

DWELLING PLACES

HOUSING AND HOMELESSNESS
IN THE DIOCESE OF OXFORD



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DIOCESE of OXFORD

Berkshire, Buckinghamshire, Oxfordshire and Milton Keynes

‘My people will abide in a peaceful habitation,
in secure dwellings, and in quiet resting places.’

Isaiah 32:18

CONTENTS

Introduction	3
Biblical Reflection: What is a Home?	4
• What are homes for?	4
Housing and Homelessness in the Diocese: An Overview	7
- Poverty	8
• Housing Tenure	10
- Home Ownership	10
- Private Rentals	13
- Housing Benefit	15
- Social Housing	18
• Homelessness	22
- Young People	24
- Rough Sleeping	25
• Summary	28
Theological Reflection: How can we be Home-makers or Place-makers?	30
A Church response	34
• Understanding	34
• Practical Response	36
• Pastoral Care	37
• Ideas for Action	37
Contacts and Resources	40



INTRODUCTION

Across the Diocese of Oxford churches are reporting increases in rough sleeping in their towns and churchyards and concerns about unaffordable housing and the effects of this on individuals, families and communities.

Many churches are already involved in responding to homelessness and housing needs and more want to get involved. This publication aims to equip and enable churches to do this by asking:

- What are the current needs for housing in the Diocese of Oxford?
- How can we respond to these needs in practical and collaborative ways?
- How can we share the love of God with all those who are homeless and in housing need?

Throughout this publication we emphasise that housing needs often involve more than the basic requirement for shelter and can include issues of belonging, place, community and identity. As Christians, we have rich biblical and theological resources which can speak to these wider questions of human flourishing. In drawing on these resources we can offer a holistic and distinctively Christian response to those in housing need.

“Housing is at the heart of every decision people make. We see time and time again that until someone is in stable accommodation, their children are not going to thrive in school, they are not going to get the next promotion at work, they are not going to feel safe about their future. And we hear some really heartbreaking stories from families who are in these situations, that are living in one bed & breakfast room where the children are so anxious that they’re actually going backwards in developmental terms, they’re returning to bedwetting, they’re playing up at school. Until people have that stability of a safe and decent home, nothing else is going to follow.”¹

Kate Webb, Shelter

¹ File on 4, ‘The Hidden Homeless’, BBC Radio 4, 1st November 2016. http://news.bbc.co.uk/1/shared/bsp/hi/pdfs/01_11_16_fo4_hiddenhomeless.pdf

BIBLICAL REFLECTION: WHAT IS A HOME?

In her introduction to *Foxes have Holes* Alison Gelder writes that one of the most disturbing aspects of recent housing legislation is the 'absence of any recognition of what makes a housing unit a home.... the churches must be ready to go back to basics in reflecting amongst themselves and with wider civil society about the need for adequate shelter and the meaning of home.'²

Gelder's challenge is perhaps a good place to begin our exploration of housing in the Diocese, prompting the question 'What are homes for?'

A turn to biblical texts is one way to sketch out a Christian vision of home which can both illuminate our current housing failures and cast a bigger picture of 'home' made up of many smaller goods.

In understanding a home as something far beyond the basics of four walls and a roof, we will see that responding to homelessness will also involve multiple dimensions; small acts which, taken together, can contribute to establishing a home for those who are homeless.

WHAT ARE HOMES FOR?

At a first glance it is unclear what the Bible has to say about homes and housing. There seem to be contradictory verses, some of which uphold the good of having or owning a home and others which suggest that material goods and houses are of no consequence.³

In the Old Testament, the relationship between the people of God and the land, their home, is clearly strong. Home is understood positively as a part of God's blessing. In Isaiah and Micah we see a vision of a future where:

'My people will abide in a peaceful habitation, in secure dwellings, and in quiet resting places.'

Isaiah 32:18

'Everyone will sit under their own vine and under their own fig tree, and no one will make them afraid'

Micah 4:4

These verses suggest that home is an ultimate, future good that is strongly linked to peace, stability and rest. Home is a part of God's reign. It is both a fruit of the peace and reconciliation established by God and an active, ongoing blessing which allows the people to enjoy rest and freedom from fear.

But in the New Testament Jesus says that: *'Foxes have holes and birds have nests, but the Son of Man has no place to rest his head.'* (Luke 9:57-58). There is a sense that Jesus has little regard for housing and material things,

² Ed. Andrew Francis, *Foxes have Holes: Christian Reflections on Britain's Housing Need*, Ekklesia, London, 2016, xv.

³ Some of these ideas draw on Joint Public Issues Team, 'A Place to Call Home', <http://www.jointpublicissues.org.uk/wp-content/uploads/2763-JPIT-Housing-bible-study-combined-booklet-006.pdf>, 28/06/2017. This is a helpful resource for small groups to reflect on biblical texts relating to housing.



he doesn't need them. Throughout the New Testament, there is a much looser sense of home and place, reinforced by the on-the-move ministry of Jesus and those he sends out.

Within this wandering, there remains a sense that finding a home, how ever temporary, is important. In Luke 10 those who are sent out to share the good news are given specific instructions:

'Do not move around from house to house. When you enter a town and are welcomed, eat what is offered to you.'

⁹Heal the sick who are there and tell them, "The kingdom of God has come near to you."

¹⁰But when you enter a town and are not welcomed, go into its streets and say,

¹¹"Even the dust of your town we wipe from our feet as a warning to you."

Luke 10:7-11

Within the movement between towns there is a call to commit to one house, that a welcome will be a sign that a place is to become a (temporary) home. Here we see that whilst stability is a sign of home, permanence may not be.

The New Testament also indicates that home is a part of God's kingdom, *'In my Father's house there are many dwelling places'* (John 14:2). We might paraphrase this as 'each person will have a place to call home in God's kingdom'. In doing so we are drawn back to the vision of home linked to God's reign that we see in Isaiah and Micah. Taken together these verses suggest that homes can offer us a foretaste of heaven.⁴

Across the Old and New Testament, we begin to see a common thread centred on home as a part of God's provision. It is God who gives the gift of home in Isaiah and Micah. God gives the conditions which allow for

⁴ See Anne Richards theology of home on *The Dispossession Project* website for more on the idea of home as a 'foretaste of heaven'. http://www.dispossessionproject.org/home_yellow_theo_5_1.htm, 08/03/2017.

home-making, such as peace and security, but God also allows homes to be a blessing in themselves. Home appears to be a part of God's plan for human flourishing, of living 'life to the full'⁵.

Understanding homes as gifts rather than possessions is essential if they are to be this source of blessing and flourishing.⁶ Our own culture of accumulation, and perhaps a slight obsession with houses and property, can lead us to see our homes as investments or as the primary source of our identity or security. But in Isaiah 5 there is a clear warning to those who 'join house to house, who add field to field, until there is room for no one but you, and you are left to live alone in the midst of the land!' This warning does not appear to be aimed at property ownership but at an attitude of domination, self-interest and accumulation which feeds injustice. There is a refusal to acknowledge that ultimately the land is the Lord's, and that houses are to be used as homes, with 'each person' able to enjoy the blessings of home.⁷

In considering issues of housing and homelessness we may want to reflect on our own attitudes. Do we treat houses and homes as gifts and sources of blessing for ourselves and others or do we grasp on to them, seeking to expand and accumulate property for our own ends?

As we seek to respond to housing and homelessness in the Diocese of Oxford, it may be helpful to focus on the characteristics of home:

- Security
- Peace
- Safety
- Rest
- Belonging
- A foretaste of the Kingdom of God

In many cases we will be unable to provide the secure, long term accommodation which is so desperately needed by those who are homeless or in housing need. This can be disappointing and makes the problems seem insurmountable. By beginning with a broader sense of what home entails however, we may be able to identify smaller ways in which we can contribute to establishing a home for those who are homeless.

For example, where people remain unable to access long term accommodation we can ask:

- Are there ways we can provide people with a place to rest?
- Are there ways we can contribute to a sense of peace?
- Are there ways we can help people to feel they belong to a place or community?
- Are there ways we can offer people a foretaste of the Kingdom of God?

⁵ John 10:10

⁶ See the ideas of gift and grasp in Walter Brueggemann, *The Land: Place as Gift, Promise, and Challenge in Biblical Faith*, Fortress Press, Minneapolis, 2002.

⁷ The Jubilee year underlines the idea that the land and property are the Lord's and that no one is to be taken advantage of. Leviticus 25.

HOUSING AND HOMELESSNESS IN THE DIOCESE: AN OVERVIEW

The Diocese of Oxford incorporates some of the most expensive and unaffordable areas of housing in the country. It has been widely reported that to buy a property in Oxford itself costs between 11 and 16 times the average income in the city.⁸ Similarly, towns in South Buckinghamshire regularly appear in lists of the most expensive housing in the UK.⁹ These headline examples are not isolated cases, across the Diocese housing is high cost and in high demand.

This difficult housing market poses significant problems for a wide range of households; from individuals sleeping rough on the streets to middle income families living in high cost and insecure rental properties, struggling to afford their own homes. Whilst on the surface these groups have very different needs, the key issues of **affordability, availability and vulnerability of tenure** underpin a range of more specific issues around housing and homelessness.

- Issues of **affordability** affect those seeking to rent and to buy, with incomes failing to keep up with rental and purchase prices. A lack of affordability also affects charities and churches as they seek to meet housing needs for the homeless, refugees, asylum seekers and others. There are significant challenges in buying move-on accommodation, developing low cost housing or other initiatives.
- The lack of **availability** of properties is closely linked to the cost, a lack of housing causes prices to increase. But the lack of availability also has a more direct effect on tenants in receipt of housing benefit or those who are seen as high risk because of poor mental health, addictions, criminal convictions or other issues. Landlords often choose not to rent to tenants in these groups even when they can pay the market rent because landlords know there is a ready supply of tenants.
- **Vulnerability** of tenure primarily effects those in the private rental sector, although those in housing association properties, tied properties and other forms of tenancies can also be affected. People are

'I've heard much on my deanery visits of the stress created in families and individuals which is caused by the high costs of housing in this region, the need for both partners in a marriage to be working in demanding jobs, the accelerating pace of life and the fragmentation of families and individuals which is the inevitable result.'¹⁰
Steven Croft, Bishop of Oxford

⁸ <https://www.telegraph.co.uk/finance/property/house-prices/11436459/Welcome-to-Britains-most-unaffordable-spot-its-not-London.html>

⁹ http://www.bucksfreepress.co.uk/news/15640221.PROPERTY__Which_town_is_named_most_expensive_market_town_in_UK_

¹⁰ Presidential Address to Diocesan Synod, 18th March 2017. <https://blogs.oxford.anglican.org/on-fragmentation/>

vulnerable when their tenancy may come to an end with little notice and they do not have the means to secure a new tenancy. This type of vulnerability is increasing, meaning the end of a private tenancy is now the leading cause of homelessness.

Poverty

It is perhaps unsurprising that unaffordable and insecure housing is closely linked to poverty and marginalisation. In her report **For Richer For Poorer**, which maps poverty and marginalisation in the Diocese of Oxford, Jane Perry notes that

*'Families may not be 'poor' in the sense of having a low income, but they may be struggling to meet lifestyle costs (including high housing costs) – leaving them vulnerable to pressures caused by financial stress and, ultimately, in danger of being tipped into crisis.'*¹¹

Government data shows that whilst household incomes remain stable, after housing costs are accounted for, incomes have been falling since 2009. Research from the Joseph Rowntree Foundation (JRF) shows that across the country, housing costs are having a direct impact on the number of households classed as 'in poverty'.¹²

Within the Diocese, the impact of high housing costs on child poverty is stark. Local authority figures show that in Milton Keynes 15% of children are classed as living in poverty before housing costs and 25% after housing costs were accounted for. This is a pattern repeated in Reading, Slough and Oxford. Even in areas such as South Bucks where poverty levels are lower, housing costs push more households with children into poverty.¹³

Nationally, the proportion of household income spent on housing costs is highest amongst those renting privately, with young people paying more than 40% of their income on housing in this sector.¹⁴ Figures for wages and rental costs within the Diocese suggest that in many areas the average private rental costs more than half of the average wage.¹⁵ Social renters and mortgaged home owners tend to spend smaller proportions of household income on housing at around 20-30%.

