Who Cares for the Homeless?

The need for a new social vision

Jubilee Policy Group
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This report was produced by the Jubilee Policy Group (an arm of the Jubilee Trust) for the Movement for Christian Democracy. It aims to provide a background for the Movement's own policy discussions and to recommend a strategy for addressing the current homeless crisis.

A major element in the study is a review of the contribution made by the voluntary sector, and Christian and church-based projects in particular, to meeting the basic needs of homeless people. We hope that this section will inform and inspire those who are seeking practical ways to make their own response.

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INTRODUCTION

"We believe that a home is more than bricks and mortar, more than a roof over one's head. Decent housing certainly means a place that is dry, warm and in reasonable repair. It also means security, privacy, sufficient space; a place where people can grow, make choices, become more whole people." [1]

Sadly, the pertinence of this statement is all the more striking today than it was in 1985 when the Archbishop of Canterbury's 'Faith in the City' report was first published.

The problem of homelessness has become significantly more severe since then, not only in the numbers of people now sleeping on our streets but in the doubling of the 'hidden' homeless figures, especially the families housed in temporary accommodation. The scale of the housing crisis has huge economic implications not simply because housing is expensive. People without a secure base are unable to play their full role in society, are often without a job and dependent on others for support. Homelessness also has social consequences the seriousness of which will be felt not only in this but future generations as the children growing up without the benefit of 'security, privacy and sufficient space' reach adulthood.

To be homeless is to be in a situation where your basic needs for housing are not met, whether or not you have shelter. Homelessness is the lack of a home not simply the lack of shelter. The space and security provided by the concept of 'home' are two essentials to human development and well-being. Therefore, this study does not confine its definition of homeless to 'roofless' but includes the 'hidden' homeless who, because they have temporary accommodation, are not visibly on the streets without a place to live.

Homelessness is not just about housing. For many homeless people the lack of housing is not their only or even their most pressing need. Finding secure accommodation will be a necessary first step; but if they are not able to support themselves in that accommodation - permanent or temporary - without help in other forms, housing provision is in vain. Such problems may include alcohol and drug dependency, mental illness, lack of living skills training. This dynamic in responding to homeless people was highlighted in a survey by the West London Mission of the people helped through the Lambeth Walk-In. Nearly a quarter of those who have been resettled were in danger of once again becoming homeless:

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[1] "Faith in the City: A Call for Action by Church & Nation - The Report of the Archbishop of Canterbury's Commission on Urban Priority Areas" Church House Publishing, 1985, Para. 10.8, p 230

> *"It is clear that providing a roof over a person's head is only the first step in assisting them out of that situation, and that a variety of factors or problems may have contributed to their becoming homeless in the first place. It takes time to unravel the issues and to help people find new ways of coping with old problems if homelessness is to be averted a second or third time."* [2]

Homelessness is as much a problem of *hopelessness*, especially for young people who are forming an increasing proportion of those without a secure home. Hopelessness in the face of competition for jobs, family tensions, and the struggle to escape dependence on state benefits will lead some onto the streets or into temporary hostels. For others, hopelessness hits them when they become homeless and adrift from family, friends and neighbours.

The scale and complexity of this issue has left many ordinary people profoundly disillusioned about how to respond to the homeless in their community. There is a loss of faith or hope in large-scale solutions to the supply shortage of affordable housing, whether publicly or privately funded, and a feeling of inevitability about the growing trend in family breakdown and social fragmentation feeding the demand for such housing.

The problem of homelessness offers our generation a tremendous opportunity to reconsider the values on which we are building our society. If the plight of those without adequate housing could become a spur towards the development of a *new social vision*, it will not have been in vain.

This report seeks to present this challenge to consider the wider context of homelessness. It examines the extent, causes and consequences of Britain's cuurent homeless crisis and provides a basis for the Movement for Christian Democracy to make its own response at a national and local level.

The chapter entitled 'A Framework For Response' tackles the ethical and moral questions raised by the shortage of affordable housing for the whole population. This argues that all responses to the housing issue will continue to be inadequate and piecemeal unless it is set in the wider context of a *new social vision for society* which takes seriously the complex interplay of direct and underlying causes of the problem.

Practical responses to homelessness are then made the focus of the next chapter of this study. This highlights the extensive contribution made by the voluntary sector in general and the churches in particular to alleviating the hardship resulting from the lack of secure housing. This section aims to illustrate the range of services currently being provided and to inspire others to get involved. An attempt is also made to assess the effectiveness of the Christian response to homelessness.

