with stark and unacceptable choices. No one should have to choose between paying for food and heating or paying for shelter.⁹

Didn't the Grenfell Tower disaster demonstrate the failings of the social housing sector?

The Grenfell Tower disaster was the most heartbreaking example of social renters not having their concerns addressed. There is a clear need to make changes to the social housing sector to ensure that residents are empowered and their safety guaranteed. Shelter's social housing commission recommended that residents are given a greater voice in landlord governance, and clearer standards are put in place to ensure complaints are handled effectively.¹⁰

So why continue to champion the importance of social housing?

Social housing brings similar stability to residents as home ownership. Although the Shelter commission identified the problems with social housing, it found that 85% of social renters said their house felt like their own home, compared to 57% of private renters. Private renters generally have short-term fixed contracts (of six or twelve months). This is useful for renters who value the flexibility of such an arrangement, but it leads to insecurity for people who want to put down roots. At the end of the fixed term, landlords have the power to issue an eviction notice without having to provide grounds of wrongdoing, which requires renters to vacate within 56 days. Private renters reported not wanting to raise issues with their landlord out of fear that they would be issued with an eviction notice.¹¹



If there is a housing shortage, where could we build housing and how can we afford it?

The current crisis carries substantial human and financial costs. The cost of housing benefit for 2018/2019 is expected to total £23.4bn.¹² This cost has been rising despite substantial cuts to the levels of support provided. Indeed, many people have been left with considerable financial shortfalls that they have to try to make up from other scarce sources of income.

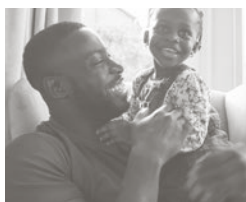
Undertaking a large-scale programme of housebuilding would be expensive for the Government, and would require careful planning to ensure that the houses built would meet the needs of people who are homeless or on waiting lists. However, stimulating the construction industry would bring economic advantages.

The prospect of building even the number of homes promised at the moment can be a source of conflict within local communities. When faced with the scale of the problem, however, the question is how can we afford not to build more social housing?

Aren't there many unoccupied homes? Shouldn't we prioritise filling those?

There are many unoccupied homes – more than 200,000, representing £50bn worth of vacant property stock in England alone.¹³ Many homes are not left unoccupied for very long, but are listed as vacant because they are awaiting new tenants or owners.

We should certainly support efforts to bring empty homes back into use, but recognise that this is not sufficient in itself to solve the crisis. Often, the properties that are vacant for a long period of time require considerable renovation, and there is little financial incentive to private developers to renovate them.¹⁴



Doesn't the benefits system support people who are truly struggling?

People on low incomes can claim housing benefit or Universal Credit (UC) to help with the cost of renting. The Government sets maximum rates for housing support, determined by factors such as family size and age. For private rents these assume families are living in the poorest third of rental housing in the local area, and therefore only cover the rent up to that amount.¹⁵

If a family is living in a property determined to be too high quality or large for their family, they must move or face a shortfall between the benefit they receive and the rent they must pay. There are also absolute caps on benefit, which means that large areas of Britain are simply unaffordable for people receiving benefits. People may be forced to move far away from work, school and support networks, compounding the problems of isolation and poverty.

Even if a family can make their budget work, people can face delays to their payment, which can force them into rental arrears. Citizens Advice reported that the minimum five-week wait for a first payment of Universal Credit had left claimants it supported unable to pay household bills, food, or heating, whilst 54% had to borrow money from family and friends in order to cope.¹⁶

- The Institute for Fiscal Studies found that approximately 600,000 people living in the private rental sector will face shortfalls between their housing benefit and their rents because of the cuts introduced in 2011. Households are entitled to an average of £24 less per week than they were previously.¹⁷

Many landlords refuse to rent to people receiving housing benefit.¹⁸ This has been a problem for some years, however it is compounded by the problems with Universal Credit. The delays with UC payments have led to landlords carrying higher level of arrears. In Scotland, families can opt to have their rent paid direct to their landlord, but this option is not offered in other parts of Great Britain.¹⁹



What has been the impact of these policy changes?