Given the high proportions of income spend on housing and the impact of housing costs on household poverty, it is unsurprising that the Joseph Rowntree Foundation report 'We can Solve Poverty' concludes that

¹¹ Jane Perry, *For Richer For Poorer*, Diocese of Oxford, 2017, pages 29-30.

¹² See also the Department for Work and Pensions statistics which show average household income has remained the same since 2011 but once housing costs are taken into account, it has been falling since 2009. See James Lloyd, *Older People's Poverty: Drivers and policy options*, The Strategic Society Centre and Joseph Rowntree Foundation, September 2016, 5. <http://strategicsociety.org.uk/wp-content/uploads/2016/09/Older-Peoples-Poverty-Drivers-and-policy-options.pdf>

¹³ See *End Child Poverty for statistics on child poverty before and after housing costs by local authority area*. <http://www.endchildpoverty.org.uk/poverty-in-your-area-2016/>; since 2019 all poverty rates are calculated on an after housing costs basis <http://www.endchildpoverty.org.uk/poverty-in-your-area-2019/>

¹⁴ https://www.theguardian.com/housing-network/2017/mar/21/homelessness-housing-problems-crisis-point-all-eu-countries-except-finland?utm_source=dlvr.it&utm_medium=twitter

¹⁵ Statistics are drawn from home.co.uk data on current housing costs http://www.home.co.uk/for_rent/wokingham/current_rents?location=wokingham and Office for National Statistics data on average wages <http://www.neighbourhood.statistics.gov.uk/HTMLDocs/dvc126/>

*'increasing the supply of genuinely affordable housing to bring down costs across tenures has become central to solving poverty in much of the UK.'*¹⁶

The impact of high housing costs is not only economic. Many households also experience significant **marginalisation** both through relative deprivation, for example where those renting privately may be living alongside homeowners but pay a significantly higher proportion of their income to do so.¹⁸ Data from the **For Richer For Poorer** report shows that in many towns in the Diocese very wealthy home owning areas run right alongside areas where families are just about managing.¹⁹

There is also segregation which occurs as less affluent households are forced further out of towns and cities or are unable to remain in the rural communities which they call home. Rural housing poverty often looks quite different to urban housing poverty with a wider gap between rural housing costs and rural wages. This can be due to a greater supply of larger more expensive homes in the countryside and a lack of smaller or starter homes.²⁰

The experience of marginalisation through unaffordable or insecure housing can be profound. The recent Children's Society 'Understanding Childhoods' report shows that housing had a significant (and unexpected) role in the marginalisation of children in poverty. The children surveyed often experienced several moves to different locations, found it difficult to go to school, to sustain friendships or to retain networks of support. Children reported feeling 'rootless' and lacked a sense of security and stability.²¹ Research amongst young adults also shows that those who are unable to secure their own home (in terms of both rented and owned property) feel marginalised in other areas of their life such as work and personal relationships.²²

'A safe and secure home provides the basis upon which people can build their lives and realise their potential – and it is vital to the health and wellbeing of both adults and children. Yet the high cost of housing in the UK pushes an additional three million people into poverty and is one of the main drivers of homelessness.'¹⁷

Joseph Rowntree Foundation,
'We Can Solve Poverty'

¹⁶ *We Can Solve Poverty*, Joseph Rowntree Foundation, Sept. 2016, 42. *English National Housing Survey*, There was a marked change in tenure distribution among younger households aged 25 to 34 between 2003-04 and 2013-14, Figure 1.4. The proportion of younger households in the private rented sector more than doubled over this time from 21% to 48%. The proportion of owner occupiers aged 25 to 34 fell from 59% in 2003-04 to 36% in 2013-14.

¹⁷ Joseph Rowntree Foundation, *We Can Solve Poverty*, September 2016, p. 42.

¹⁸ *English National Housing Survey shows that private renters pay almost twice as much as mortgaged households as a percentage of their income*. *English National Housing Survey 2015-2016*, p. 2. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/595785/2015-16_EHS_Headline_Report.pdf

¹⁹ For example in Amersham Experian data shows 'domestic success' (affluent, property owning households) running right alongside areas of 'family basics' (just about managing households).

²⁰ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/615812/Housing_May_2017.pdf

²¹ <http://www.childrensociety.org.uk/sites/default/files/understanding-childhoods-report-2017.pdf>

²² Institute of Public Policy Research, *No Place to Call Home: The social impacts of housing undersupply on young people*. P4, http://www.ippr.org/files/images/media/files/publication/2012/12/no-place-home_Dec2012_10017.pdf?noredirect=1,24/03/2017.

HOUSING TENURE

Before exploring the specific challenges around each main housing tenure (ownership, private rentals and social rentals) within the Diocese it is worth noting that each type of tenure has benefits and that one form of tenure will not suit all households at all times. Following on from a period of policies focused on home ownership, there is now a broad consensus between government, charities and think tanks working on these issues that a range of tenure types are needed to tackle the problems around housing.

From a Christian perspective, political and economic arrangements are subsidiary to the bigger question of how we live in ways which are in pursuit of God's Kingdom. As a Church we seek to facilitate and enable every person to live life in all its fullness. And so, with housing, we begin by asking how housing of all types enables or inhibits God's plans for human flourishing, before asking who owns it.

The housing market is increasingly becoming an inhibitor of human flourishing and some sectors have more significant problems than others. The private rental market is a focus in this publication because it is in the sector which is seeing increasing poverty and has become a gateway to homelessness. This needs to change. But this is not to say that the sector cannot be re-shaped in ways which honour the human need for housing to be more than a shelter; the need for a dwelling place or home.

Home Ownership

Most people (80-90%) in every generation want to own their own home.²³ In contrast to this ambition, levels of home ownership are decreasing rapidly. Almost half as many 25-35 year olds own their own home compared to ten years ago.²⁴ Low and middle income households are particularly affected. Whereas most households in this bracket owned their own home 20 years ago (60%) now only a quarter do. In a decade, it is expected that only 10% of low and middle income householders between 25-35 year olds will own their home.²⁵

Within the Diocese we have some cities with the lowest levels of home ownership in the country.²⁶ Whilst across England 63% of households own their home, in Slough only 54% own and in Oxford only 47%²⁷. These cities have other complicating factors including high student populations and higher levels of immigration. Even so, figures show home ownership in decline and the numbers renting privately almost doubling.²⁸

The main barrier to home ownership is cost, particularly the initial costs of purchasing a property, rather

²³ <http://www.ipsos-mori-generations.com/housing>

²⁴ English National Housing Survey, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/595785/2015-16_EHS_Headline_Report.pdf

²⁵ <https://www.theguardian.com/society/2016/feb/13/under-35s-in-the-uk-face-becoming-permanent-renters-warns-thinktank>

²⁶ <http://www.citymetric.com/politics/which-british-cities-have-highest-home-ownership-rates-2111>

²⁷ As of March 2018, there were 107 households in temporary accommodation. This is an 11% increase from March 2017. At the same time, waiting list figures included 2,509 households. https://www.oxford.gov.uk/info/20126/housing/458/housing_in_oxford
At the lower end of the market house prices are more than ten times residence-based earnings (ONS, Housing affordability 2017), indicating the difficulty in entering homeownership. As a result, Oxford has become one of the least affordable UK cities for housing (Lloyds Bank 2014 and Centre for Cities 2018). https://www.oxford.gov.uk/info/20126/housing/458/housing_in_oxford
Monthly rents in Oxford are some of the highest in the South East (Valuation Office Agency). https://www.oxford.gov.uk/info/20126/housing/458/housing_in_oxford

²⁸ https://www.oxford.gov.uk/info/20126/housing/458/housing_in_oxford

than the ongoing cost of a mortgage. Recent government figures mention Oxfordshire and Reading as examples of places where deposits, stamp duty and other buying costs are making first time home ownership extremely difficult. To buy an entry level property (that is a property in the cheapest 25%) in one area of Reading would cost a household £53500 in deposit, tax and fees, more than their total annual income.³⁰ On average first time buyers would need to save for 22 years to afford to buy a home, compared to three years in the 1980s and 1990s.³¹

As well as initial costs, the increasing income multiples needed to obtain a mortgage can be out of reach for many households, particularly those with children where one parent may be working part-time and/or the family face high childcare costs. Research by Oxford council shows that 'relative to earnings the cheapest area in the city, Blackbird Leys, is now as expensive as Headington - one of the most expensive - was 15 years ago'.³² The same data shows that far fewer properties in lower priced areas come onto the market meaning those who might enter the bottom of the housing market have fewer opportunities to do so. The market has changed rapidly, and many households who would have been able to own 5, 10 or 15 years ago are now largely locked out of home ownership.

Schemes such as Help to Buy (which offers a government deposit of up to 20% to supplement a buyers deposit of 5%) can help some households, particularly those with an above average annual income but a small deposit. However, for those on average or lower incomes, these properties remain unaffordable. Within the Diocese there are significant housing developments being built in areas such as Bicester but these are aimed at those with household incomes of over £50,000.³³ This excludes the majority of households in Oxfordshire where 40% have an income of less than £30,000 and only a quarter have an income of more than £60,000.³⁴ Nationally it is estimated that only 3% of social tenants would be able to afford to participate in shared ownership or similar purchase schemes.³⁵

Whilst the picture for those looking to buy a first home is poor, for most existing home owners risks of repossession are low due to continuing low interest rates. However, for those who have bought during recent years with high income multiples, particularly those on lower incomes, there remains a risk that if and when interest rates rise some households may find themselves overburdened.³⁶

²⁹ Institute for Public Policy Research, *No Place to Call Home: The social impacts of housing undersupply on young people.* http://www.ippr.org/files/images/media/files/publication/2012/12/no-place-home_Dec2012_10017.pdf?noredirect=1

³⁰ <https://visual.ons.gov.uk/prospective-homeowners-struggling-to-get-onto-the-property-ladder>

³¹ Resolution Foundation, <http://www.resolutionfoundation.org/media/blog/resolving-to-fill-the-housing-aspiration-gap>

³² https://www.oxford.gov.uk/downloads/file/998/housing_affordability_in_oxford_neighbourhoods_december_2014

³³ For Richer For Poorer, p.7.

³⁴ Oxfordshire Uncovered, <https://oxfordshire.org/giving/oxfordshire-uncovered>

³⁵ Joseph Rowntree Foundation, *Understanding the likely poverty impacts of the extension of Right to Buy to housing association tenants.* London: Joseph Rowntree Foundation, 2015, p31 [accessed via: www.jrf.org.uk/file/48597/download?token=yRLrKgRZ&filetype=full-report (11/12/15)]

³⁶ Joseph Rowntree Foundation 2015.