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[2]   West London Mission - Annual Report, 1991 [3]   CHAS, All in One Place: the British Housing Story 1971-90, CHAS, 1991

Finally, the report outlines a number of policy priorities for tackling Britain's homeless problem both in the short term and the long term. These are offered as recommendations for the Movement for Christian Democracy to assist in planning their campaign activity both at the national and local level.

EXTENT OF HOMELESSNESS

To gain a true picture of the number of people currently without a secure home necessitates incorporating several categories of figures, of which the 'official' Department of the Environment figures are but one.

The 'officially' homeless

These are households for which the local authority has accepted responsibility to secure *permanent* accommodation as required by the Housing Act 1985. In 1991, the total number of households accepted as homeless and in priority need by local authorities in England was 145,790.   The figures have been rising relentlessly over the last decade and show no signs of improving.

Table 1: 'Officially' homeless households 1991

Annual Totals	London	Mets	Non Mets	England total
1980	17,100	15,910	27,390	60,400
1985	27,070	24,220	39,720	91,010
1990	36,480	46,190	57,680	140,350
1991	39,590	46,050	60,150	145,790

Source: Department of the Environment

The total for Britain as a whole in 1990 was 172,100 compared with 83,500 in 1981 and 63,013 in 1978[3].

Under the Housing Act, local authorities are given primary responsibility for dealing with homelessness. They are required to secure accommodation on a permanent basis for those whom they accept as homeless who fall within certain defined categories of 'priority need' and who are not found to be 'intentionally' homeless and who have a local connection with the area.

Those in priority need for accommodation are defined as:

a)   a pregnant woman or a person with whom a pregnant woman resides or might reasonably be expected to reside;

b)   a person with whom dependent children reside or might reasonably be expected to reside;

c)   a person who is vulnerable as a result of old age, mental illness or handicap or physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside;

d)   a person who is homeless or threatened with homelessness as a result of an emergency such as flood, fire or other disaster.

Thus, families form by far the largest group of officially homeless people. Some 80-85% of households accepted by local authorities as homeless are either families with dependent children or with a pregnant member.

However, the official figures of those housed by local authorities will also include those households which, although they do not qualify as priority need, have nevertheless been secured accommodation by the local authority. The proportion of non-priority need households placed in permanent accommodation will depend on availability of such accommodation in any local authority area and on the interpretation of the authority's statutory responsibilities.

These 'official' figures are not to be regarded as the whole picture of homelessness. An accurate picture of the scale of Britain's homeless problem would need to include consideration of the following groups of people:

a)   DoE figures for households accepted by local authorities as homeless

b)   DoE figures for households living in temporary accommodation (i.e. bed and breakfast accommodation, short-term leasing, etc.)

c)   People without secure accommodation who fail to fulfil statutory criteria used to define a homeless person because:
- they are single with no dependent children
- they are 'intentionally' homeless
- they are sleeping rough
- they are part of the 'hidden homeless' (defined as those households currently sharing with another host household but would prefer separate housing)

d)   those facing harrassment or the prospect of eviction for non-payment of mortgage arrears or rent arrears.

The 'unofficially' homeless

The official figures omit many groups which could and do find themselves without secure accommodation but which do not fit the statutory criteria. About twice as many people apply to local authorities on grounds of homelessness as are accepted. These include, in particular, young single

people, those sleeping on the streets and those declared by the local authority to be 'intentionally' homeless, that is when a person

> *"deliberately does or fails to do anything in consequence of which he ceases to occupy accommodation which is available for his occupation and which it would have been reasonable for him to continue to occupy,"* or

> *"if he deliberately does or fails to do anything the likely result of which is that he will be forced to leave accommodation which is available for his occupation and which it would have been reasonable for him to continue to occupy."*

> *[Housing Act 1985, Part III, 60 (1) and (2)]*

Estimates for this under-counting vary, but in some regions and London in particular, it is likely to be significant because of the large numbers of single people currently homeless. One official attempt was recently made as part of the 1991 Census to estimate the number of those sleeping rough. This concluded that some 2,703 (1,275 in London and 1,428 elsewhere in England and Wales) were sleeping in the streets on the night of 21st April 1991.[4] However, most homeless lobbies consider this to be nowhere near the real figure as only those discovered by the censors to be sleeping in the open air were included and not those who spent Census night in shelters, hostels, squats etc. The DoE themselves consider a figure of 4,000-5,000 to be more accurate. Shelter currently estimate the real figure to be in the region of 8,000 nationwide, 60% of whom are outside London.

