Coming Home

Tackling the housing crisis together

Executive Summary

February 2021

The Commission of the Archbishops of Canterbury and York on Housing, Church and Community

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Foreword by the Archbishops of Canterbury and York

At the heart of this report is the idea that simply building more houses – whilst important – is not sufficient to address the prolonged housing issues this country continues to face. We need more truly affordable homes and stronger communities that people can be proud of and where they can feel safe and welcome, put down roots and flourish.

The Covid-19 pandemic has made us realise how vital our homes are to our health and wellbeing, and it has also highlighted the connection between poor housing, race, poverty and health. It has shown unequivocally that housing is an issue of social justice and equality.

This report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, one that has been lacking in our national debate on this subject. The vision is centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be sustainable, safe, stable, sociable and satisfying.

We both firmly believe the Church of England has a major role to play in realising this vision. This means putting our land and other resources to good use, not letting the pressure for financial profit prevent us from also delivering social and environmental benefits, including new housing developments that align with our five core values. It means encouraging dioceses and parishes to become more deeply involved in meeting local housing need and building community, learning from the great examples of church-led action that are featured throughout this report.

> *"Good housing should be sustainable, safe, stable, sociable and satisfying.*

We also stand with the Commission in urging the Government to develop a long-term, cross-party housing strategy to build more truly affordable homes and healthy communities, and to ensure that no one has to live in unacceptable housing conditions. But, if the housing crisis is to be solved, it will need all of us – central and local government, landowners, developers, landlords, homeowners, and housing associations, as well as the Church – to play our part.

It is the poorest and most marginalised amongst us who are suffering the burden of our housing crisis, and that will only change if we take collective responsibility and action. As we have the honour to launch this report, our prayer is that it will be a catalyst towards the creation of homes and communities that enable all of us to live well and flourish together in ways that reflect God's good will for us in Jesus Christ – places where we can truly "live in harmony with one another." (Rom 12:16)

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We would like to thank the many people who have given their time, effort and expertise, without whom this Commission would not have been possible. We are particularly indebted to those with lived experience of housing issues who have spoken to and worked with the Commission with deep grace and truth, and to Stephen Timms MP, Lancaster West Residents' Association, and the many church-linked housing projects that we visited for hosting and facilitating these conversations. Were it not for the Covid-19 pandemic, there would have been many more of these visits around the country. We are equally appreciative to anyone who we haven't been able to name, including those who took part in various symposiums and roundtable events.

We are also grateful to the many people and organisations, with whom we have had the privilege of working and partnering over the past 18 months on some of the specific initiatives or pieces of work that are referred to in this report, including: Bates Wells & Braithwaite (BWB), Bristol Housing Festival, Cinnamon Network, the Diocese of Gloucester, The Duchy of Cornwall, Eido Research, Gail Mayhew, Hope into Action, Jez Sweetland, Julian Ashby, Knight Frank, LivShare Consulting, Newham Deanery (in the Diocese of Chelmsford), Nicola Harris, The Prince's Foundation and Trowers & Hamlins.

We would like to thank all those who have been involved in helping to design, edit and communicate the report and its key findings, including David Horsburgh, The Upper Room Design Consultancy, Three Four Films, Victoria Verbi, and Juliana Wheeler. Finally, the Commissioners would like to express their enormous appreciation to the core team - Abbie Martin, Alice Braybrook, Dan Simpson and Tom Sefton - without whom this Report would not have seen the light of day.

Key messages

Around 8 million people in England live in overcrowded, unaffordable, or unsuitable homes. That is not right. Whole sections of our society, including people of all ages, are affected by the housing crisis, but those caught in poverty bear the brunt of this injustice. The scale and consequences of the housing crisis have been further exposed by the Covid-19 pandemic, and it is a national scandal.

This report highlights five core values that set a new standard and vision for what good housing should look like. A good home is a place that enables us to live in harmony with the natural environment, it is a place where we feel safe, it enables us to put down roots and belong to a community, it is a place we enjoy living in and which is a delight to come home to.

In other words, homes should be:

- **Sustainable**
- **Safe**
- **Stable**
- **Sociable**
- **Satisfying**

For too many people, their reality falls short of this vision for good housing. We can and must do better. Every actor in the housing market – landowners, developers, landlords and homeowners, as well as government – has a collective responsibility to act. Now more than ever.