'Young people were realistic about needing to compromise and make sacrifices. But, unable to see how this aspiration can be fulfilled, a sense of frustration has set in. Current options were seen to be stifling ambition, career goals and family plans. And this often-negative impact is affecting a significant majority of young people.'²⁹
Institute for Public Policy Research,
'No Place to Call Home'

Whilst the most dramatic reductions in home ownership are observed in younger generations, people in older generations (55 and 74 years old) are also seeing small changes, with more turning to private rentals.³⁸ This may be the beginnings of a sea change as those who have been unable to buy enter older age, or it may relate to life changes such as divorce or separation, another key point at which people may be unable to access home ownership. In the future it is likely that the number of non-homeowning older people will increase as younger generations remain unable to buy.

The inability of 'Generation Rent' to buy their own home means their housing costs are likely to continue into retirement, increasing the risks of poverty in older age and adding an estimated £13.45 billion per annum to existing government spending on Housing Benefit.³⁹ Given that this generation also faces significant challenges around pension provision this is a serious concern.

Aside from economic considerations, the social impact of these changes in the proportion of home owners and access to home ownership is significant. Research suggests that young people are feeling stifled by their inability to access the stable, secure and safe housing, which they associate with home ownership. They delay having children, feel that their professional achievements are undermined (because they remain dependent on parents) and feel disconnected from their local communities. Home ownership has been shown to have a measurable impact on an individual's sense of belonging to a community equating to 14 years of living in a place as a non-owning household.⁴⁰ Renters are less likely to feel like they 'belong'.

As we move forward to consider how churches respond to these issues, our ability to effect changes in terms of national policies and market forces may be limited. But there are ways in which we can begin to understand the barriers and frustrations experienced by many and identify creative ways in which we may be able to respond.

'Behind the statistics are millions of ordinary working people. I'm talking about the first-time buyer who's saving hard but won't have enough for a deposit for almost a quarter of a century. Or the couple in the private rented sector handing half their combined income straight to their landlord. The symptoms of this broken market are being felt by real people in every community. It's one of the biggest barriers to social progress this country faces.'³⁷

Sajid Javid, Former Secretary of State for Communities and Local Government

³⁷ White paper announcement in the House of Commons.

³⁸ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/539002/Housing_for_Older_People_Full_Report.pdf

³⁹ Strategic Society Review, 'Older People's Poverty', 2016, p34. <http://strategicsociety.org.uk/wp-content/uploads/2016/09/Older-Peoples-Poverty-Drivers-and-policy-options.pdf>.

⁴⁰ Institute of Public Policy Research, 'No Place to Call Home: The social impacts of housing undersupply on young people'. P. 4, http://www.ippr.org/files/images/media/files/publication/2012/12/no-place-home_Dec2012_10017.pdf?noredirect=1, 24/03/2017.

CASE STUDY

Separation and Housing

Sarah* a woman living in a Buckinghamshire town shared her story of housing need

'After my marriage broke down I had to move out of my home. I am disabled and can only work part time so I didn't pass the affordability checks to rent, my income wasn't high enough. In order to get a flat I paid for several months' rent up-front, out of savings. I have continued to pay rent like this, in lump sums. This year I won't have enough savings to do this again.'

'I'm worried about what will happen next. I have some remaining equity from my marital home but it won't be enough to enable me to buy a place in or around my town. I may have to move further out: away from my children, my work, the health services I use and the church I belong to. I don't want to do that but I may not have a choice. There don't seem to be any affordable ownership options which work for people in my situation.'

Private rentals

As fewer people are able to buy their own homes, social housing stock is also in decline meaning many more households are entering the private rented sector. 1 in 5 people now rent from a private landlord equating to 4.5 million households, more than double the number recorded in 2000.⁴¹ Under 35s are the most affected with half of 25-35 year olds now renting, an increase of 21% in the past decade. There are also increases in the number of families renting privately, many of whom would previously have been home owners or living in the social rented sector.⁴²

Whilst private rentals clearly have benefits, particularly for those who wish to retain flexibility, increasingly households are finding that private rentals are their only option. Given that this sector offers the most unstable form of housing tenure and private renters spend the highest proportion of their income on housing this has a significant effect on households seeking stability and those on low and middle incomes.⁴³

⁴¹ Jules Birch, 'The state of private renting', Inside Housing, 02/08/2017.

<https://www.insidehousing.co.uk/home/home/the-state-of-private-renting-51723>

⁴² For example 290,000 more lone parent families now privately rent than 10 years ago, at the same time 122,000 fewer lone parent families rent social housing. Jules Birch, 'The state of private renting', Inside Housing, 02/08/2017. <https://www.insidehousing.co.uk/home/home/the-state-of-private-renting-51723>

⁴³ Jules Birch, 'The state of private renting', Inside Housing, 02/08/2018.

<https://www.insidehousing.co.uk/comment/comment/the-state-of-private-renting-a-look-at-the-english-housing-survey-part-two-57441>

The key problems in the private rental sector are:

- **lack of affordability** due to the high cost of rents in relation to income, the costs of beginning a tenancy in terms of deposits and rent in advance, and the impact of recent changes and freezes to housing benefits;
- **lack of availability** of rentals at the lower end of the market, particularly to those in receipt of Housing Benefit;
- **insecurity of tenure**, half of all households in this sector have no assurance that they can stay for longer than six months. In most cases landlords need to give only two months' notice to tenants.⁴⁴

Affordability is perhaps the key issue. Private rentals have become less affordable in recent years. Between 2002 and 2015 private renters saw their incomes rise by £8 per week but their housing costs rose by £19 per week. The cost of renting in the South East has been rising faster than elsewhere in the UK with 3.3% annual rises.⁴⁵ This rate of increase now appears to be slowing as other economic factors come into play, but the cost of rent relative to incomes remains a significant issue.

Within the Diocese, government figures on existing private tenancies suggest that the average rent paid is £1069.⁴⁶ But figures related to new and advertised tenancies suggest that the average new rental in the Diocese may cost closer to £1489 per month, equivalent to the entire take home pay of a person earning £20,000.⁴⁷ In this context it is perhaps unsurprising that Oxford City Council records suggest that **an average tenant in the city pays 57% of their income on rent.**⁴⁸

Whilst monthly rental costs are the main burden for households, the insecurity of private tenancies means that the costs of beginning a tenancy may be incurred more often than tenants would like. These costs typically include a deposit of 4-6 weeks rent in addition and a month's rent in advance.

The housing charity Crisis estimates that the average cost of beginning a private tenancy in the UK is £2000, within the Diocese the cost is likely to be higher due to higher rental costs, perhaps averaging £3000. For many tenants a landlord only needs to give two months' notice in order to reclaim their property, those who cannot access money for a deposit and up front rent within this time period are particularly vulnerable to homelessness. Many households in the UK report that they have less than £500 in savings and those in poverty increasingly have no savings at all.⁴⁹

The availability of good quality rental properties is also a key issue with over a quarter of private rentals failing to meet the Decent Homes Standard. Most of these failures relate to category 1 safety hazards (the

⁴⁴ <https://www.gov.uk/private-renting-tenancy-agreements/your-landlord-wants-to-end-your-tenancy>

⁴⁵ Office for National Statistics, *Index of Private Housing Rental Prices, UK: July 2019*

<https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/july2019>

⁴⁶ Average of mean figures for all property sizes in the local authority areas covered by the Diocese. Valuation Office Agency, 'Private Rental Market Summary Statistics October 2015 to September 2016.' <https://www.gov.uk/government/statistics/private-rental-market-summary-statistics-october-2015-to-september-2016>

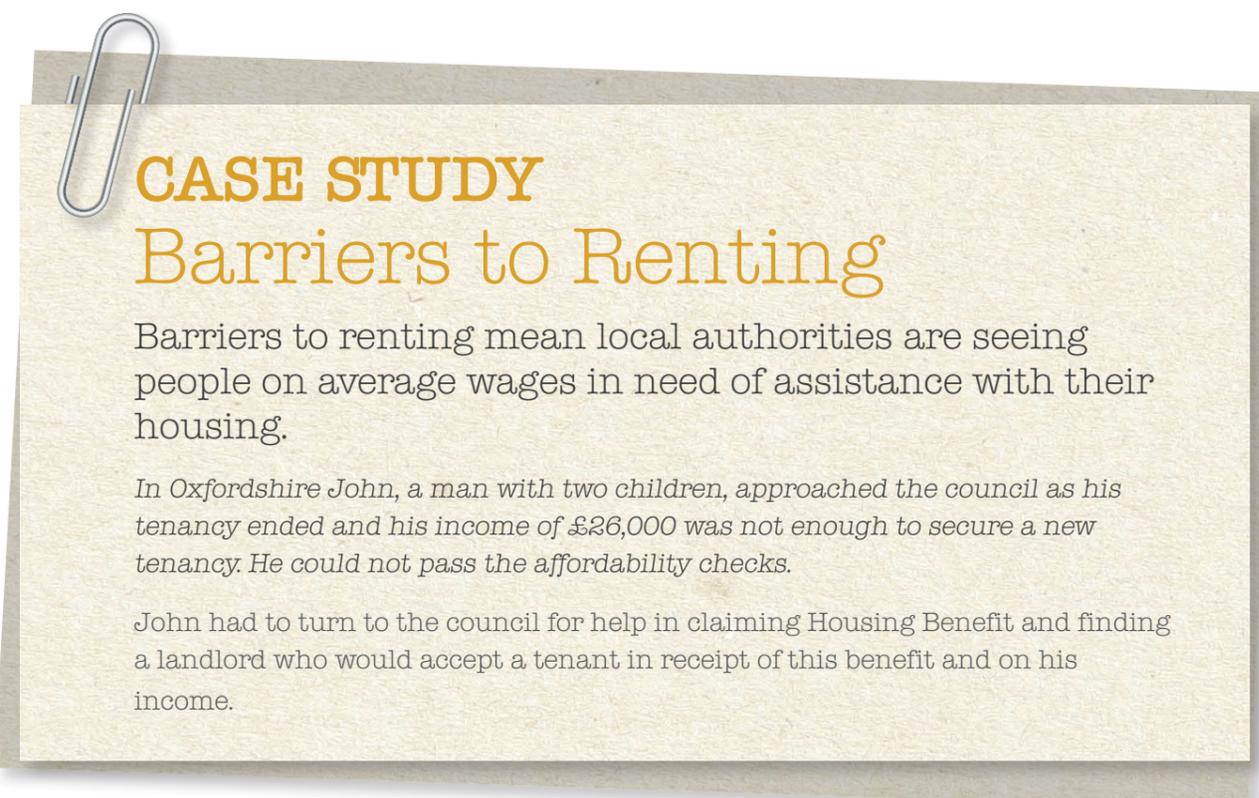
⁴⁷ Statistics drawn from the mean of recently advertised rentals by county, http://www.home.co.uk/for_rent/current_rents_by_town.htm, 23/03/2017.

⁴⁸ Oxford City Council, *How does Oxford compare to other cities?* March 2016, https://www.oxford.gov.uk/downloads/file/2370/march_2016_how_does_oxford_compare_with_other_cities_in_england, 23/03/2017.

⁴⁹ <https://www.jrf.org.uk/report/monitoring-poverty-and-social-exclusion-2016>

most serious).⁵⁰ Tenants can be reluctant to complain because they fear eviction and are aware that they may struggle to find alternative accommodation.

The problem of affordability also impacts on availability, as those on low or middle incomes, and particularly those in receipt of Housing Benefit, struggle to find landlords who will accept them either because they fail to meet affordability criteria⁵¹ or because landlords refuse to accept Housing Benefit recipients altogether.



CASE STUDY Barriers to Renting

Barriers to renting mean local authorities are seeing people on average wages in need of assistance with their housing.

In Oxfordshire John, a man with two children, approached the council as his tenancy ended and his income of £26,000 was not enough to secure a new tenancy. He could not pass the affordability checks.