The hidden homeless

Perhaps as many as two million people find themselves in effect homeless even though they do at present have a roof over their heads. These people would be included in a broader definition of homelessness which places emphasis on the secure nature and quality of accommodation. They might include those staying with another host household but would prefer separate accommodation, those living in unfit or severely sub-standard housing and those without security of tenure for legal, illegal or personal reasons.

Shelter's estimate for people in this category of homelessness is up to 760,000 households[5] (or more than 2 million men, women or children). Estimates made of those squatting illegally have been as high as 50,000.

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4   OPCS, 1991 Census: Supplementary Monitor on People Sleeping Rough, April 1991.
5   Shelter, Building for the Future, 25th Anniversary Report, 1991

The temporarily housed homeless

One of the most significant aspects of the present homeless crisis in Britain is the dramatic growth in the number of families who, on being accepted as homeless by the local authority, have not been provided with permanent accommodation but only temporary accommodation in the form of bed and breakfast, hostel, shared accommodation or short-term leasing arrangements.

At the end of June 1992, the number of households in England in temporary accommodation was nearly 63,000, compared with 43,000 in June 1990. These figures contrast dramatically with those only nine years ago when the numbers started to rise rapidly from a level of 5,000 households in 1982. It was at this point that the number of permanent lettings available to local authorities was outstripped by the number of homeless households. This resulted in a huge increase in the use of temporary accommodation, and, as other options were exhausted, in the use of bed and breakfast hotels from 1985 onwards.

As is evidenced by the table below, the demand for local authority housing varies from region to region with the greatest pressure in central London and the South East.

Table 2: Households temporarily accommodated by local authorities (at end of December 1991)

	B & B	Hostels (inc. women's refuges)	Private Sector acc. on lease/licence	Short-life dwellings	Other
Greater London	7,010	3,230	20,010	2,500	4,220
Other Met. Districts	850	1,670	30	90	1,120
Non-Met. Districts	4,260	5,170	3,580	1,280	4,800
England Total	12,120	10,070	23,620	3,870	10,140
East Anglia	260	330	280	40	160
East Midlands	330	530	20	120	770
North	130	310	10	0	120
North West	670	850	10	10	660
South East inc.London	9,160	5,950	22,500	3,400	6,680
South West	770	710	560	150	470
West Midlands	350	810	110	50	790
Yorks & Humber	450	580	130	100	490
	12,120	10,070	23,620	3,870	10,140

Source: DoE March 1992.

These figures are totals for England for one quarter only; they are not cumulative. It is estimated that these 60,000 households represents as many as 168,000 people (more than half of which were in Greater London, i.e. some 37,000 households or 103,500 individuals).

Single people who fall outside the official definitions of priority need usually seek places in short stay hostels if they can find nowhere else to go. Ironically, some young people sleep on the streets in preference to hostels where they may be at risk from other occupants.

Those facing repossession

Another serious feature of today's housing problem is the escalating number of owner occupiers who now find themselves in danger of repossession or eviction for non-payment of mortgage arrears. Potentially this could add at least another 100,000 households to those seeking alternative secure accommodation.

In June 1992, the Council of Mortgage Lenders estimated that more than 300,000 households were at least six months in arrears with mortgage repayments. Estimates suggest that perhaps as many as 18% of all mortgagees are two months or more in arrears with mortgage payments.

Some 75,000 homes were repossessed in 1991 and a similar figure is estimated for 1992. Although not all court repossession orders lead to evictions and therefore to homelessness, it has now become more common that people are simply abandoning their homes rather than face up to the trauma of mounting debts. Thus, these figures can be taken as indicating the numbers of those potentially homeless via repossession.

The Bank of England has estimated that one million people now have a mortgage which is more than the value of their home[6], while others have put the figure as high as 1.5 million people, (or 15% mortgage holders).[7] If house prices continue to fall these will be caught in the 'debt trap' unwilling to sell, adding further to the depressed market, and potentially at risk from repossession.