The Commission recommends that the Church of England commits to using its land assets to promote more truly affordable homes, through developments that deliver on our five core values. We welcome the commitment from the Church Commissioners on their approach to the strategic land that they manage. We have made further recommendations to them and to the Church to support the delivery of more affordable housing. We hope other landowners will follow this example.

By helping to reduce the barriers to using church property for social and environmental benefit, and by offering a range of new resources and exemplars, we also want to empower dioceses and parishes to use their land and buildings well and respond creatively to the housing need they see in their communities.

However, this crisis will not be solved without Government action. Instead of the short-term initiatives implemented by successive governments, it is time for a bold, coherent, long-term housing strategy, focused on those in greatest need.

As well as improving the quality and environmental sustainability of the existing housing stock, we believe there should be a 20-year strategy to increase the supply of *truly affordable* homes, backed by a substantial increase in public capital investment and a phased reduction in the price of land. Simply building more homes, without regard to whether people can afford them, will not solve the housing crisis.

In the short-term, our social security system must urgently be reviewed because it fails to provide adequate housing support for a large number of low-income households.

As a nation, we must also do more to provide safer and more stable homes for people who rent their homes by ensuring longer-term security of tenure, introducing an explicit duty of care on landlords, and improving the quality of temporary accommodation, as well as removing unsafe cladding from all buildings.

The housing crisis is neither accidental, nor inevitable. If we want to resolve it, if we are willing to share the cost more evenly and if we implement the recommendations outlined in this Report over an extended period of time, we can create homes and communities that are truly sustainable, safe, stable, sociable and satisfying for all.

A summary of our key actions and recommendations for the Church of England and for Government and others is on p. 16.

Part 1: A positive vision for housing and community

Introduction

The Archbishops' Commission on Housing, Church and Community was launched in April 2019 with the ambitious remit of re-imagining housing policy and practice. This and future Commissions are independent of the Church of England's institutions, with the freedom to say whatever they believe is necessary. As well as making recommendations for Government and other key actors in the housing market, the Commission was tasked with looking at what actions the Church could take, on its own or in partnership with others, to help tackle the crisis at local, regional, and national level.

There is a long history of church involvement in housing across all Christian denominations: from almshouses in medieval times and the pioneering work of Christian social activists like Octavia Hill and George Cadbury in Victorian times, through to the leading role of clergy and lay Christians in founding many housing associations and charities in the 20th century. This report picks up where others have gone before, examining how that tradition can be revitalised today and become a mainstream part of the Church of England's mission.

Throughout the life of the Commission, we have sought to listen to people at the sharp end of the housing crisis and learn from dioceses and local churches with experience of tackling these issues. **It is our hope that this report might inspire us all to action in our own contexts and communities.**

> Adeola Ogunade knew from her work as a Housing Resettlement Officer, that the housing system can be very confusing and that many people end up losing their home, because they don't know their rights. To address this issue, Adeola brought together a group of people – from her church and beyond – to set up the **Hope4All housing surgery** in South East London.
>
> Rather than trying to advise everyone directly, they now train church leaders and volunteers, who can pass this knowledge on to their members and local communities. With the support of Project Lab 2020, a partnership between Cinnamon Network and the Archbishops' Commission, Hope4All is ready to expand further, sharing their knowledge and way of working with other churches across the country, having already trained more than 500 people.

Part 1: A positive vision for housing and community

A values-based approach to housing

For too long, the debate over how to solve the housing crisis has been a numbers game: in particular, how many new houses a year will be enough. What has been missing is a positive vision of what *good* housing looks like.

Fundamentally, we believe that a home should be five things: sustainable, safe, stable, sociable and satisfying. These core values derive from our Christian story, though we believe they will resonate with people of all faiths and of none:

- **Sustainable**: Good housing does not undermine the planet on which we live and which we are called to protect and cultivate. It works in harmony with its local environment and sustains the balance of the natural world in which it sits.
- **Safe**: Housing policy and practice needs to prioritise safety, so that houses are places where people can live comfortably, with security and privacy from unwanted intrusion by people, pests, hazards or disease. This core value requires active engagement by multiple actors, including those who govern, regulate, build, supply materials for and manage housing to avoid the injustices that result from a careless approach to housing quality.