John had to turn to the council for help in claiming Housing Benefit and finding a landlord who would accept a tenant in receipt of this benefit and on his income.

Housing Benefit

A quarter of households renting privately receive Housing Benefit.⁵² Recent changes to this benefit (and the housing element of Universal Credit) are having significant, detrimental impacts on lower income households.⁵³ 4.8 million households receive Housing Benefit, many of these receiving partial payments.⁵⁴ Around a quarter of recipients are in paid employment and this proportion is increasing. Whilst overall most benefit recipients remain in social housing, this is also changing rapidly with a high proportion of younger benefit recipients living in privately rented accommodation.⁵⁵

⁵⁰ <https://www.insidehousing.co.uk/home/home/the-state-of-private-renting-51723>

⁵¹ This is typically an income of 2.5 times the annual rent or 30 times monthly rent.

⁵² <https://www.insidehousing.co.uk/home/home/the-state-of-private-renting-51723>

⁵³ Housing Benefit is being replaced by the housing element of Universal Credit, the roll out of this new system will be completed by 2022.

⁵⁴ <https://www.jrf.org.uk/mpse-2015/housing-benefit-claimants>

⁵⁵ 45% of 25-24 year old Housing Benefit recipients live in the private rented sector. <https://www.jrf.org.uk/mpse-2015/housing-benefit-claimants>



The increasing costs of renting have seen expenditure on Housing Benefit rise to almost £25 billion per year, and in response the government has moved to limit the amounts that can be claimed.⁵⁶ There has been a significant focus on reducing the Local Housing Allowance which is used to work out how much housing benefit can be claimed by those who have a private landlord.⁵⁷

Recent changes mean that:

- Local Housing Allowances (LHA) are now based on the lowest third of market rents rather than the median rent for an area.
- There are national caps on the maximum LHA, meaning areas with very high rents may have an allowance calculated at less than the lowest third of market rents.
- Since 2016 Local Housing Allowances have been reduced further by the introduction of a four year freeze. In many cases LHA is not keeping pace with even the lower end of the rental market.⁵⁸
- Those who are single and under 35 are now limited to claiming for a room rather than a one bed property. This rule is now being extended to those in social housing as well as those in private rentals.
- 18-21 year olds are now no longer able to claim Housing Benefit unless they fit certain criteria.⁵⁹

⁵⁶ See the Department for Work and Pensions' benefit expenditure and caseload tables, <https://www.gov.uk/government/publications/benefit-expenditure-and-caseload-tables-2019>

⁵⁷ See Shelter's page on the Local Housing Allowance http://england.shelter.org.uk/housing_advice/housing_benefit/what_is_local_housing_allowance_lha

⁵⁸ <http://researchbriefings.files.parliament.uk/documents/SNO5638/SNO5638.pdf>

⁵⁹ Housing cost element of Universal Credit: withdrawing entitlement from 18 to 21 year olds, Briefing Paper, House of Commons Library, 10 April 2017. <http://researchbriefings.files.parliament.uk/documents/SNO6473/SNO6473.pdf>

These measures and others such as the benefit cap of £20,000 on households outside London, the 'bedroom tax' on social renters with a spare room, a limit on claiming backdated Housing Benefit, delays in Universal Credit claims⁶⁰ and other measures are all contributing to a more complex and often difficult housing situation for those who rely on benefits for a part, or all, of their income.

This can be seen within the Diocese where it is difficult to find mainstream properties advertised at the level of the Local Housing Allowance. In Oxford, for example, the one bed LHA rate is £688 per month but property searches showed that the cheapest flat on the market was £775 and the typical rent was closer to £900 per month.⁶² Recent research by Shelter mentions Milton Keynes, where the freeze on the LHA will have a particularly significant effect. Here a small family in a two bedroom property face a monthly shortfall of £149 per month between their housing allowance and their actual rent. In Reading couples or singles eligible for one bed properties see a shortfall of £117. Those under 35 who are only eligible for a room in a shared property may see the largest gap between their rent and their LHA, with those in Oxford needing to find £219 a month to make up the difference.⁶³ In 2013 the government suggested that around two thirds of tenants find themselves with a shortfall of this sort.⁶⁴ This can be difficult and ultimately unsustainable, particularly for those already struggling with debt or arrears. Shelter reports 1 in 3 low income tenants have borrowed money to pay for housing costs.⁶⁵

Where tenants can manage the shortfall between housing allowances and rental costs, they face increasing reluctance from landlords to accept those in receipt of Housing Benefit or Universal Credit. Research

Many people who rely on housing benefit are being forced down unsustainable and risky routes in order to try and make up the growing shortfall in their rent, including raiding other benefits such as their child tax credit, or getting into debt to keep a roof over their head. Unfortunately, homelessness can all too often be the outcome for those who cannot keep up with their rent, or those who cannot find somewhere to live on their limited budget.⁶¹
Shelter, 'Analysis: Local Housing Allowance Freeze'

⁶⁰ Universal Credit is currently being rolled out across the country and replaces Housing Benefit by incorporating a housing element. Claimants must wait at least 6 weeks to receive payment and sometimes wait longer.

⁶¹ Shelter, Analysis: Local Housing Allowance freeze, p. 2. https://england.shelter.org.uk/__data/assets/pdf_file/0020/1349012/Final_LHA_analysis.pdf. The Conversation: Housing benefit freeze still driving tenants from their homes, despite Universal Credit reforms (Article) January 29, 2019 <http://theconversation.com/housing-benefit-freeze-still-driving-tenants-from-their-homes-despite-universal-credit-reforms-110332>

⁶² The use of Broad Rental Market Areas (BRMAs) can contribute to these shortfalls between LHA and a households actual rental cost. Using broad areas for calculations can mean those in more expensive towns within the area may have greater shortfalls.

⁶³ Shelter, Analysis: Local Housing Allowance freeze. https://england.shelter.org.uk/__data/assets/pdf_file/0020/1349012/Final_LHA_analysis.pdf

⁶⁴ Department for Work and Pensions, Monitoring the impact of changes to the Local Housing Allowance system of housing benefit: Summary, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/193478/798summ.pdf.

⁶⁵ <https://www.theguardian.com/money/2017/may/12/tenants-borrow-money-pay-rent-low-earners-shelter>

⁶⁶ <https://www.theguardian.com/society/2017/feb/07/universal-credit-flaws-pushing-claimants-towards-debt-and-eviction-warning>. The issue of landlords and housing benefit has been raised in parliament <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SNO7008>.

suggests that only 18% of landlords will rent to Housing Benefit recipients.⁶⁶ Government reports show that one third of landlords who currently accept Housing Benefit tenants say they will cease to do so within a year.⁶⁷

Existing reluctance to let to benefit recipients may be related to a number of factors: Housing Benefit is paid in arrears; Housing Benefit is no longer paid directly to the landlord (with few exceptions); and landlords may incur additional insurance costs for accepting tenants in receipt of Housing Benefit. The expected increase in landlords refusing to let to tenants in receipt of Housing Benefit is due to the ongoing freezes in housing allowances and the introduction of Universal Credit which currently delays payments by a minimum of 6 weeks and increases the likelihood of rent arrears.

Unscrupulous landlords can take advantage of this challenging situation. Within the Diocese we have been told of rooms turned into 'flats' by carving out an en-suite in one corner and installing a hot plate in another. These measures technically fulfil the requirements for a self-contained dwelling and so the landlord will offer it to a tenant who is in receipt of the one bedroom LHA and cannot find a truly independent one bed property elsewhere. In this way, the landlord can claim far more than the market rent for one room.

Housing caseworkers report that this practice of overcharging for small and substandard one bedroom properties is rapidly spreading in London boroughs.⁶⁸ It seems likely to become an increasing issue in cities within the Diocese where there are large gaps between LHA and market rent.⁶⁹

The LHA freeze continues to pose the most significant challenge to renters in the private sector. Shelter report that one million households will be homeless by 2020 if the freeze is not lifted.⁷⁰ Housing leaders, from a range of perspectives agree that lifting the LHA freeze is the essential element required if poverty and homelessness in the private rental sector are to be alleviated.⁷¹

Social Housing

Many of the problems seen in the private rented sector relate to a lack of social housing, that is housing let by a social landlord such as a local authority or housing association.⁷² In *For Richer For Poorer* Jane Perry noted that the Diocese has a lower than average level of social housing.⁷³ The stock of housing is decreasing, but demand is increasing as those on low and middle incomes find it harder to rent privately or purchase their own home.

⁶⁷ Department for Work and Pensions, *Monitoring the impact of changes to the Local Housing Allowance system of housing benefit: Summary* https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/193478/798summ.pdf, 27/03/2017.

⁶⁸ CRISIS Private Rental Sector conference Autumn 2016.

⁶⁹ This issue was also highlighted in *The Sunday Times* on 26/03/2017.

⁷⁰ <https://www.theguardian.com/society/2017/jun/24/social-housing-poverty-homeless-shelter-rent>

⁷¹ *Conclusions from a cross-sector conference (including private landlords and landlords associations, advocacy groups, social housing chiefs, letting agents and others) hosted by Joseph Rowntree Foundation in June 2017.*

⁷² http://england.shelter.org.uk/campaigns/_why_we_campaign/Improving_social_housing/what_is_social_housing <https://www.citizensadvice.org.uk/housing/renting-a-home/renting-from-a-social-housing-landlord/#h-who-is-a-tenant-of-a-social-housing-landlord>

⁷³ *The Diocese is comprised of 14% social housing compared to 18% across England. Jane Perry, For Richer For Poorer, Diocese of Oxford, 2017, p. 65.*

⁷⁴ *Local authority housing statistics: Year ending March 2018, England: There were 1.11 million households on local authority waiting lists on 1 April 2018, a decrease of 4% on the previous year.*



Government data suggests that across the Diocese 29,000 households are waiting for social housing.⁷⁴ But this figure does not capture the true level of demand. After waiting lists ballooned in recent years, many councils have simply cut their lists, excluding those who are least likely to be successful and, in some cases, adding additional eligibility criteria. In Slough, for example, applicants now need to have been resident for at least five years before they apply for social housing.⁷⁵

Only a small proportion of those on the waiting list are placed each year. In Oxford 3300 are on a waiting list for social housing with 500 placed annually.⁷⁶ The length of these waiting lists suggests that across the Diocese many people need more affordable and stable rental options and are unable to access them.

Clergy in the Diocese have noted that the lack of social housing means that those who are able to access it 'have to be in a particularly bad social and economic situation; this means that areas of social housing often get a bad name and are stigmatised. Help with housing becomes a disempowering thing that people don't want.'⁷⁷ A local council leader has made a similar point, noting that in the recent past, new areas of social housing have been filled with the neediest families on the housing waiting list. The effect is that the areas immediately face difficulties as there aren't enough households with the resources for community building.⁷⁸

The shortage of social housing also means that tenants have little choice in terms of the suitability of their accommodation. This can cause particular problems in rural areas, for example, where moves across small geographic areas can lead to significant difficulties in getting to work, job centre appointments, family, childcare or schooling. Tenants may be unable to afford to own or run a car and so rely on rural bus services which can be costly and have limited timetables.