Restrictions to housing benefit have led people to top up their rental payments from benefits designed to cover other necessities such as food and fuel.²⁰ Indeed, the four-year freeze on most working-age benefits, introduced in the 2015 Budget, will have affected more than 27 million people and swept 400,000 into poverty. Because benefits have not risen in line with inflation, people in poverty are, on average, £340 a year worse off than they would have been.²¹

Rough sleeping has risen by 169% between 2010 and 2018. The latest figures estimate that 4,677 people are sleeping rough on any given night, but local agencies suggest that the true number may be considerably higher.²²

Although rough sleeping is the most visible example of homelessness, it does not tell the whole story. Many more homeless people are hidden from view, sleeping in hostels, staying with friends, or living in temporary (and sometimes unsafe) housing. The 2017 Homelessness Reduction Act has introduced a statutory duty to local authorities to prevent homelessness for all eligible applicants, regardless of priority need. It has also extended the period in which a person is deemed to be 'threatened with homelessness' from 28 to 56 days.²³ This is a step forward, but more housing will need to be made available so that local authorities can fulfil their renewed obligation to help people threatened with homelessness and move them into permanent accommodation.

In the meantime, we have more work to do. At least 1 in 200 people are homeless across Great Britain.²⁴



Everything we have belongs to God

2

Why us?

Why we're called to make a difference in this area.

The housing crisis is not simply a failure of provision. It speaks to a deeper moral and spiritual crisis in our society – one that focuses on consumerism and individualism without considering the impact on those with the least. As Christians, we have an ability to act and a compelling vision for our society. We know our local communities, we can mobilise action and we have a message of transforming hope, fuelled by a conviction that we must strive for a world that looks more like the kingdom of God.

The following reflections have been adapted from *A Place to Call Home*, a series of Bible studies produced by the Joint Public Issues Team, which offer a theological framework to help us consider our response to the housing crisis.²⁵

"The earth is the LORD'S, and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers."

(Psalm 24:1-2, NRSV)

"Therefore, my friends, since we have confidence to enter the sanctuary by the blood of Jesus, by the new and living way that he opened for us through the curtain (that is, through his flesh), and since we have a great priest over the house of God, let us approach with a true heart in full assurance of faith, with our hearts sprinkled clean from an evil conscience and our bodies washed with pure water. Let us hold fast to the confession of our hope without wavering, for he who has promised is faithful. And let us consider how to provoke one another to love and good deeds, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day approaching."

(Hebrews 10:19-25, NRSV)

The early Christians recognised that their identity in Christ changed everything. If God had called them to be his people, then everything they had belonged to God: their houses were God's houses, their gatherings were in God's presence, and so on. The early Church was a loving, relational community, which was expressed in the fellowship and hospitality people offered one another. But the Church was also called to be a prophetic community. Theirs was a way of life that was not intended to be simply private and introspective, but outward looking and impactful.

Justice lies at the heart of God's call

"I hate, I despise your festivals, and I take no delight in your solemn assemblies. Even though you offer me your burnt offerings and grain-offerings, I will not accept them; and the offerings of well-being of your fatted animals I will not look upon. Take away from me the noise of your songs; I will not listen to the melody of your harps. But let justice roll down like waters, and righteousness like an ever-flowing stream."

(Amos 5:21-24, NRSV)

Like the Israelites, we can become so obsessed with rules and conventions that we forget God calls us to a communal lifestyle of mutual care and concern. As God's people, our worship is inseparable from our commitment to maintaining a just, inclusive and caring society for all. These words in Amos follow on from a catalogue of criticism, aimed not simply at individuals but also at the legal and economic systems that left some severely disadvantaged and oppressed whilst others built stone mansions and planted lush vineyards (Amos 5:10-12).