> *"What has been missing is a positive vision of what good housing looks like.*

- **Stable**: Good housing policy creates stable communities, where, if they wish to stay, people are able to buy or rent at truly affordable prices, put down roots and build lives, families and communities.
- **Sociable**: Houses need to have space where we can live and also offer hospitality to friends, family and neighbours. Developments also need community spaces beyond the home, to enable interaction and fellowship, and to build strong community bonds.
- **Satisfying**: Good houses are places that are a delight to come home to, that give pleasure and satisfaction, both to live in and to look at. Whether through design or architecture, new technology should be directed towards building homes that we enjoy living in.

In summary, a good home is a place that enables us to live in harmony with the natural environment, it is a place where we feel safe, it is affordable and enables us to put down roots and feel part of a community. It is a place that we enjoy living in and delight to come home to.

The Commission's hope is that this vision will become an accepted standard across the housing sector, and inspire us to create the homes and communities our society needs. Our homes should be a foretaste of God's kingdom – our true home, when God makes his home with us.

It all started with six meetings organised by **Keswick Churches Together** about issues facing the town. Housing kept coming up in these discussions: people who were born there and now worked in the town could not afford to live there, with the majority of houses being sold as second homes or holiday lets. When the local church offered the community a piece of land next to the graveyard, a small group of committed volunteers started the hard work of forming a Community Land Trust, commissioning an architect and securing planning permission and funding. The development of 11 homes at St John's Church was followed by three more developments, providing homes for local families that are truly affordable and will remain so in perpetuity.

There is one more essential element to consider if we are to solve our housing crisis, one which lies at the heart of the Christian story: **sacrifice**. At present, the cost of the crisis falls largely on the poorest – those in unaffordable or sub-standard housing. But the housing crisis will not be solved without a willingness on behalf of all actors in the housing market – homeowners, landlords, developers, landowners and government – to share this burden.

For example, we believe homeowners should not necessarily expect the value of their housing asset to rise every year and should resist the temptation to oppose new developments in their area. We believe landlords should ensure that the financial return they seek on their property is not at the expense of providing a good (i.e. sustainable, safe, stable, sociable and satisfying) home, which promotes the wellbeing of their tenants. We believe developers should balance the environmental and social, as well as the financial benefits, of new development. We also believe landowners should not expect to receive a substantial windfall whenever planning permission is granted on their land.

> ***"We believe developers should balance the environmental and social, as well as the financial benefits, of new development.***

These sacrifices will be worth it as they will ensure that our villages, towns, suburbs and cities are a lasting legacy into the future, strengthening the bonds between us and enabling us to live as we were always intended to do.

This vision has been communicated through a book of essays on the theology of housing and community, 'Coming Home: a Theology of Housing'; a Grove Booklet, 'Why the Church Should Care about Housing'; a set of Bible study resources, 'Unless the Lord Builds the House'; and a series of short videos. These materials can be accessed via the Commission's website: ***archbishopofcanterbury.org/coming-home***

Part 2: Where we are now

Around 8 million people in England are living in overcrowded, unaffordable or unsuitable housing, according to a recent report by the National Housing Federation. This number is likely to have risen as a result of the Covid-19 pandemic.[1]

The housing crisis is multi-faceted and looks very different depending on who you are and where you live. We heard from people with direct experience of housing problems and from church groups across the country about the issues affecting their local area and about what they are doing to help alleviate its impact on their community. While the housing crisis affects many of us, it does not affect us equally. Those who are already worse off are bearing the brunt.

The shortage of truly affordable housing was the issue cited most frequently by those we spoke to. Owner-occupied homes remain the preferred tenure but are out of the reach of many households. A chronic lack of social housing means that for a growing number of families the only realistic option is the private rented sector, with limited security of tenure, high rents in many parts of the country, and frequently poor living conditions. 1.6 million low-income working age households spend more than a third of their net income on rent, including half of all private tenants.[2]

While that shortage of affordable housing persists, the problem has been made worse by successive welfare reforms that have weakened the safety net provided by the social security system. A large number of low-income households are now unable to cover their rent without using income that was intended to pay for other essential living costs, forcing them to make difficult choices between eating, heating and paying their rent. The compassionate and just way to contain the housing benefit bill is not by cutting the level of support, which shifts the cost onto those with the lowest incomes, but by tackling the underlying problem.