Unfit homes

According to the most recent Government figures [8], there are currently over one million unfit homes in England, (although not all of these are currently inhabited). This is despite the overall improvement in the housing stock since the 1960s owing to the programme of demolition and modernisation undertaken by both public and private sector landlords.

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6   Bank of England, Quarterly Bulletin, Vol.32, No.3, August 1992
7   Dr John Wriglesworth, property analyst, UBS Phillips & Drew; Independent 30.7.92.
8   Department of the Environment, English House Condition Survey, 1986, HMSO, 1988.

The Government discontinued the regular survey of the housing stock after the last report in 1986. It is understood that conditions, both in the public and private rented sector, are likely to have deteriorated considerably since then.

How many homeless?

In answer to this question, Shelter drew up a pyramid to illustrate the levels of the homelessness problem. This shows how the street-sleepers are literally only the 'tip of the iceberg' as some levels are visible while others are 'hidden':

__Figure 1: How many homeless__?
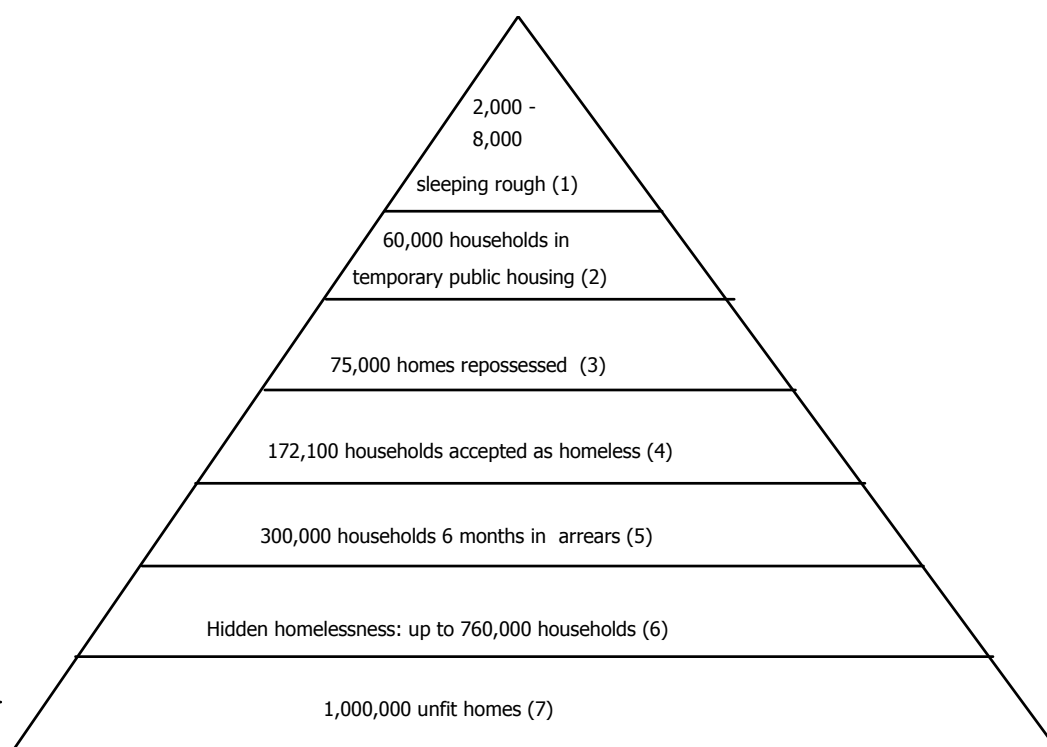
Notes:

	(1)	Range of estimates 1991
	(2)	DoE, end December 1991 quarter (actual, not cumulative, England only)
	(3)	Council of Mortgage Lenders 1991 (total for the year)
	(4)	DoE, 1990 (total for the year, England only)
	(5)	Council of Mortgage Lenders (actual as at June 1992)
	(6)	Shelter's upper estimate, 1991
	(7)	Estimate based on 1986 English House Condition Survey

Source: Various, based on Shelter's 25th Anniversary Report.

CAUSES OF HOMELESSNESS

The contributory factors to Britain's present homeless crisis continue to be the subject of much controversy and exchange of 'myth' and 'counter myth'. Housing lobbies, politicians and the media seem at times to be locked into a three-cornered contest to present their particular views of the issue. There is no doubt that homelessness and housing policy are one of the chief social concerns of our day. In the run up to the 1992 General Election, one survey[9] found that 91% ranked housing as a serious problem, more so than for education or health care. Only employment and crime were ranked serious by more electors: two issues which are of course not unconnected with homelessness. What is in doubt is the existence of any public or political consensus on the cause of the problem and therefore the strategies for resolving it.