God has given us all we need

"They shall build houses and inhabit them; they shall plant vineyards and eat their fruit. They shall not build and another inhabit; they shall not plant and another eat; for like the days of a tree shall the days of my people be, and my chosen shall long enjoy the work of their hands. They shall not labour in vain, or bear children for calamity; for they shall be offspring blessed by the LORD – and their descendants as well."

(Isaiah 65:21-23, NRSV)

Much of the concern of the Old Testament is not that God has failed to provide, but that his people have abandoned their core principles. Jesus speaks against self-centred concern and Isaiah addresses his words not to individuals but to a whole people. God's vision of society is one where everyone is cared and provided for, not where some place their own needs and priorities above the well-being of all. We have all we need, and so it is incumbent upon us to share the gifts that God has given us.



God longs for us to return home

"The Israelites groaned under their slavery, and cried out. Out of the slavery their cry for help rose up to God. God heard their groaning, and God remembered his covenant with Abraham, Isaac and Jacob. God looked upon the Israelites, and God took notice of them."
(Exodus 2:23-25, NRSV)

'Home' is one of the enduring themes of the Old Testament. When God rescued the Israelites from Egypt, they not only needed a physical place to live but also a place where they would be free from oppression. God intended not only to bring his people home but also to bless all the nations through the community of his people. In the New Testament, coming home is depicted in the context of right relationship with God rather than returning to a physical place. The Parable of the Lost Sheep demonstrates God's desire that all return to his fold. The Parable of the Prodigal Son shows us the abundant love of a father who runs after his children when they return to meet him. In Revelation, the narrative culminates with a picture of God establishing an eternal home with a redeemed humanity.



Practical use of property is pleasing to God

"They devoted themselves to the apostles' teaching and fellowship, to the breaking of bread and the prayers. Awe came upon everyone, because many wonders and signs were being done by the apostles. All who believed were together and had all things in common; they would sell their possessions and goods and distribute the proceeds to all, as any had need. Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, praising God and having the good will of all the people. And day by day the Lord added to their number those who were being saved."
(Acts 2:42-47, NRSV)

This passage gives us some useful insight into the practical actions of the early Christians and encourages us to be flexible and discerning in how we use our property. They retained their property – using their homes as places of hospitality and friendship. They disposed of their property – when it became the basis of inequality, they sold it so that those in need could benefit from the proceeds. They shared their property – opening their homes as a reflection of their commitment to community.

3

What next?

Priorities for action

We all have a responsibility to ensure that people are able to live in safe, secure and affordable accommodation. Government clearly has a particular role, and as churches we have an important part to play in offering suggestions, holding our politicians to account, and making sure we use the resources at our disposal to make a meaningful difference.



New homes

The Government needs to act decisively to tackle the rise in homelessness. In order to meet its target of building 300,000 homes a year by the mid-2020s, the Government will need to give more powers and funding to local authorities to build affordable housing. Planning at the local level should ensure that houses are built in places with the greatest need, and developed by people on the ground who know the particular challenges and opportunities within their communities. The needs in rural communities are likely to be vastly different to the needs in urban areas.

Affordability of housing

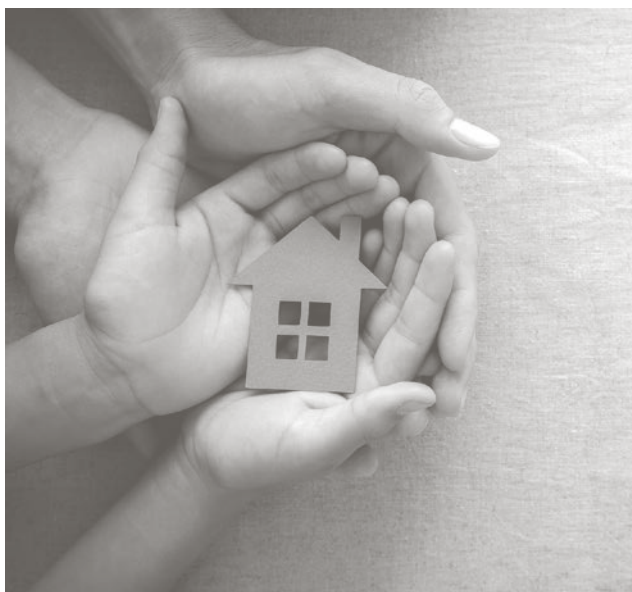
Much rented housing is beyond the reach of many people. Housing should not simply be affordable in name, but in practice. The concept of 'affordable' housing, whereby housing associations can charge up to 80% of the local market rate, is utterly misleading. The Affordable Homes Programme (2011/2015) offered no grants to social housing, and so although affordable houses were built with rents at roughly 70% of market rate, these were still more expensive than social rents.²⁶ It is no coincidence that the housing benefit bill has more than doubled from £9bn in 1991/1992 to £23.4bn in 2018/2019.