⁷⁵ *Housing Allocation Scheme 2013-2018* <http://www.slough.gov.uk/downloads/housing-allocation-scheme.pdf>

⁷⁶ <https://www.oxfordcitycbl.org.uk/Data/ASPPages/1/5317.aspx>

⁷⁷ Jane Perry, *For Richer For Poorer, Diocese of Oxford, 2017, p. 66.*

⁷⁸ *Noted at Community First Oxfordshire's Place Making Conference, 8th November 2016.*

CASE STUDY

Losing Home

Social housing tends to be secure, but there can be a significant lack of choice for those who are reliant on this sector. This can affect family relationships and networks of support. Jill Ewbank of The Oxford Christians Against Poverty Debt Centre shared this story:

A single mother and her child lived with her grandmother in a house which the family had rented as social tenants for many years. Eventually the grandmother went into a care home and the mother and child were given notice that they would in due course be evicted.

Jill was told that had the grandmother died, rather than moved into a home, her granddaughter would have been able to take on the tenancy. Instead, they were moved into alternative social housing, over 15 miles away, making it more difficult for them to visit the grandmother. Shortly afterwards another single mother and her child were given the house previously occupied by the first mother and child.

Social rents are generally affordable to tenants, but a move towards 'affordable rents' (80% of market rate) rather than 'social rents' (typically 40-50% of market rent) may change this. South Oxfordshire councils report that 'affordable rents' are often unaffordable to average or lower income households because they cost more than one third of income. Rent at this level can mean people remain reliant on Housing Benefit where they might otherwise be self-sufficient.⁷⁹

Despite lower rental costs, social tenants are more likely than others to be in debt over rent arrears. With around half of social tenants reliant on benefits to pay their rent, the roll out of Universal Credit has had a significant effect on tenants ability to keep up with their housing costs. Delays in the new system have seen an increase in rent arrears and debt amongst social tenants leading the Chartered Federation of Housing, and others, to call for a slowdown in benefit changes to help tenants adjust.⁸⁰

Social tenants tend to have better quality accommodation than private tenants but 13% of social rented homes still fail to meet Decent Homes Standard. In the aftermath of the Grenfell Tower disaster, issues of quality, maintenance and management of social housing are getting renewed attention.⁸¹ It is clear that some social tenants feel worried about the conditions they live in and powerless to effect change.

Another area of particular concern is sheltered and supported accommodation.⁸² Mencap reports that there is already a lack of supported social housing and that those with learning disabilities face long waiting lists

⁷⁹ <http://www.southoxon.gov.uk/sites/default/files/Joint%20Tenancy%20Strategy.pdf>

⁸⁰ <https://www.theguardian.com/housing-network/2017/sep/25/universal-credit-policy-disaster-social-housing>

⁸¹ <https://www.insidehousing.co.uk/home/home/the-state-of-private-renting-51723>

CASE STUDY

Speaking up

In Reading, Christians have come together to offer an advice service to local people in housing need. Francesca Yates, Manager of Communicare writes:

Our ethos is to give the client as much time as they need. We want to truly listen to their problems and needs and let them know that someone does actually care. That is why we do this. We want to reflect the love of Jesus to everyone.

For example, we run a drop in service rather than an appointment system. This does mean that our waiting room can be busy and the waiting times can be long, however it means we can see clients on the day they need it and give them the time they need with an adviser.

Many of the people we see are dealing with difficult situations and need particular care & understanding. We give these people as much time as they need, this is one of the many reasons that other agencies within the Reading area refer clients to us. Many of clients will tell us that we are the first people who have actually taken the time to listen to them. Time is a precious thing and we must never underestimate the power of listening to people.

In Proverbs it says "Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and the needy" [Proverbs 31: 8-9]. This is what we try to do.

for accommodation and are often placed outside of their local authority area, more than an hour from family.⁸³ Since 2017 cuts to Housing Benefits have been applied to supported and sheltered accommodation and in 2019 the LHA caps will also be applied. Support costs will be paid separately by local authority top up funds, allocated by central government. Social housing providers report that these changes are causing them to withdraw from, or put on hold, supported housing developments.⁸⁴ Churches and charities working in this sector may also struggle to make their projects sustainable if residents cannot claim appropriate levels of funding.

Whilst social housing faces significant challenges, there is currently a strong level of support for reform amongst a wide range of political and charitable organisations. In September 2017 the government made

⁸² <https://www.riverside.org.uk/an-unprecedented-threat-to-supported-housing/#59ad34ac1df6d>

⁸³ Mencap 'Housing for people with a learning disability'. p. 35.

⁸⁴ John Glenton, Executive Director for Riverside Care and Support, 'An unprecedented threat to supported housing.' <https://www.riverside.org.uk/an-unprecedented-threat-to-supported-housing/#59ad34ac1df6d>

clearer commitments to social housing and promised a comprehensive green paper looking at quality, the experience of tenants and supply issues.⁸⁵

HOMELESSNESS

The most common cause of homelessness is the end of a private tenancy. Changes to benefits and the high demand for rentals in this area contribute to difficulties in moving on to a new property, but mental health issues, relationship breakdowns and other factors can all have a role to play.

Whilst there is a tendency to associate homelessness with rough sleeping, homelessness can take many forms. In broad terms homelessness is a lack of stable accommodation, however local councils apply specific criteria to each case of housing need. This means it can be difficult to determine whether a household is officially 'homeless' without a full understanding of the situation. For example, some sofa surfers will often be classed as homeless, but if an individual is staying with family or friends and has not been asked to leave, they may not be considered homeless even though their accommodation is not stable.⁸⁶

Establishing homelessness does not necessarily entitle people to emergency accommodation. They must also show that they have:

- A right to live in the UK
- A priority need

Priority needs include specific vulnerabilities such as pregnancy, disability or mental health issues. 'Priority need' also applies to care leavers, ex-offenders, ex-members of the armed forces, those at risk of violence in the home, adults who have children and older people.⁸⁷ Those who do not meet these criteria will not be offered emergency accommodation.

Even when an individual or household meets these initial criteria for help, to get assistance with long term accommodation they must also be:

- Unintentionally homeless
- Have a local connection

Given these requirements, it is easy to see how someone might fall through the gaps in statutory provision. For example, a household leaving tied accommodation, common amongst farm workers, would be seen as 'intentionally homeless'. Similarly, those who leave rented accommodation at the end of a tenancy and do not wait until they are evicted can be seen as 'intentionally homeless'.⁸⁸ Rough sleepers may also fail the

'Homelessness should be viewed on a continuum. Someone might for example experience several episodes of hidden homelessness or a stay in a hostel before they sleep rough, or move between sleeping rough and staying with friends and acquaintances.'

Centre for Social Justice

⁸⁵ <https://www.gov.uk/government/speeches/sajid-javids-speech-to-the-national-housing-federation-conference-2017>

⁸⁶ For full details see the Shelter website http://england.shelter.org.uk/get_advice/homelessness/homelessness_-_an_introduction/legal_definition_of_homelessness.

⁸⁷ http://england.shelter.org.uk/get_advice/homelessness/help_from_the_council_when_homeless/priority_need

⁸⁸ For full details on these criteria see Shelter http://england.shelter.org.uk/get_advice/homelessness/help_from_the_council_when_homeless/intentional_homelessness_14/03/2017

'local connection' test because they have moved to a larger or more prosperous location in order to access goods or services.

The Homelessness Reduction Act of 2017 offers some help in increasing councils' duties to prevent and relieve homelessness.⁸⁹ For example, duties to households who face an end of tenancy or eviction now begin 56 days before their tenancy ends rather than 28 days. Whilst this is a positive step forward, councils will still be restricted in terms of funding and the lack of properties available to those on low incomes or those in need of social or supported rentals. Some families and individuals will still fail to meet the criteria for help.



CASE STUDY In the Woods

For families with children the process of becoming homeless can be extremely stressful. One support worker, working for a Christian charity within the Diocese, shared their story:

'We are seeing a worrying trend in families coming to see us. Families should never have to come to non-statutory services, they shouldn't be at risk of sleeping outdoors. Usually people with kids are proactive, they normally go to the council in advance for advice and to establish priority need. But sometimes things don't work out. Sometimes they fail to show they are unintentionally homeless or sometimes they reject really unsuitable accommodation because they don't realise the council will only make one offer.'

By the time we see them they need somewhere to stay that night. We approach social services but they always say they have no budget for housing. If we insist, they say they will take the children into care and the adults can sleep out. Social services hope that presenting this option will force families to sort something else out.'

Some families are scared their children will be taken away permanently. One family we saw decided to sleep out in the woods rather than risk this.'

This is not an isolated incidence. A freedom of information request by Inside Housing showed that 30% of councils had taken children into care due to homelessness.⁹⁰

⁸⁹ <https://www.gov.uk/government/publications/homelessness-reduction-bill-policy-factsheets>

⁹⁰ <http://www.insidehousing.co.uk/one-in-three-councils-took-children-into-care-due-to-homelessness/7017718.article>

Young People

The data on young people and homelessness is slightly different from that of the wider adult population. Young people are most likely to become homeless due to relationship break downs with parents or family members. This can be due to long term behavioural issues including drug taking, but changes in family relationships such as a new step parent, step siblings or a separation in the family are also a significant cause of or contributing factor in youth homelessness.

Whilst youth workers and homeless projects report that more young people are facing homelessness, local authorities are, overall, seeing fewer young people.⁹¹ It seems that young people may be facing more non-statutory forms of homelessness, such as semi-stable accommodation at a friend's house or similar, and are ineligible for help. This is both a national picture and is reflected in the experiences of housing professionals within the Diocese.

Homelessness is particularly challenging for those over 18 or 19 years of age. Whilst younger teens will be put in touch with social services and may be able to access specialist provision, older teens and those in their twenties do not get the same input unless they are care leavers or have priority needs. Those who are working and have no other issues may find they get no help at all.

Housing professionals within the Diocese have seen people in this age bracket sofa surfing over several years. They report that young people are less likely to be aware that they can claim housing benefit, even if they are working, and so information and advice can be key for this age group. Those who do claim Housing Benefit will still only get the LHA for a shared room which may not meet their needs and in most cases will not cover the market rate for a shared room.

Children and young people can also be affected by the homelessness of a parent. Single men under 35 who require help with accommodation are often shocked to find they are only eligible for a shared room rate and will be unable to have space for their children to come and stay. Separated parents may find it more difficult than others to find or afford accommodation which meets their needs.