The reasons why many more people today are finding themselves without secure accommodation are many and various. The complex web of factors can be discussed in terms of those which have contributed to an increase in demand for housing, more particularly low-cost or 'affordable' housing and those factors which have restricted the supply of such housing. The cause of homelessness is therefore understood to be the imbalance between these factors.
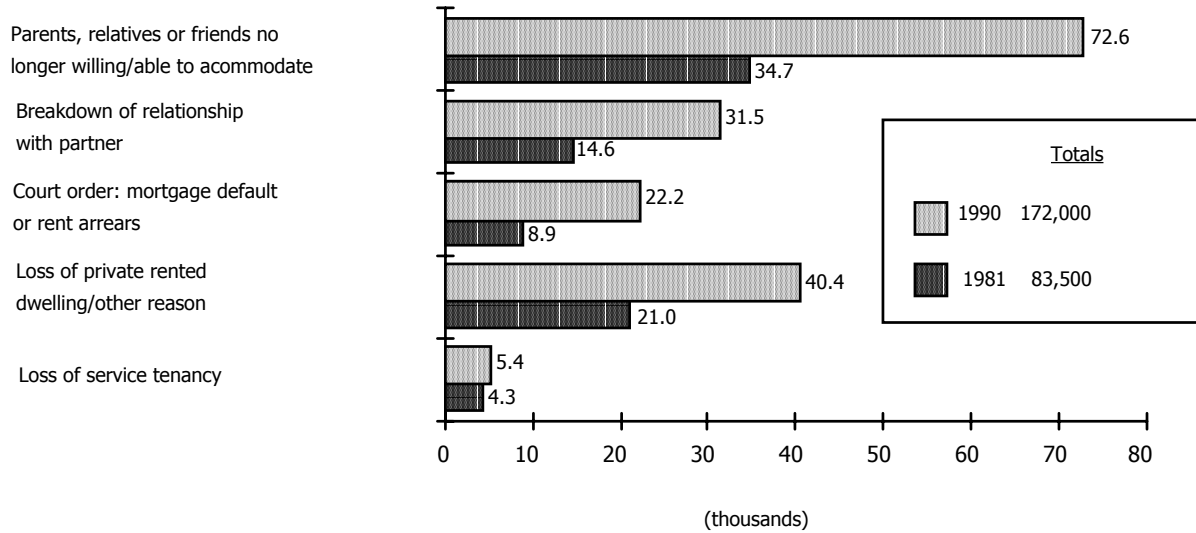
1.   DEMAND FACTORS

The only official statistics on the reasons for homelessness are those collected by local authorities on those households which they accept as requiring permanent accommodation.

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[9]   The Shelter/MORI Housing Poll 1992

Figure 2: Homeless households found accommodation by local authorities (1), 1981 and 1990.

Reason for homelessness (2)

Reason	1990	1981
Parents, relatives or friends no longer willing/able to accommodate	72.6	34.7
Breakdown of relationship with partner	31.5	14.6
Court order: mortgage default or rent arrears	22.2	8.9
Loss of private rented dwelling/other reason	40.4	21.0
Loss of service tenancy	5.4	4.3

Totals

1990   172,000

1981   83,500

(thousands)

Notes:

(1)   Households for whom local authorities accepted responsibility to secure accommodation under the Housing (Homeless Persons) Act 1977, which defines 'priority need'.

(2)   Categories in Wales differ slightly from those in England so cases have been allocated to the closest English category. Data for Wales include cases given advice and assistance

Source: Department of the Environment, Welsh Office, Scottish Offices

Over the decade, they show a similar pattern over the decade of reasons cited, with the same proportion, 42%, giving the inability/unwillingness of parents, relatives or friends to provide accommodation as the most common reason for homelessness in both 1981 and 1990. Likewise, the proportion stating the breakdown in a relationship with spouse or partner as primary cause has remained stable around 18% from the beginning to end of the decade. There has, however, been an increase in the percentage of those made homeless as a result of a court order for mortgage default or rent arrears, a 2.5 times rise between 1981 and 1990.