The Government needs to consider ways that it can establish truly affordable rents, perhaps by adopting a policy where people are not paying more than a certain amount of their income on rent. For too many people, rent is eating up a vast amount of their salary. The Mayor of London has piloted a London Living Rent scheme in the Royal Docks, where nearly 250 homes are being provided with rents at a third of local average wages, allowing people to save for a deposit. Eligibility is restricted to households that are already renting, with a maximum income of £60,000.²⁷

Integrated communities

It is not enough simply to put a person in accommodation with a roof over their head – that is the bare minimum. Instead, people have the best opportunity to flourish when they are integrated into their communities. People thrive when they are able to share the love and support of family and friends.

Social housing should not be seen as a safety net for people in poverty or accommodation for the unemployed, but rather as a place where people can enjoy the basic right we all have to good, affordable housing, without struggling to support themselves and their families. Getting the right balance between giving power to local people and ensuring that they are at the heart of the projects that are built – and at the same time providing the support and oversight necessary to ensure projects are completed to a good standard – is challenging but crucial.



What we can do

The suggestions made here will require a change from all of us – whether that's in the way we respond to rearranged spending priorities or to the development of new housing projects in our local area. As God's people, we are not called to make easy choices but to act to bring about a society that reflects God's goodness.

Homeless Sunday

This special Sunday is held on the Sunday closest to 10 October, the International Day of the Homeless. Housing Justice offers resources for worship, prayer and action.²⁸

Campaigning for change

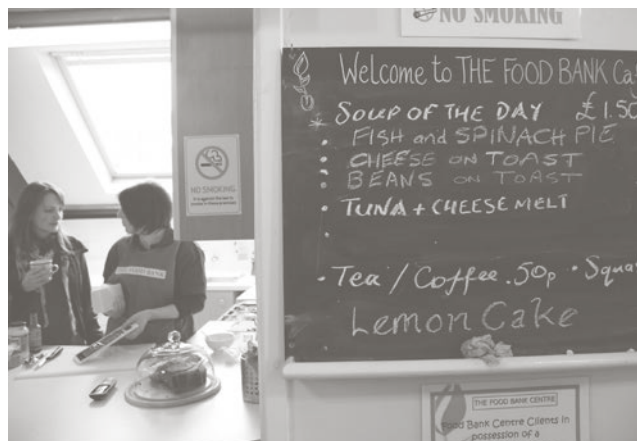
Changes to policy, or spending priorities generally, need MPs to be interested and committed. We can all campaign for these changes, individually and collectively, by writing to our MPs.

"Meet Your MP" is an initiative by the Joint Public Issues Team to encourage positive links to develop between church congregations and their MPs.²⁹ It is about going deeper than just sending an occasional letter or email, and really trying to get to know your representative in Westminster – giving your MP an opportunity to learn about the activities and concerns of local churches. Do get in touch with your MP, build a relationship with them and make sure they know what you think about the housing crisis. If you have an event at your church, invite them along. If you have a specific project or an idea about housing, consult with them, listen to their advice, and see what support they might be able to offer.