In 2017 85% of councils reported that they were having difficulties helping single people aged 25–34 into accommodation, and 94% said they expect greater difficulties in finding accommodation for homeless 25–34 year olds in the next 2–3 years.⁹²

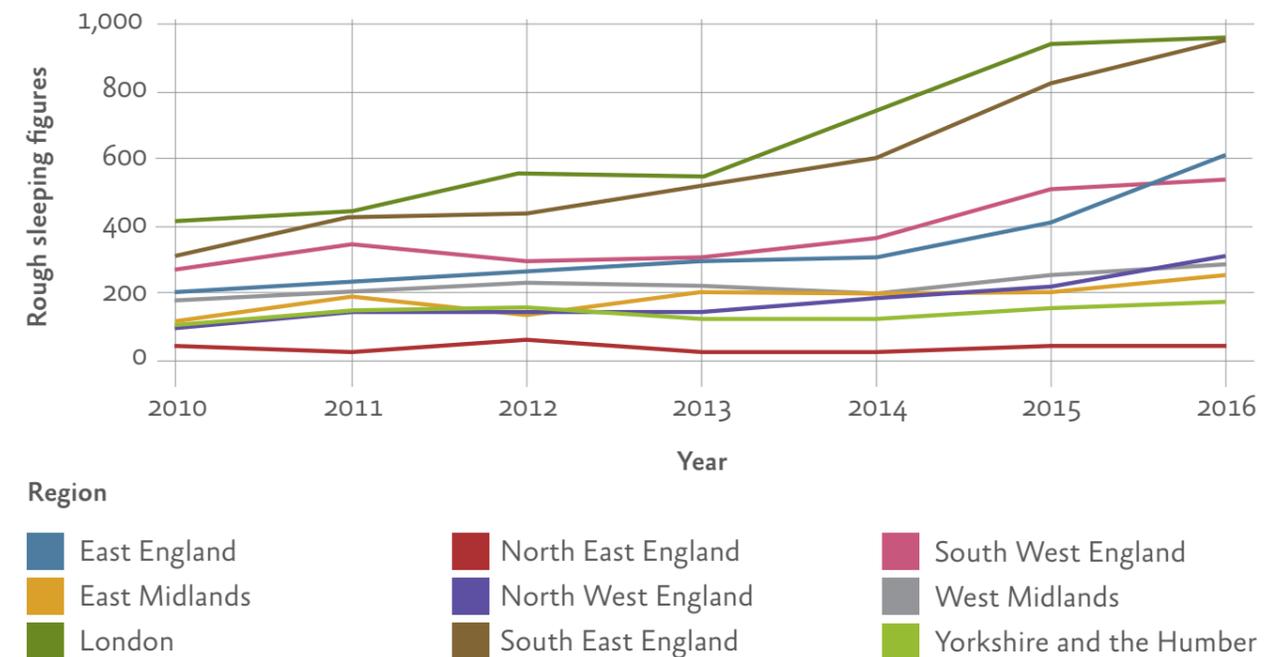
⁹¹ <http://www.homeless.org.uk/sites/default/files/site-attachments/201512%20-%20Young%20and%20Homeless%20-%20Full%20Report.pdf>

⁹² <https://www.jrf.org.uk/report/homelessness-monitor-england-2017>

Rough Sleeping

Rough sleeping has been increasing since 2010 with the South East seeing a greater increase than most other regions. Government figures suggest that 2016 saw a 16% increase in rough sleeping although it is hard to get reliable data.⁹³ Local count figures are often significantly lower than the numbers of rough sleepers homelessness project workers know to be in the area.

Rough sleeping 2010-2016 for all regions



Research by the Centre for Social Justice suggests that of the 34,500 people seen sleeping rough each year many are first time or short term rough sleepers. St Mungo's, the homelessness charity, reports that rough sleepers are mostly seen on one count with a minority appearing repeatedly. Whilst this indicates that people are moving into temporary accommodation, it also suggests there is a high turnover of rough sleepers. This is not a problem of a minority of entrenched rough sleepers, but a larger number of people moving on and off the streets.

Rural areas have also seen rough sleeping increase by around a third, although the overall numbers of rough sleepers are much lower than in urban areas. Rough sleeping can be less visible in the countryside with people sleeping in barns, cars and outhouses.⁹⁴

Clergy in the Diocese are reporting more instances of rough sleeping in churchyards and church buildings. Some churches are seeing multiple tents in their churchyard and rough sleeping over a period of months, whilst others have one off cases of individuals seeking shelter in church porches or similar.

⁹³ There is an updated release using information collected by local authorities in England between 1 October and 30 November 2018. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/781567/Rough_Sleeping_Statistics_2018_release.pdf

⁹⁴ <https://www.ippr.org/publications/right-to-home>

Local authority provisions for rough sleepers have faced serious challenges as council budgets are cut. In Oxford hostel closures have meant 96 fewer beds are available. Churches and charities are stepping up their efforts to fill the gaps and there is a greater sense of cooperation between councils and non-statutory groups but the difficulties in funding basic emergency, temporary and move on accommodation are significant.

Housing First models may offer something of an answer and are gaining renewed attention from government and think tanks. This approach sees stable accommodation as underpinning all other forms of change and so accommodation is offered before underlying issues are tackled or complicated eligibility requirements made. In Finland the model has seen a 10% reduction in homelessness, making it the only country in Europe to see a fall rather than a rise in homelessness and rough sleeping in recent years.⁹⁵ These projects can be cost effective because they prevent emergency and crisis situations from developing.⁹⁷ Within the Diocese small scale projects working to this model are already in place.

Many churches within the Diocese seek to serve rough sleepers through winter night shelters such as those in Milton Keynes, Bracknell, High Wycombe and Windsor and through day time projects providing meals, clothes, advice and signposting to other services.

'Both statutory and non-statutory responses to homelessness are too often predicated on crisis, with less focus on prevention interventions. For many people with complex needs they often fail to qualify for statutory assistance, but are turned away from hostel accommodation because their needs are too high. Falling between the gaps of statutory and non-statutory provision they can find themselves with nowhere else to turn. Furthermore, a lack of access to affordable housing is both a key driver of homelessness and undermines efforts to ensure that when people find themselves in this situation they are quickly able to secure stable housing and get back on their feet.'⁹⁵

Centre for Social Justice

⁹⁵Centre for Social Justice, *Housing First: Housing-led solutions to rough sleeping and homelessness*, http://www.centreforsocialjustice.org.uk/core/wp-content/uploads/2017/03/CSJ5157_Homelessness_report_070317_WEB.pdf, p. 13.

⁹⁶FEANTSA, *Second Overview of Housing Exclusion in Europe*, <http://www.feantsa.org/en/report/2017/03/21/the-second-overview-of-housing-exclusion-in-europe-2017?bcParent=27>

⁹⁷Centre for Social Justice, *Housing First: Housing led solutions to rough sleeping and homelessness*, https://www.centreforsocialjustice.org.uk/core/wp-content/uploads/2017/03/CSJ5157_Homelessness_report_070317_WEB.pdf

CASE STUDY

Moving on from the Streets

Jim* was sleeping in a tent when he came to Pilgrim Hearts. He was a single man and, although he had a local connection he had no priority need. He wasn't eligible for help with accommodation from the local council.

He managed to get a job but he had no address to give the employer, so he lied and gave a friend's address in order to secure the job. His next step was to try and get some long-term accommodation. He needed £2000 for rent in advance and a tenancy deposit. The council agreed that they would give him a deposit but the arrangement meant he'd have to pay that back. The new Local Housing Allowance limits meant his Housing Benefit would not meet the monthly rent and he'd have to top up from his wages. He also had previous arrears and debt and so the extra repayments for a tenancy deposit and rent in advance were a challenge.

Jim had no furniture or anything to set up his home. Pilgrim Hearts was able to put him in touch with a church who could provide furniture and had contacts with another charity who could sort carpeting. Whilst Jim has got a job and is being paid there is a concern that he'll go back to sleeping in the car as the challenges of managing his debts as well as his work and home may be overwhelming.

Pilgrim Hearts note that 'there is a need for private landlords to take people on benefits.... Or for churches to use land or spare vicarages to create homes to rent.'⁹⁸

⁹⁸ Thanks to Pilgrim Hearts, Bracknell for sharing this anonymised story.

SUMMARY

A lack of housing and the consequent unaffordability underpin most of the problems around housing and homelessness in the Diocese. For those who experience homelessness in the form of rough sleeping the physical effects of a lack of shelter are severe and need urgent response. But they will also share in the more widespread problems of insecurity, rootlessness and a lack of belonging which are shared by many of those enduring homelessness and housing need in a variety of forms. These issues are affecting both individual and communal flourishing. The effect on children and young people is particularly significant where they feel prevented from many of the opportunities for building friendships, community, families and careers which others take for granted. These social and emotional dimensions of the housing crisis should not be overlooked and may be a particular area of concern for the Church.

Whilst we often, quite rightly, talk of 'the housing crisis', the problems we face around housing also present opportunities. As we see that ways of living independently and in isolation from others have become unsustainable, there is a clear need for revitalising 'community' as we seek creative ways to live together.

The term 'community' is often overused and applied to a group of people who simply share a common characteristic or location. For Christians, the word 'community' goes deeper, drawing on our understanding of the inherent relationality and dependence of human beings on one another; as people made in the image of the relational, self-giving triune God. Our model for community is the radical community of Acts 4⁹⁹ and the call to live as one body of Christ.¹⁰⁰

As new models of living such as co-operative housing projects, Age Concern's 'Shared Lives' and other intergenerational living options emerge as creative responses to the housing crisis, we may need to begin to re-learn ways of living together at close quarters without conflict. This isn't easy, but Churches who are themselves seeking to live as one body may be able to serve and walk with those who are also seeking to establish new (or perhaps old) ways of 'dwelling' together.

⁹⁹Acts 4:32ff

¹⁰⁰1 Cor 12:12ff

CASE STUDY HomeShare

Alongside the challenges of the current housing context, there are opportunities for creative responses.

Age UK Oxfordshire is currently running a pilot scheme which matches older home owners with younger people in need of accommodation. The older person benefits from company and 15 hours a week of help around the home and in return the younger person benefits from a reduced rent.

One pair of Homesharers shared their reflections on the experience:

Charlotte: 'My family were concerned about me living alone aged 90...I particularly wanted to help with the desperate shortage of accommodation for young workers. I am very deaf so my sharer is a great help in many ways... she can answer calls....she is helping me with my computer....My kitchen is so much tidier with her here.'

Esme: 'On moving to Oxford for my first full-time job after university I wanted to find affordable accommodation. Homeshare means I don't have to worry about money as much, which means I can save and afford to travel to see friends and family. I have also learnt a huge amount about what it means to grow older. It's great coming home to a warm welcome. The help I give fits easily around my work and we have such interesting chats!¹⁰¹

¹⁰¹Thanks to HomeShare Oxford/AgeUK Oxfordshire for sharing this interview.

THEOLOGICAL REFLECTION: HOW CAN WE BE HOME-MAKERS OR PLACE-MAKERS?

Place is not incidental to the ways we are called to live. A relationship with a particular place is part of what it means to be human, it is a part of our relationship with God and God's creation.

In the Bible we see that God's promises include a recognition of people and place as inter-related. God 'dwells' in particular places and amongst particular people. Salvation itself comes through incarnation, the taking on of time and place and bodily matter. For Christians, physical and material things matter, place matters.

The significance of place in our lives is highlighted when we lose a sense of place. For those experiencing homelessness or insecure housing this is particularly acute. But these experiences may chime with broader experience of placelessness in a society in which increasing globalisation and new forms of technology leave many people feeling disconnected from their neighbours and the places in which they live. The philosopher Martin Heidegger wrote that in a technological age 'despite all conquest of distances the nearness of things remains absent.'¹⁰³ Many people experience a loss of a sense of place and, with it, a part of what it is to be human, what it is to live in relationship with God and others.

Regaining a sense of belonging to a place and to others is a foundation for establishing a 'home'.

If we agree that place matters, how can we be place-makers and, by extension, 'home-makers'?

1. Place-making begins with encounter

In his reading of the Good Samaritan, theologian Oliver O'Donovan suggests that neutral spaces can become meaningful places when encounters of help, of justice and of neighbourly love occur. As the Samaritan reaches out to the wounded man on a dusty road, the previously insignificant, meaningless space between two settlements becomes a *place* in its own right.¹⁰⁴

¹⁰² John Inge, *A Christian Theology of Place*, Abingdon, Routledge, 2016, pp. 46 & 58.

¹⁰³ Martin Heidegger, *Poetry Language Thought*, Harper & Row, NY, 1971, p. 164.

¹⁰⁴ Oliver O'Donovan, *The Loss of a Sense of Place The Irish Theological Quarterly*, vol. 55 no.1, 1989, pp. 53-54.

'Place is a fundamental category of human experience... there is a threefold relationship between God, his people and place...God relates to people in places and the places are not irrelevant to that relationship but, rather, are integral to divine human encounter.'¹⁰²

John Inge, 'A Christian Theology of Place'

O'Donovan emphasises that neighbourliness begins in proximity. The call of this parable is not to look further afield but to look right before us, in the unlikely spaces between places that we travel daily but ignore. As we pay attention to the needs of those right next to us, not only do we do justice, we also participate in the creation of place, community and home.