Our visits to local communities confirmed to us that the lack of decent and affordable housing affects many other areas of our lives:

- Clergy and lay Christians tell us of the many people working long hours and yet who are unable to afford their rent and are getting into debt. They also worry about the growing inequality between generations.
- 788,000 households in England are living in overcrowded housing[3], while a growing proportion of young adults are unable to get their own home and become independent – up by 46% over the past two decades.[4]
- Those on low incomes are being pushed out of high demand areas, making it harder for people to commit to a community or to a church.
- In rural areas, churches highlighted the increase in second homes and holiday lets, forcing local families out of the area.
- We also heard from people who feel powerless in the face of unresponsive or seemingly uncaring landlords, particularly among those in temporary housing.
- Churches across the country are working to build community, but find their efforts are being stifled by lack of investment in community infrastructure.
- Homelessness has risen sharply in recent years and support services are over-stretched. Churches are concerned about the impact of the current economic crisis and how night shelters and other church projects can be made Covid-secure.
- Many of these issues have a disproportionate impact on black and minority ethnic households, who are more likely to experience housing deprivation. They also severely affect disabled people who account for almost half of all households in poverty.

> ***"Every week our housing security feels precarious despite the long hours I work. We have considered moving further out of London but this will mean additional upfront expenses which we simply can't afford and will take us out of the support networks which have kept us going. We also don't want to jeopardise my job or create a much longer commute, increasing my travel costs. As a long-term Londoner, hardworking taxpayer and active member of the local community it seems very unfair that I can't provide the basic right of secure housing for our family." Bill*** *[name changed]*

Part 2: Where we are now

For too many people, our vision for good housing falls far short of their reality. Their homes and communities are unsustainable, unsafe, unstable, unsociable and unsatisfying. We can and must do better.

There are many reasons why the housing crisis has not been solved, despite countless initiatives by different governments. Partly it is because housing is not a crisis for the majority of voters, especially those who live in owner-occupied housing, who benefit from rising house prices and have a vested interest in protecting their housing wealth. Partly it is because the electoral cycle is much shorter than governments would need to implement a coherent housing strategy. Partly it is because the policy debate focuses on housing numbers, and defines affordability without reference to the incomes of those for whom the housing is intended.

We need a different approach.

> *"I am a mum and carer to my eldest daughter who has autism. I am also a study skills tutor supporting students with special needs. We have moved five times in six years. The Council does not see us as a priority, but our housing situation is without hope. All we have to look forward to is further insecure tenancies, high rents, wondering if we could be lucky and find a good landlord. I worry about my daughters: where will they ever be able to afford to live, where will they have secure, private and safe homes? Where will my husband and I live as low-income pensioners? There is not a private rent in the country we will be able to afford. Our outlook is bleak."*
> ***Sharon** [name changed]*

Ealing is a desirable area. However, key workers in Ealing are frequently in low paid and insecure jobs, and struggle to pay the high rents. Few local workers can dream of buying a house to put down roots. We know this because members of local churches are facing these same issues. Realising they needed to change something, **St Barnabas and Christ the Saviour Ealing** started an affordable housing campaign, working with Citizens UK - an alliance of local schools, faith groups, and voluntary organisations. After people shared their housing stories at an assembly event in 2018, all the candidates for the local elections agreed to their demands, including a requirement for developers to build 50% affordable housing in all new developments in the borough. For these churches, community organising is a natural extension of their mission – combining direct services, such as night shelters, with tackling the systemic issues.

Part 3: What the church will do

The Church of England is committed to the life of the whole nation and every community. As such, we believe the Church has a responsibility to be actively involved in housing. Collectively, the Church of England holds approximately 200,000 acres of land as well a large stock of historic and other buildings. There are around 20,000 active Anglican clergy and nearly 1 million members living and serving in every neighbourhood in the country, offering a wide range of community services, such as food banks, debt advice centres and night shelters. As stewards of our land and other assets, we believe that the Church of England can and should make a substantial contribution to solving the housing crisis, by using what resources we have to serve others.

To this end, the Archbishop of Canterbury has submitted a motion to the Church of England General Synod, explicitly recognising that "*addressing housing need and strengthening communities is an integral part of the mission and ministry of the Church of England*."