Of course, these figures only cover those homeless defined as falling within the priority need categories who have been accepted by local authority as homeless. These are mostly households with dependent children (65% in 1990), with a pregnant member (13%) or with a member particularly vulnerable because of old age, physical or mental handicap, etc. (11%).

Neither do these figures shed much light on the factors behind those immediate causes of homelessness or why households were unable to find an alternative home. Behind each statistic lies

an individual story of a web of personal circumstances, misfortunes and failures which have led up to the crisis point of applying to a local authority for help.

Nevertheless, it is possible to isolate a number of national trends, the cumulative effect of which has been to increase the demand for housing and particularly low-cost or 'social' housing. These are summarised below under seven headings:

i)   Demographic trends

ii)   Family breakdown

iii)   Child abuse

iv)   Racial discrimination

v)   Poverty and unemployment

vi)   'Care in the Community' policies

vii)   Mortgage default and rent arrears

i)   **Demographic trends**

The last two decades has seen a significant rise in the number of single households both elderly and young, from 3 million in 1971 to 4.9 million in 1991. The peak time for young people to leave home and start their own households is between the ages of 20 - 25, currently coinciding with the bulge in the population in Britain. Single people, because they are not considered a priority category for local authority housing, form the large part of the 'hidden' homeless population in Britain. They share accommodation with relatives, friends, occupy squats and other forms of temporary accommodation. They form a high proportion of those living in hostels and bed and breakfast hotels. Similarly increasing longevity has meant an increase in the number of elderly single households.

ii)   **Family breakdown**

The increase in divorce is a major cause of the increase in the number of households and therefore the demand for single or smaller household units. About three-quarters of single parents were previously married making marriage breakdown the key factor in the growth in single parent households [10] which form 40% of homeless acceptances by local authorities. At current levels this means that over 50,000 single-parent households in Britain become homeless in a year.[11]

Family breakdown affects children especially those who find themselves no longer welcome when their parents have formed new relationships. Income Support for 16-17 year olds was largely withdrawn in 1988. The current criteria entitling a 16 - 17 year old to income support are very strict, the implication being that there now need to be very good reasons for a young

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10   Greve, John: Homelessness in Britain, Joseph Rowntree Foundation, September 1991, p.14.

11   Ermisch, John: Fewer Babies, Longer Lives, Joseph Rowntree Foundation, September 1991, p.14.

person to need state provision, i.e. they must prove to be an orphan, be in physical or moral danger, or be a refugee learning English. Only those young people between 16 - 17 who are pregnant, have a dependent child, are long-term sick or disabled, registered blind or a carer, or in receipt of a training allowance are eligible. In 1988, rent deposits on Income Support were also withdrawn so that rent in advance (usually needed to secure a tenancy) can only be had through a Social Fund loan, in practice rarely obtainable.

Many young people have been caught out during periods of waiting for jobs or Youth Training places. Housing benefit is available to young people from the age of 16 as for any age group. However, 16-24 year olds have a lower earnings threshold of £33.60, over which they are only entitled to 65% of excess income over the income support level. There are no financial incentives for young people to stay at home except for hardship.

iii)   **Child abuse**

Child abuse, both physical and sexual, has only recently been recognised as an underlying cause of homelessness especially among the most young and vulnerable. This is because the sparce data which is collected on causes of homelessness will mask sexual abuse under general categories such as 'dispute with parents'. One survey of young homeless women (16 - 25 year olds) living in temporary hostels concluded that four in ten had become homeless because of sexual abuse from a family member and of that number, 60% had also experienced physical abuse[12] (see Figure 3 below). Other estimates for the percentage of homeless citing sexual abuse as the principal cause homelessness vary from between 30 - 50%.[13]

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[12]   Hendessi, Mandana: CHAR, 4 in 10: report on young women who became homeless as a result of sexual abuse, January 1992, p.18

[13]   e.g. The Croft, a short stay hostel project run by St Basil's Centre Ltd. and National Childrens Home

Figure 3: Young homeless women: reasons for homelessness

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40% (1)

                25%

                          20% (2)