Many of these opportunities for place-making encounters already exist within church life. Consider the toddler group, the older people's lunch club, weekly support and advice groups, homegroups and post service coffee times. All of these offer opportunities for place-making, which may ultimately enable people to feel at home.

But simply drawing people into close proximity isn't enough for a place-making encounter. In the parable, the Samaritan 'sees' the man by the roadside in a way the Levite and the priest did not. He recognises the man as a person, not as a category or type (a Jew, a victim, a risk). The Samaritan sees the wounded man's needs and responds to them with compassion and with all the resources that he has.

In the same way, if we are to be place-makers, *recognition* of people as individuals with stories, emotions and a desire to belong is essential. A place-making encounter will also require us to respond to those we meet. The material nature of the response we give is, to some extent, less important than the character of the response. The compassion and self-giving displayed in the parable are perhaps good places to begin.

This may mean ensuring that as we walk around our towns and cities we respond to the presence and requests of those sleeping on the streets, recognising the individual and their needs even when we may decide to refuse the form of help they would like.

2. The creation of common spaces can move place-making towards 'home-making'.

Whilst initial encounters can create a sense of connection to place, to feel at home may require a greater sense of an ongoing, two-way relationship between place and self, an opportunity not only to receive from a place but to shape it. Creating a sense of home requires a place to become, in some sense, 'my place' rather than 'a place'. One way this relationship may be established is through practices of 'inhabitation'. John Inge writes that 'it is common experience and common effort on a common ground that leads to inhabitation properly understood.'

Others write:

*'To inhabit a place is to dwell there in a practiced way'*¹⁰⁵

Daniel Kemmis, *Community and the Politics of Place*

*'To be rooted is perhaps the most important need of the human soul. It is one of the hardest to define. A human being has roots by virtue of his real, active, and natural participation in the life of a community.'*¹⁰⁶

Simone Weil, *The Need for Roots*

*'Dwelling would involve a sense of continuity, community and of being "at home".'*¹⁰⁷

Martin Heidegger summarised by John Inge, *Theology of Place*

¹⁰⁵ Daniel Kemmis, *Community and the Politics of Place*, University of Oklahoma Press, Oklahoma, 1990, p. 79.

¹⁰⁶ Simone Weil, *The Need for Roots*, G P Putnam's Sons, New York, 1952, p. 43.

¹⁰⁷ John Inge, *Theology of Place*, p. 129.

There is a sense here that establishing a home is as much about practices as it is about personal ownership and that there is a strongly relational element to home-making practices. Belonging to a place is closely linked to belonging to others; each relationship seems to establish and reinforce the other.

Working, creating, shaping and stewarding a place allow us to really inhabit it. Continuity and community are also important elements in establishing a home, ones which those in insecure accommodation often don't experience. As we seek to offer the opportunity to inhabit a place to those who are homeless or vulnerably housed, the sharing of common spaces can be a way of enabling individuals and families to engage in practices of inhabitation which build their relationships with place and community.

Most obviously, this can be seen in the shared gardens and allotments which are a part of homeless projects such as The Porch in Cowley. There those who do not have a home or a garden can 'own' and cultivate an area of commonly owned land. There are opportunities to shape and steward, to make use of the produce which is grown (by making jams which are sold and provide funds for the project). A place is materially changed by this work and so the two-way relationship between person and place is established and continues over time. There is a greater likelihood that by engaging in this kind of practice (or work) a person will begin to feel more at home.

Less obviously perhaps, church buildings can be shared spaces where people can be offered opportunities to shape and steward. Often children and young people will decorate their own spaces or rooms in a church with artwork or murals. Can others who use the church or parish halls be allowed to shape and create spaces (even temporarily) in ways which are home-making? There may be opportunities to invite those beyond the church to work with us in the churchyard or outdoor spaces we have, not to our own agenda, but in co-operative ways which allow some degree of creativity, of shaping space into meaningful places which foster a sense of belonging.

3. Home is established through the practice of mutual hospitality.

The Bishop of Manchester, David Walker writes that 'we only truly belong to a place when our own ability to contribute to the well-being of others is accepted and recognised.'¹¹⁰ In the context of housing and homes he relates the story of a refugee group who obtained their own community building. One member noted that for the first time since his arrival he was able to host, to offer a place which was 'his and not ours'.¹¹¹

¹⁰⁸ Andrew Rumsey, 'A Kind of Belonging' in *Church Times*, https://www.churchtimes.co.uk/articles/2017/2-june/features/features/a-kind-of-belonging#.WTbuO2_TPrC.twitter

¹⁰⁹ *Ibid.* See also Andrew Rumsey, *Parish: An Anglican Theology of Place*, SCM Press, London, 2017.

¹¹⁰ David Walker 'A Sense of Belonging' in ed. Andrew Francis, *Foxes Have Holes*, p. 9.

¹¹¹ *Ibid.*, p. 9.

These kinds of placemaking activity draw on a rich history of the Anglican church as a church committed to particular places. Andrew Rumsey writes that 'the parish has, without question, been the primary embodiment of Anglican social space' and is a rich resource as we seek to establish and share common spaces.¹⁰⁸ He goes on to note that whilst 'parish' has been and can be used in arrogant and territorial ways, there is also the possibility of the parish being a place of 'radical settlement and welcome', a place which serves the common good, drawing together strangers and 'broken and divided people' into a neighbourhood without walls.¹⁰⁹

Practices which involve giving something of ourselves are key to establishing a sense of belonging to others. At the heart of the Christian faith is the self-giving and mutual indwelling life of the triune God. A life we are called to image and reflect in appropriate ways. Mutual hospitality is one way in which we can do this, living in ways which acknowledge both our distinctiveness and difference and our inherent relationality.

Ensuring that people have a space which is 'theirs' and not 'ours' is one way in which each person can be enabled to become a gift giver rather than only a recipient. Whilst a home offers an excellent opportunity for offering hospitality, there are still ways in which mutual hospitality can be practiced by those who remain homeless in some sense. In one church a group of Syrian refugees took on the catering for a weekly community group, they moved from being the recipients of hospitality to the hosts. In the same way homeless projects which engage with service users as members or partners make a space for common work and mutual hospitality where the homeless can welcome the homeless.

As we seek to welcome, serve and be with those who are homeless or vulnerably housed we might consider if there are ways our churches, community groups and projects can offer space for practices of mutual hospitality.

There are many more ways we can be home-makers and place-makers but here we've looked at the place-making opportunities offered by:

- Simple encounters
- Sharing common space and working on a common project
- Enabling others to offer hospitality

These may be useful starting points in considering the wider work of establishing a home for the homeless whether this involves those who are rough sleeping or those in insecure tenancies.

Places are 'a declaration that our humanness cannot be found in escape, detachment, absence of commitment and undefined freedom.'¹¹²
Walter Brueggemann, 'The Land'

You might want to use the following questions to prompt further discussions:

- How can we treat property (houses and land) as gifts?
- How can we be home-makers or place-makers?
- What are our own experiences of place-making encounters?
- How can we be more intentional in our encounters with those in housing need?
- How might we properly 'inhabit' or dwell in places and enable others to do the same?
- How can we create space for mutual hospitality?

¹¹² Walter Brueggemann p. 5, *The Land*

A CHURCH RESPONSE

UNDERSTANDING

A survey of church responses to homelessness (conducted by Housing Justice, Word on the Street and the Joint Public Issues Team) found that a fuller understanding of the current context of housing needs was a key part of a positive church response.¹¹³ Churches need to understand the scale and complexity of homelessness and housing needs if they are to both identify those who are affected and 'be with' them in a meaningful way. This includes an awareness of hidden homelessness such as young people 'sofa surfing', older people who have lost their family home through divorce or separation and families who are living in temporary accommodation.

There will be people who are vulnerably housed, particularly in the private rental sector, from all ages and stages of life. Housing needs may not be obvious but, as we have seen, the impact of insecure housing can be far reaching in terms of wider health and well-being. People may need pastoral care and practical help, particularly when they come to points of transition like the end of a tenancy.

Knowing the local context is key to offering this help. Know your area, the common issues which may be encountered and establish contact with local charities, agencies and councils so that you can offer informed advice when needed. Make a list in advance of some of the contacts you can use when encountering homelessness, threatened homelessness or other housing difficulties. It may be that a deanery working group is the best way to establish and share this local knowledge.

Questions you might consider include:

- Where is the local homeless hostel? How can people be referred here? Who does it accept?
You may find that referrals need to go through the local outreach services and that those without a local connection will not be accepted.
- Where can people get a hot meal? Are there daytime support services locally? What are the criteria for accessing these services?
Voluntary day time services may focus on particular age groups and may have restrictions on drug and alcohol use. Some may simply provide food, others may provide a range of other services related to employment and other activities.
- Where can people get warm clothes or other supplies if sleeping rough?
Existing homeless projects may provide clothes banks, these may need more donations. If there are no clothes banks or similar could your church fill that gap? Some churches are offering clothes banks to families too.
- What advice services are available and how can you help people access the right advice?

¹¹³Housing Justice /Word On the Streets/Joint Public Issues Team, 'Church and Homelessness Survey Report', January 2017, 9. <http://www.wordonthestreets.net/Publisher/File.aspx?ID=184075>



Housing advice may be available from the local council, Citizens Advice Bureau, Crisis, Shelter's phone advice line and local advice centres run by churches or charities. You can also use the Turn to Us website to help people understand their benefit entitlements.¹¹⁴

- What funds are available for those who need help with a tenancy deposit?
Councils may have a tenancy deposit scheme, although there are likely to be restrictions on who can use these. Other source of help might include church or charity run deposit loan schemes or Credit Unions, who may be able to offer low cost lending to some households, particularly those in receipt of child benefit.
- Are there local furniture supplies for those in need?
Some churches or charities run furniture stores which offer free or low cost furniture which may help those setting up home. ACTS435 may also be of use. Churches can post requests for goods on this website and donors will seek to fulfil them. www.acts435.org.uk
- Are there any landlords you know who might rent to benefit recipients if referred?
Where Christians and churches own properties which are let out they may be able to help tenants by accepting housing benefit or by being flexible over deposits, guarantees or references. By using personal referrals and working alongside charities or support services these do not need to be 'high risk' lets.

¹¹⁴www.turn2us.org.uk/Find-Benefit-Grants

PRACTICAL RESPONSE

Statutory agencies and local charities are increasingly keen to work with churches, as government funding for the homeless and vulnerably housed fails to match the level of need. These opportunities to work co-operatively with others are welcome.

Many churches are already responding well to the needs of the homeless. Where this is successful churches get to understand existing provisions, liaise with local authorities and work alongside other churches. Churches which don't do this can end up replicating existing provision or, worse, diverting rough sleepers away from the established pathways which lead to the most successful outcomes.

This can happen for example where a homeless person is working on tackling addictions with one agency but takes the 'easier' option of a free meal and shelter with a church group who don't have a relationship with the existing provisions. In these instances, progress towards employment and independent living may be hampered or prevented. Aside from avoiding these pitfalls, there are also significant advantages in working alongside other churches in responding to homelessness, sharing resources and gifts and building up the local church.

