

## Session 3: Third week of lent

# Housing

*'Then my people will live in a peaceful habitation,  
and in secure dwellings and in undisturbed resting places;'* (Isaiah 32:18)

### Worship

#### Responses

Make way for the one who comes in the name of the Lord,  
**whose kingdom is a place of shelter, safety and protection.**

What does the Lord require of us?  
**To do justice, and to love kindness, and to walk humbly with our God.**

Be strong and bold; have no fear or dread,  
**because it is the Lord your God who goes with you; God will not fail you or forsake you.**

What does the Lord require of us?  
**To do justice, and to love kindness, and to walk humbly with our God.**

#### *A New Psalm of assurance of God's sheltering love*

You have been my shelter,  
my tower of strength,  
my refuge from the storm.

When I was lost you sought me out and brought me to safety.  
When I travelled to the farthest shore, still you were there.

You have been my hiding place,  
my sanctuary,  
my place of peace.

When I ran for my life, and all seemed lost,  
you were there to offer food and shelter.

When I fell on the roadside, exhausted and in despair,  
you sent angels to tend to me, aid-workers to heal my wounds.

When I ran from the bullets and bombs of war,  
you helped me to cross borders and seek asylum.

You have been my shelter,  
my tower of strength,  
my refuge from the storm.

When I was in trouble, evicted and alone,  
you were my companion.

When I was homeless, cold and afraid,  
you led me to a night-shelter, to warmth and light

When I was sofa-surfing, with no place to call my own,  
you found me an advocate to plead my cause.

You have been my shelter,  
my tower of strength,  
my refuge from the storm.

#### *Prayer*

Gracious God,  
Creator of all,

We remember today how Jesus, your Son, was born into poverty and homelessness, how his family sought refuge in Egypt to flee the violence and terror of their homeland. We pray today for those who have no home, or live in homes that are unsafe and inadequate. We pray for those who seek sanctuary and refuge. Help us to be generous in our hospitality and in our giving, that your love might be known.

In Christ's name.

Amen.

## **Scripture reading**

Luke 13: 6-9

#### *Reflect:*

Think about the best and the worst accommodation that you have ever lived in. What made you feel that way about it?

## Some Thoughts and Background

The words that are spoken as part of Isaiah's vision in chapter 32 of God's reign of peace offer a picture of how God wants us to live. When there is justice - God's justice - people will have a safe place to live, which will be a place of rest. This is a recognition that as human beings we need more than just a roof over our heads. We need a place where we can feel safe. We need a place to rest and recuperate, a place with room to live alongside others if we wish to do so, a place that we can call our own in which we can rest, relax and grow as human beings.

There is a clear inference in the parable of the Fig Tree that to flourish we need to have healthy surroundings. The Fig Tree has been barren for 3 years and the owner of the fig tree grows impatient and asks his Gardener to cut it down, the Gardener argues that it should be given a chance and that with the application of manure it will bear fruit. People will not flourish if their environment, including housing, is sub-standard. People will not flourish if they cannot find a safe place to live.

As a nation we are building less than half the homes we need just to keep up with the new households forming each year. London is no exception and the capital city is rapidly becoming unaffordable for many people. In the summer of last year the average London rent per property was close to £1500pcm compared with £751pcm across the rest of the country. It is obvious that people will struggle to find accommodation they can afford when the average rent is more than 50% of the average London wage! The Capital is in danger of becoming a dormitory city for well-paid workers and foreign investors, and a new breed of 'moneyed' Londoner. The impact on the demography of the city is likely to be dramatic in the coming years as families and lower paid workers can no longer afford to live in the place where they have grown up. Key workers will not move to London because they will not be able to afford to live close to where they work. Many of the traditional neighbourhoods and communities across London are being redefined as private housing developments spring up in a disproportionate ratio to social housing. The knock on effect of this is that the character of an area changes as different (often more expensive) shops open up and long standing local stores are unable to compete.

One innovative model which is seeking to create affordable homes is the Community Land Trust model. Community Land Trusts are local organisations set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. The CLT's main task is to make sure these homes are genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier. The former St Clement's hospital in East London, once a workhouse-come-psychiatric hospital, will now hold the capital's first development of permanently affordable homes. 23 homes will be made available to local East Londoners, using an innovative sale price formula which links prices to area median income rather than the market - meaning that the homes will actually become progressively more affordable over time as the market inflates around them. The East London CLT have now set their sights on providing 100 CLT homes on the Olympic Park, and on the site of a vacant church. You can read more about CLTs at [www.communitylandtrusts.org.uk](http://www.communitylandtrusts.org.uk)

# Housing

There has been an increase of 540,000 households in London over ten years but only 430,000 new homes built

Average house prices in London increased by 18 per cent in the 12 months to July 2014, compared to 6 per cent outside London

London Councils analysis shows that the capital needs to build 526,000 new homes between 2011 and 2021 just to keep pace with population growth; currently fewer than half this number are projected

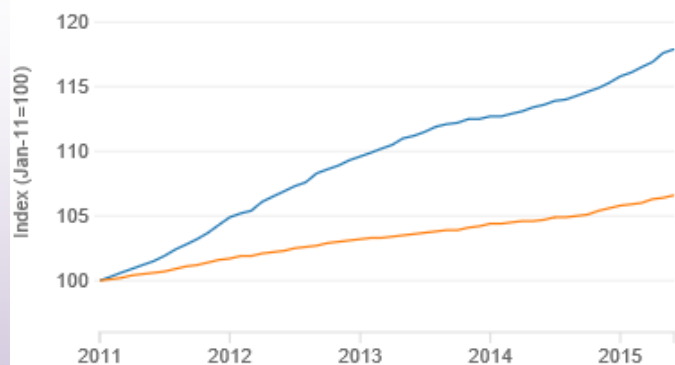
The average monthly rent in private accommodation in London was £1106 in 2013 - a 7.9 per cent increase over one year and the highest ever recorded. This rose eight times faster than average wages

In 2014/15 there were 27,000 landlord possession orders (permitting landlords to immediately evict tenants). This rate is more than double the rest of England. The highest rates were in Outer London.

48,000 households live in temporary accommodation in London (three times higher than the rest of England put together), 15,600 of which live outside their home borough. Over the last two years an estimated 2,700 families have been placed in accommodation outside London

Average Private Rent Levels

■ London ■ Rest of England



## **Discuss:**

- How does a safe and permanent home help a person to flourish?
- How has the escalating cost of property (either to rent or to buy) affected you and those you are close to?
- What are the implications for London if people cannot afford to live close to where they work?
- What could be done to increase affordable housing in London?
- How might churches get involved in trying to improve London's housing situation?

## **And finally.....**

What specific stories, experiences or points relating to housing would you like to bring to the attention of the Mayoral candidates?