National Church

Leadership is needed at a national level, to embed this vision within the Church of England's national institutions and to encourage and equip dioceses and local parishes to play their part. This work will be led by the newly appointed Bishop for Housing, Bishop Guli Francis-Dehqani, with support from, amongst others, Bishop Graham Tomlin, vice chair of this Commission. The Commission itself will be re-structured into a small executive team and an advisory board, with the latter responsible for monitoring the actions and recommendations in this report.

> ***We expect to see more truly affordable homes being built on church land.***

We are also determined to address the legal and institutional barriers to using church land for social and environmental benefit. If our recommendations are accepted, we expect to see more truly affordable homes being built on church land and a shift towards new developments that give a much higher priority to community infrastructure and environmental sustainability.

The Church Commissioners, who manage much of the Church of England's land and other assets, have stated their commitment to signing up to the **2020 UK Stewardship Code**, which requires them to report on how their use of strategic land delivers against ESG (environmental, social, and governance) outcomes. They have also engaged Hoare Lea to set up and monitor an ESG programme – and their first report, setting out a detailed monitoring strategy, is expected to be published alongside this report.

In addition to ensuring the Church of England's land investments are well managed, we believe that the Church should enable the Church Commissioners' strategic land portfolio – around 3% of their total assets – to be used to help deliver the higher volumes of truly affordable housing that are needed. The full report sets out some options and recommends that a review is set up to look at how this is best achieved, whilst ensuring that the ongoing financial obligations of the Church Commissioners can still be met.

The Commission is also engaging with Gail Mayhew, a member of the Government's Building Better, Building Beautiful Commission, Knight Frank and the Prince's Foundation, who have set up the Stewardship Initiative and are creating a **Stewardship Kitemark**. The Kitemark will be awarded to developers that meet a high standard for good land development, which is aligned with our five core values. We encourage all parts of the Church to favour new developments on their land that meet the proposed new Kitemark requirements, setting an example that we hope other landowners will follow.

Part 3: What the church will do

Dioceses

At a diocesan and parish level, the legal framework governing the disposal of church property should be clarified and amended. We propose a new Social Disposal Measure be adopted by the Church of England, which would enable dioceses and parishes to use their land and buildings for social and environmental, as well as economic benefit. This new Measure should include a specific provision to relax the constraint on the proceeds from the sale of glebe land being used solely for funding ministry costs.

The Charity Commission understands our proposals and has promised to publish new guidance that will clarify the legal constraints on the use of church land and to work with us to see how these issues can be addressed.

In addition, we have been working closely with dioceses to encourage and equip them to use their land and other assets more strategically, by:

- Building up and sharing knowledge and good practice. Examples include dioceses that have set up their own development company, built effective cross-sectoral partnerships, and developed ambitious plans for housing and community infrastructure schemes on underused church sites.
- Promoting the benefits of partnership between churches, local authorities and housing associations and challenging barriers to greater collaboration, for example by endorsing the APPG on Faith and Society's Faith Covenant.
- Commissioning a new geospatial mapping tool by Knight Frank and Eido Research. This will give dioceses detailed information on church land and buildings in their area and on the aggregate social impact of churches' community activities, enabling them to engage proactively with local authorities, housing associations and developers.
- Establishing a small central executive team, under the Bishop for Housing, that will help to resource and coordinate, where needed, the work of dioceses and parishes.

Looking ahead, we would like to see more training for clergy and lay activists on how to engage practically on housing issues, and a national network of housing chaplains.

Parishes

Many churches are already very active in their communities, but much of this work meets urgent crisis need. As a Commission, our vision is to shift the focus towards preventing homelessness, by helping people to secure housing that is sustainable, safe, stable, sociable and satisfying.

> ***"As a parish vicar, I don't need to go out looking for housing need, it comes to me. From those who sleep in the porchways and grounds of our buildings, to those struggling to afford basic essentials, we cannot help but sense the scale of need and feel called to do more. And as churches up and down the country, many of us could do much more. I include my own parish in that; it surely can't be right that I lock the door of a sound, safe, heated building on someone huddled in a sleeping bag? What does that say about Isaiah's words in chapter 58:7 to 'share food with the hungry and give shelter to the homeless'? Isaiah spoke about 'fasting' and as we have had an enforced 'fast' from the use of our buildings over 2020, how might we return to them and see them in a new light, with new potential to serve those in our communities without adequate, affordable housing?"*** *The Revd* ***Lynne Cullens****, Rector of Stockport and Brinnington and member of the Commission*