Practical responses

Christians have responded to the Biblical imperative to care for people in urgent need, in ways both big and small. Day centres and night shelters typically rotate around different church buildings. Housing Justice offers support to churches and community groups to set up and develop winter night shelters.³⁰

Work with homeless people and those suffering from addiction or other problems has sometimes developed into larger social care provision. Churches and organisations like the West London Mission have developed their programmes to offer a range of services.³¹ You may know of activities near to you that your church can support in practical ways.



Longer term responses

We should undertake emergency responses wherever we can. However, the Church does not exist to provide a sticking plaster and we should be looking for long-term solutions to the complex problems around housing and homelessness. In some cases, this may involve helping people with their mental health problems or addiction to alcohol or drugs. Moving people on from rough sleeping into accommodation where they can realise their potential requires a holistic approach that ensures the underlying causes and consequences of homelessness are appropriately addressed.



As we consider how we use our property, we need to be mindful and proud of our vision and values. Housing associations that began with good intentions can easily become big, corporate, and out of touch. Our approach to the housing crisis must always place people and relationships at its centre.

Motivated groups can make use of empty properties or stalled regeneration projects. For example, there are youth training schemes involving affordable and ecological technologies such as straw bale building. Alternatively, a congregation can raise funds to help in the purchase of affordable local housing. Green Pastures began buying on a small scale in Southport, answering God's call to help rough sleepers. They are now operating their model on a national scale.

Using our property and land strategically means putting more energy into the direct provision of affordable housing, and calling on Government and individuals to do the same. There is support for churches to enable them to make the best use of their land and buildings. The Faith in Affordable Housing Project, organised by Housing Justice, helps churches to release surplus land or buildings for affordable housing.³²

It is common for a church to own a building originally intended for a larger congregation with different needs. The creation of a local ecumenical partnership may lead to a building becoming redundant. It may often be possible for the Church to sell the building and/or the land, or replace a church building with a smaller equivalent. This can free up funds for building new affordable housing and other mission, and also puts the local church in a position to make a deal with a housing association to help fund development.

Another method of keeping housing affordable is through Community Land Trusts (CLTs) – community owned and run, not-for-profit organisations that create housing that will be affordable in perpetuity. As well as enabling affordable housing and protecting properties from being drawn into the economy of the property ladder and ‘buy to let’, the emphasis on grassroots involvement and participation has the potential to empower communities to envision and create housing in which people can flourish.

The congregation of Ambleside Methodist Church, in Cumbria, made their old church building available to a housing association for redevelopment, and it is now the site of 15 affordable homes (one and two bedroom) across three floors. Priority is given to people who have lived locally, inhabiting unsuitable accommodation for three years, or who have been recently evicted from housing in the area. At the time of the development, there were 100 households on the waiting list for affordable homes. The high number of holiday homes is noted to have driven up house prices in the area.³³

The East London Community Land Trust developed London’s first CLT site at St Clements, and was able to provide new homes at one-third of the market cost.³⁴ Twenty-three homes were completed in May 2016, and families began moving in during the summer of 2017. However, only one in eight people who applied were shortlisted for a home, which illustrates the need for affordable housing. More schemes like this are required to meet the enormous need.

4

Reflect, pray, act

Questions to consider

How do you think our churches should be responding to the housing crisis? What support would be helpful as you consider your next steps?

These questions are designed to encourage us to think about the role we can play as individuals and church communities in addressing urgent housing needs.

What are the housing and homelessness needs in your area? What practical actions or support would help you to respond more effectively to these needs?

How does God's concern with people and place affect the way we engage with the housing crisis?

Are there practical ways in which your church might provide affordable housing, perhaps by redeveloping redundant buildings or excess land?

What are the sacrifices we might all have to make in order to make a meaningful difference?

The experiences of people in housing need are vital in shaping what needs to be done. How can you use your experience, or the experience of others, to challenge policies that lead to homelessness?



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A briefing from
the **Baptist Union of Great Britain**
the **Methodist Church**
and the **United Reformed Church**



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