                                              8%        7% (3)

 sexual        dispute with    physical    wanting to be    other
abuse/violence   parents     abuse/violence  independent
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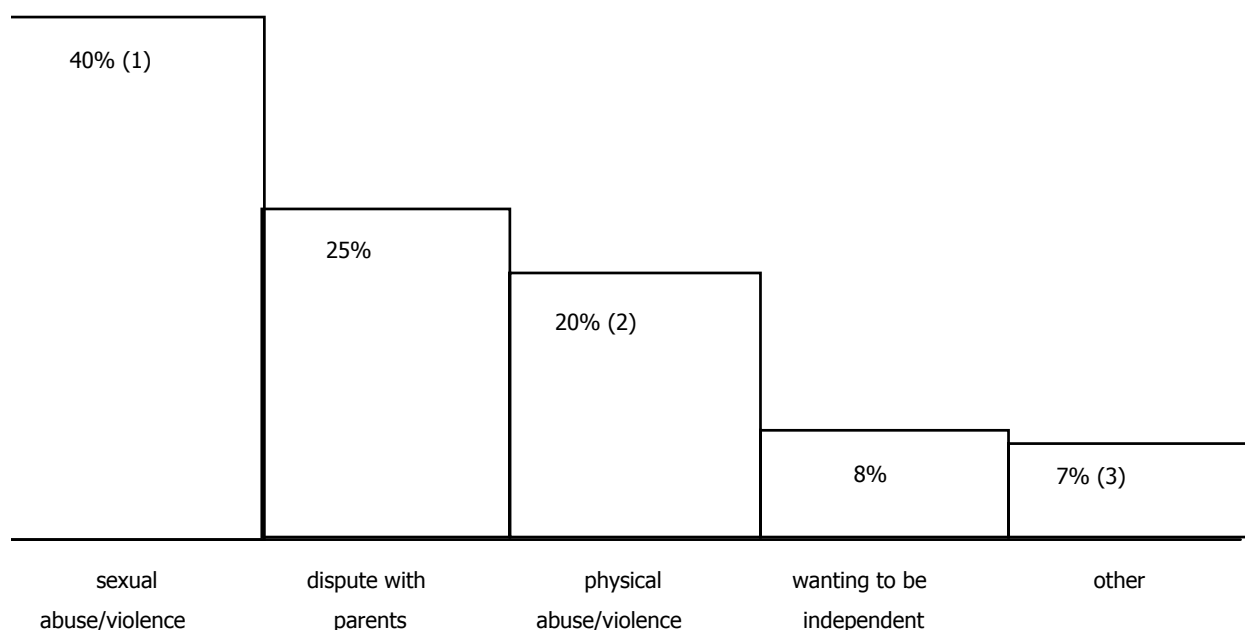
Notes: (1) combined with physical abuse in 60% of cases
   (2) 30% physical abuse from parents, 70% from partners
   (3) including 'over crowding', 'dispute with boss' - a live-in job, coming   from abroad.
Source: CHAR, 1992

iv) **Racial discrimination**
Ethnic minorities find themselves heavily over represented in the homeless statistics. There are wide regional variations but the particularly acute areas such as inner London where most of them live tend also to be areas of greatest housing stress. An Audit Commission survey of homeless families accepted by London Authorities showed four out of ten were from ethnic minorities.[14] Studies have demonstrated that discrimination in housing follows that seen in employment and education.[15]

Also, Barnardo's study[16] of black homelessness showed that much of the problem is 'hidden'. Young Afro Caribbeans, Africans and Asians needing accommodation will not resort to sleeping on the streets or in hostels. Culturally, their communities believe that they should look after their own and so most will look for temporary arrangements with family or friends or rent often sub-standard overcrowded private rooms.
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v) **Poverty and unemployment**
Underlying much homelessness is a much more fundamental need for a purpose and direction to life. This *hopelessness* is especially experienced by today's young people who are

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14   Audit Commission, Housing the Homeless: The Local Authority Role, 1989.
15   Smith, Susan J: The Politics of 'Race' and Residence, Polity Press, Cambridge, 1989.
16   Ferguson, Doris: Young, Black and Homeless, Barnardo's, London April 1991.

expecting to leave school without formal qualifications and have only unemployment to look forward to.

Studies have consistently shown that homeless households are low income households. Obviously, the level and reliability of income is essential to securing and maintaining accommodation. As the National Audit office concluded:

> *"Not surprisingly, there is a strong association between homelessness and poverty, as confirmed in a research study commissioned by the Department (of the Environment) published in 1989."* [17]

The majority of statutory homeless households are dependent on Social Security and housing benefits or state pensions (75 - 80%) while only about 20% are in paid employment.[18] The 40% of homeless families headed by a single parent frequently find difficulties securing suitable employment which enables them to combine work with child care responsibilities or costs.