Part 3: What the church will do

Inspired by the examples of churches that are already meeting local housing need in new and creative ways, we have sought to increase the appetite, confidence and capacity of churches to address housing issues in the following ways:

- **Diversity of approach**: We have intentionally highlighted a wide range of approaches to match the differing needs, resources and priorities of local churches and communities.
- **Normalising the meeting of housing need:** We have provided churches with the theological justification to engage with housing issues and shared examples of what some churches are already doing, to inspire others into action.
- **Innovating via social action**: Through the Cinnamon Network's Project Lab 2020 competition, we have identified five church-led housing projects and are supporting them to grow and replicate in other churches across the country.
- **Innovating via housing schemes**: In partnership with LivShare housing consultants, we have provided expert advice to six churches and one cathedral that are seeking to repurpose their church buildings or land, including for affordable or supported housing. We hope these schemes will act as exemplars for churches elsewhere.
- **Equipping**: We have created detailed guidance and case studies to help churches develop affordable housing schemes, advocate for those in housing need, engage constructively with the planning system, and build community in areas of new housing.
- **Partnering**: The Commission's work in this area has been done in partnership with Christian and other housing charities. We wanted to model partnership working and help raise the profile of these organisations.

All of our guidance and case studies are freely available via our website.

> 'Not another one' was the reaction of the Parochial Church Council of **St Bride's, Trafford**, when they found out they may be embarking on another church building project. This time would be different, though, as Trafford Housing Trust (THT), a local housing association, would be responsible for managing the development. In exchange for the church's land, they were offered a new worship space free-of-charge in THT's Limelight Centre, alongside 81 extra-care apartments and an expanded community centre. St Bride's has done very well out of it. Their new home is designed to suit their needs and the continued relationship with THT also helps – Limelight now hosts one of the church's social clubs. Maybe it's time that churches and housing associations were more proactive in building relationships with each other.

Part 4: What the nation can do

The Church of England's contribution is important, but we clearly cannot solve the housing crisis on our own. Every actor in the housing market – landowners, developers, landlords, homeowners and tenants, as well as local and central government – has a role to play. In the midst of a housing crisis that has been exacerbated by Covid-19, our collective responsibility to act is more urgent than ever.

Despite the interventions of successive governments, too many people do not live in homes that are sustainable, safe, stable, sociable and satisfying. Efforts have prioritised short-term headlines over sustained, coordinated change.

We have seven recommendations for Government and others.

1 Our most important recommendation is that Government should develop a coherent, long-term housing strategy, focusing particularly on those in the greatest need. This strategy should be cross-party, as it cannot otherwise guarantee to be long-term. It should include:

- Mechanisms for improving the quality and sustainability of the housing stock, including decarbonisation targets for existing, as well as new, homes.
- A 20-year strategy for increasing the supply of truly affordable homes, specifically setting a target for the number of new affordable homes, and how these will be funded.
- We see no alternative to this requiring an immediate increase in public capital subsidy, but we have also set out how governments might use the current planning system progressively to reduce land prices and the windfall gains to landowners, in order to share the financial burden of delivering more truly affordable homes.
- A clear statement of the policy and regulatory framework underpinning the delivery of this strategy.

2 There should be a full review of the social security system to ensure it provides adequate housing support for low-income households. In many parts of the country, housing benefit levels fall well short of actual rents on most private rented properties, with the difference being topped up from income that is meant for basic essentials, like food and heating.[5] An adequate safety net should be in place for all those who need it, none of whom are responsible for the housing crisis. Pending this review, we recommend that LHAs be immediately reinstated to the median rent for properties in their local area.

3 All public land should be used to maximise its long-term social, environmental and economic value, not simply be sold for the highest price. Each acre that contributes its potential social value reduces the need for public subsidy to create much needed affordable homes.

4 There should be a thorough review of tenancy agreements in the private rented sector. This should include:

- The removal of Section 21 ('no fault') evictions. We urge the Government to deliver on its manifesto commitment and to ensure predictable rents and long-term security of tenure, with a clear, limited set of exceptions.
- An explicit duty of care on all landlords in respect of their tenants, with an effective complaints mechanism and a clear means of redress where complaints are not properly dealt with.