In responding to housing needs, churches need to be proactive in looking at the situation in their parish. The needs of their community may be different from the needs of church members. Age differences need to be given particular attention as younger people are not able to buy property or access social housing in ways which were previously possible. Unexpected groups may be affected by housing need. For example, whilst in a previous generation those with professional roles such as nurses or teachers may have been able to secure stable, long term housing with relative ease, many working professionals now need help to access affordable housing options. Relationship breakdowns, illness or disability can also mean those who were in secure long-term housing become vulnerably housed or homeless.

Churches should also be aware of intersecting issues. For example, forms of modern slavery and exploitation can go alongside homelessness and housing vulnerability. Loan sharks may target those who are vulnerably housed (local agencies suggest that this happens at the school gate, in community groups and even in churches). Domestic violence, mental health issues and wider relationship problems may also coincide with periods of housing need and may also require a practical response.

One local housing professional noted that many people in housing need are 'copers'. They do not ask for help until they are able to open up to a person they trust. Churches who run midweek groups for toddlers or older people may want to renew their focus on building these trust relationships with each person in the group so that hidden needs may be brought to light. Churches who are filling the gaps left by the closures of children's centres may have a unique opportunity to come alongside and accompany young families and parents who need support in this area.

Whilst churches may choose to focus on the most visible form of homelessness, rough sleeping, the charity Hope into Action suggests that street homeless work can be a particularly challenging and specialist area to work in. Churches can sometimes be more effective by working on second step initiatives, perhaps helping to support move on accommodation, which in turn frees up hostel space for both singles and families.¹¹⁵

¹¹⁵Housing Justice Roadshow, Birmingham September 2016.

How ever churches choose to respond to homelessness and housing need, it is good to consider how this response will be shaped in ways which speak clearly of the love of God and will seek to meet both the practical and spiritual needs of those they serve. Taking account of some of the wider theological reflections raised here may be helpful in this.

PASTORAL CARE

Homelessness often comes with other kinds of vulnerabilities such as relational breakdown, bereavement, mental health issues, debt or addictions. Being with people in complex situations can be a way of seeing their situation in the round rather than seeing accommodation as the sole need. This is often a role statutory organisations cannot fill.

Homelessness can leave people feeling dehumanised. Churches can pay attention to the spiritual needs of people in ways which can enable them to feel whole or healed in some ways even when their housing needs cannot be met. This might involve asking about a person's gifts and talents, their hopes, opinions and beliefs. In researching this publication I have heard from rough sleepers who are gifted cake decorators, painters and car mechanics, in projects which give space for these talents to be nurtured there is a real sense of human flourishing.

Recent research also shows the benefits of making space for spiritual issues to be discussed. A research project conducted at St Martins in the Fields found a real desire and need to talk about the meaning of life, faith and identity.¹¹⁶ Some interviewees reported that 'being asked about their lives in depth, about their past, their religious beliefs and spirituality validated their identity in the eyes of service providers as people in their own right not just service users with problems.'¹¹⁷ Those who had attended a place of worship 'described their experience in overwhelmingly positive terms, in particular the sense of welcome and belonging it generated.'¹¹⁸

Churches who welcome rough sleepers should not focus only on the immediate physical needs of the person (although these are clearly of great importance) but should also encourage participation in the life and worship of the church if the individual desires this. Practical and physical needs do not mean individuals are not seeking spiritual support.

IDEAS FOR ACTION

Report Rough Sleepers

Those who are sleeping outside can be reported to local authority teams (such as OXSPOT in Oxford). The national website and app Streetlink will do this for you if you do not have local contact details.¹¹⁹ Authorities working on the No Second Night Out Principle will try and ensure nobody is forced to sleep out for longer than one night. Where a rough sleeper has no local connection or is afraid to sleep in local hostels (due to

¹¹⁶Lemos and Crane, 'Lost and Found: Faith and spirituality in the lives of homeless people.'
<http://www.lemosandcrane.co.uk/resources/LostandFound.pdf>

¹¹⁷Ibid.

¹¹⁸Ibid.

¹¹⁹<http://www.streetlink.org.uk/>

violence or other residents) this may not prevent further rough sleeping. Nevertheless this is a good first step to ensure people begin to get the help they need.

Speak to or spend time with people who are sleeping rough

You might want to buy a coffee and spend 5 minutes talking to someone about their day or their needs. Whether or not you can do anything to help, just this time alone will offer people a sense of recognition and that they matter.

Churchyards and Rough Sleeping

As homelessness and rough sleeping increases, more clergy are reporting that people are sleeping out in churchyards. Proper advice on this will always be context specific but the information below may give some useful advice on first steps.

Legal advice:

If you have issues with rough-sleeping in the churchyard, the first port of call would be to contact the police and to inform the relevant archdeacon. After that, advice can be sought from the Diocesan Registry.

If you need legal advice, it is helpful at this point to have a timeline of events including how long the person or people have been sleeping in the churchyard and when they were first approached by the incumbent. If you know that another body maintains the churchyard, or similar details these are also relevant and will help you to get the correct advice. The Registry will be able to tell you whether your churchyard is open or closed and will be able to assess which parties have legal duties.

Whatever the legal duties of other bodies (for example the council), the church will always need to be involved to some degree, and the legal owner of the churchyard will nonetheless remain the incumbent of the benefice and so he or she will need to be informed and involved.

Other suggestions:

Those who have dealt with rough sleepers in churchyards recommend building relationships with the local police and homelessness services in advance of any significant issues. This ensures that people can be helped by the appropriate services as soon as possible and that police can offer informal advice if a problem arises. Some churches have found these relationships mean they don't need to take more formal legal action.

Some clergy have a list of phone numbers and contacts for a range of scenarios. These might include night shelter contacts, day services, medical contacts, council contacts or the details of a No Second Night Out team.

Some clergy have noted that they allow a limited degree of short term and non-chaotic rough sleeping. Complaints from other churchyard users such as those using the church, those using pathways through the churchyard and families tending graves would be a clear indication that a response is required.

Give Clothes and Food

Local homeless charities or hostels may provide clothes, meals, toiletries and other goods to those who are rough sleeping. Churches can get involved in collections of these items or help provide meals.

Give Money – to charities and organisations.

Most organisations and local authorities do not advocate giving money directly to those on the street. Many homeless charities are seeing their funding cut and would appreciate regular or occasional donations.

Give Time

There may be local opportunities to assist with day services, winter night shelters, to mentor those in move on accommodation or to share skills such as gardening, cooking, arts and crafts with those attending homeless projects.

Invest Money

There is a real need for 'move on' accommodation which supports those who are transitioning from hostels (or rough sleeping) towards independent tenancies. Local churches and charities may be seeking to purchase properties for this purpose and need investors. National charities such as Green Pastures and Stepping Stones run schemes which allow for these types of investments and offer good rates of return.

Offer Accommodation

For those who are landlords there may be opportunities to offer homes for rent to those in receipt of benefits. These may be working families who won't get accepted by other landlords or tenants with other needs who may be referred via homeless charities. For 'higher risk tenants' landlords should always work through existing support services who will ensure tenancies can be sustained.

Offer Opportunities

As people move on from rough sleeping it can be hard to find employment. For those who are employers or can offer work opportunities, charities such as Aspire can work to match potential employees to the right role.¹²⁰

Winter Night Shelters

Churches in Bracknell, High Wycombe, Milton Keynes, Oxford and elsewhere have all participated in the provision of overnight accommodation for rough sleepers in the winter. This tends to involve opening one church per night on a rota basis over a set period of time. Models of best practice can be shared between churches. Most churches have found that working together and in collaboration with the local authority has worked best.

Drop in Centres

Churches in Bracknell and Reading are working on behalf of those in housing need to help them access the benefits and assistance which is available. Churches can also be good mediators as they develop relationships with police, council, and others.

¹²⁰ <http://aspireoxford.co.uk/>

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ORGANISATIONS & INITIATIVES

The following organisations and initiatives provide resources or services in the area of housing and homelessness in the Diocese of Oxford.

Acts 435

Acts 435 is an innovative website that allows people to give money directly to others. Managed through a network of churches and local charities; addressing issues covering housing, benefits delays, debt, furniture and more. (<https://acts435.org.uk/>)

Age UK Oxon, Shared Lives

Shared Lives carers share their family and community life with someone who needs support. The Shared Lives scheme matches people who need additional support to be independent and live on their own, with carers and their families. (<https://www.oxfordshire.gov.uk/residents/social-and-health-care/adult-social-care/housing-options-and-care-homes/shared-lives>)

Aspire

Aspire is an employment charity and social enterprise, working throughout Oxfordshire, Buckinghamshire and Milton Keynes with vulnerable people focusing on employment and secure housing. (<https://www.aspireoxfordshire.org/>)

Citizens Advice Bureaus

CABs providing advice on housing issues, as well as many other rights issues, assisting people to know their rights and responsibilities; covering information about renting or buying a home, finding somewhere to live, and advice on problems with landlords, eviction and more. (<https://www.citizensadvice.org.uk/housing/>)

Clewer Initiative

The Clewer Initiative provides resources on homelessness and modern slavery – connections between Community Foundations in the Oxford Diocese area - Oxon, Berks, Bucks and Milton Keynes. (<https://www.theclewerinitiative.org/homeless>)

Credit Unions

Credit unions are a form of co-operative that offer members access to financial products such as savings accounts and loans. (Oxfordshire Credit Union: <http://oxfordshirecreditunion.co.uk/about/>. Buckinghamshire Credit Unions: <http://www.creditunions.co.uk/buckinghamshire/>. Berkshire Credit Union: <https://www.cslberks.org.uk/>)

Crisis

Crisis offers education, training and support at their centre in Oxford. Serving individuals who are homeless or at immediate risk of becoming homeless. (<https://www.crisis.org.uk/>)

Green Pastures

Green Pastures is a financial company working with churches to develop property for social housing usage. (<https://www.greenpastures.net/>)

Hope into Action UK

Hope into Action is a charity that enables churches to house the homeless. Working with ex-offenders, refugees and people with addictions, giving them a home and helping them get back on track. Focused on partnership with churches and providing investment opportunities that are ethical. (<https://www.hopeintoaction.org.uk>)

Housing Justice

Housing Justice is a national charity that enables churches, shelters, Local Authorities and MPs to effectively help homeless people; formed in 2003 when the Catholic Housing Aid Society (CHAS) and the Churches' National Housing Coalition (CNHC) merged. (<https://www.housingjustice.org.uk/>)

Oxford Fairer Housing Network

A network of groups and organisations unified through a housing charter which aims to identify and improve key areas to make housing (and community land use) fairer. Members of the network collaboratively in order to address key issues and make alternative housing more accessible. (www.oxfordfairerhousing.org)

Shelter Thames Valley – Oxford

Shelter offers a wide range of help and advice on all housing and homelessness issues. (https://england.shelter.org.uk/get_help/local_services/oxford)

Stepping Stones

Stepping Stones is a not for profit organisation, working nationally to help charities and other not for profit groups house their clients. Stepping Stone Projects provides accommodation and support to care leavers, people who are homeless and those currently at risk of losing their homes. (<http://www.steppingstones.global/uk/regions/oxford/>)

Streelink

StreetLink exists to help end rough sleeping by enabling members of the public to connect people sleeping rough with the local services that can support them. (<https://www.streetlink.org.uk/>)



*'My people will abide in a peaceful habitation,
in secure dwellings, and in quiet resting places'*

Isaiah 32:18

'Dwelling Places, Housing and Homelessness in the Diocese of Oxford' presents an overview of the current housing tenure and homelessness context, and offers theological reflection about home, place and belonging. It explores the church's response to homelessness and housing need, with the aim of equipping and enabling churches to address questions about what the current needs are; how the church community can respond to these needs in a practical and collaborative way; and how we can share the love of God with all those who are homeless and in housing need.

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