> *"In the midst of a housing crisis that has been exacerbated by Covid-19, our collective responsibility to act is more urgent than ever.*

Part 4: What the nation can do

5 The Government's long-term housing strategy should include a specific goal to reduce the number of households in temporary housing, which is by definition unstable. Furthermore, there should be a new quality standard for temporary accommodation, and an effective and transparent resolution process when this standard is not being met.

6 The cladding crisis should be resolved fully with real urgency, including a commitment to remove all unsafe cladding on residential blocks by June 2022 and provide complete protection for leaseholders from remediation and other associated costs.

7 Landlords, particularly in the social rented sector, should ensure that the voices of tenants are heard, considered and acted on in designing services for tenants. We commend to all landlords the principles described in the **'Together with Tenants'** work organised by the National Housing Federation.[6]

The housing crisis cannot be solved unless the burden, which currently falls mainly on the poorest, is spread more evenly. In the medium-term, we believe that future land prices can and should be reduced through the planning system, so that landowners do not benefit from substantial windfall gains at the expense of those who are priced out of the housing market. In the meantime, the gap between the market price of housing and what many households can afford will need to be bridged by public subsidy, through a more generous social security system for tenants on low incomes and higher capital grants for new social housing.

> *"The housing crisis cannot be solved unless the burden, which currently falls mainly on the poorest, is spread more evenly.*

All of us will have to make sacrifices to enable this vision to become a reality – landowners, developers, landlords, homeowners, as well as taxpayers. We all have a stake in housing our nation. Given the urgency of the crisis, and its impact on millions of the poorest in society, we invite others to join us in using their land and other resources to benefit society as a whole, and not solely to maximise their own financial returns.

This housing crisis is neither accidental, nor inevitable. If we, as a society, want to resolve it, if we are willing to share the cost more evenly and if we implement the recommendations outlined above over an extended period of time, we can create homes and communities that are sustainable, safe, stable, sociable and satisfying for all.

Actions and recommendations

Actions for the **Church of England**:

- The Archbishop of Canterbury has submitted a General Synod motion, recognising that housing and communities are part of the mission and ministry of the Church of England.
- A Bishop for Housing and an executive team will embed this vision within the Church, and support dioceses in using their land well.
- The Church Commissioners have committed to signing the 2020 UK Stewardship Code, have retained Hoare Lea to advise on an ESG framework and will report regularly on how their land use delivers against environmental and social outcomes.

Recommendations for the **Church of England**:

- The legal framework for selling church assets be amended so church land and buildings can be used for social and environmental, as well as economic, benefit.
- The Church Commissioners set an example to other landowners by favouring new developments on its land that align with the Commission's five core values.
- A review is carried out to examine how the Church Commissioners' strategic land can be used to deliver more truly affordable housing.
- The Church Commissioners consider whether they could draw down more from their assets and release strategic land, to unlock the potential for many more affordable homes.
- Clergy and lay activists are offered training on how to engage on housing matters.
- Local church community work shift from crisis interventions to prevention.

To facilitate these recommendations, **the Commission has co-created**:

- An interactive map that accurately identifies all church land and buildings within dioceses.
- A survey to demonstrate how parishes are meeting local needs and building community.
- Guidance and case studies to help churches respond effectively to housing needs locally.
- Books, videos and Bible study notes to reflect and engage with housing issues from a Christian perspective.

For **Government** and other actors in the housing market, we recommend:

- The development of a long-term, cross-party housing strategy to improve the quality and sustainability of the existing stock and increase the supply of truly affordable new housing.
- A review of housing support and restoration of LHAs to median rents in each local area.
- Maximising the use of public land for affordable housing to achieve long-term social and economic value.
- Greater protection for private sector tenants, including longer-term security of tenure and a duty of care on all landlords.
- A commitment to improve and reduce the need for temporary accommodation.
- A commitment to remove unsafe cladding on all residential blocks and fully protect leaseholders from remediation costs.
- Landlords should ensure that the voices of their tenants are heard, considered and acted on.

References

1. *NHF (September 2020)* ***2***. *Affordable Housing Commission (2019)* ***3***. *House of Commons Library (2020)* ***4***. *ONS (2019)* ***5***. *See, for example, Shelter (2019). The maximum amounts of housing benefit payable on private rented properties (known as LHAs) were raised early on in the pandemic back to the 30th percentile of local rents, but will be frozen again in cash terms from April 2021.* ***6***. *NHF (October 2020)*