Housing benefit will cover rent costs but not fuel or food. Therefore those on no income or very low income will still need to meet the fuel and food costs of bed and breakfast accommodation, often at greater expense because of limited cooking, storage and refrigeration facilities and insufficient cash to buy in bulk. Another point of concern that housing benefit does not usually cover rent deposits which are demanded at the beginning of a tenancy.

The rising costs of housing has only exacerbated this situation. The shortage of private and public rented accommodation, traditionally the tenure sought for by young people and poor families, together with the promotion of the ideal of owner occupation, has created a widening gap between the supply of and demand for housing at affordable prices.

vi) **'Care in the Community' Policies**

The development and implementation of 'Care in the Community' policies has recently been gathering pace. As a result, many of the large mental health and learning disability hospitals now contain only a fraction of the patients resident ten or twenty years ago. For the vast majority of people the move into the community represents potentially a major improvement in their quality of life - for many it provides their first real home. However, there are risks associated with these moves and there have been a number of cases where the process of adapting to life in community homes has proved too demanding for patients and homelessness has been the eventual consequence.

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[17] National Audit Office, Homelessness - A Report by the Comptroller and Auditor General, HMSO, July 1990 (para 2.15).

[18] Greve, John: 1991, op.cit., p.15.

It is also known that a disproportionate number of young people who have been living in residential or foster care at some stage during their childhood are to be found among Britain's young homeless population. Every year, 8,500 young people aged 16-18 leave care in England and Wales - many of them to become homeless[19]. Sadly, this situation is likely to perpetuate itself as there will be many children in care because their families are homeless themselves or living in unsatisfactory conditions.

The path from institutional 'care' to homelessness is a well-trodden one for many other people, especially ex-offenders. For many, the transition out of 'care' into the outside world makes demands that they are unable to meet. Social skills which are essential to independent living and employment may not have been acquired or may have been lost while in prison or in psychiatric care. For such people, acquiring a roof over their head does not solve their homelessness problem; they need assistance towards independent living.

Some homeless people spend a major part of their lives trapped in the 'revolving door' of imprisonment, release and re-incarceration. Repeated processing through the courts and back out onto the streets undermines whatever resources and social skills are left and can lead to the development of the 'institutionalised offender'. Prison surveys confirm the close, but complex, relationship between homelessness and crime. Homeless people may come into contact with the criminal justice system, either because they engage in subsistence criminal behaviour to make ends meet or because their daily routines are criminalised by wider society. In turn, custodial sentences affect the housing prospects of both young and adult offenders and may place even greater strain on existing family ties.[20]

vii)   **Mortgage default and rent arrears**
The number of households accepted as homeless as a result of court orders for mortgage default and rent arrears has also risen considerably over the last decade and is accelerating. Mortgage default is now 2 to 3 times more common than rent arrears as a reason for homelessness cited by those accepted for local authority accommodation (see Figure 2 on page 15).

An average 12% of homeless households have cited mortgage difficulties as the reason for becoming homeless. Figures vary from region to region because some four fifths of local

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19   Greve, 1991, op.cit. p.16.
20   Burnside, J, The Relationship between Homelessness and Crime, Institute of Criminology, 1992

authorities usually treat those unable to pay their mortgage as intentionally homeless, thereby ineligible for housing assistance.[21]

The extension of home ownership to those on lower incomes at a time when interest rates were relatively high has placed many more people in the 'threatened' homeless category especially in the last two years when property prices have fallen. Only if interest rates stay low and job security increases will mortgage default and house repossession figures stabilise.

2. SUPPLY FACTORS

The availability of affordable housing to those on low incomes depends on three main factors:

i)   the vitality of the private rented sector

ii)   the relationship between house prices and incomes, and

iii)   the provision of 'social housing' for rent.

i)   **The private rented sector: inexorable decline**

Before the First World War, the private rented sector accommodated 90% of the population. In 1992, it is less than 8%. The sector has declined steadily both in absolute numbers and as a proportion of total housing stock.

The chief contributing factor to this decline is related to the corresponding increase in owner occupation. During the 1950s and 1960s, a shift took place in political priorities to promote home ownership. Restrictions were lifted on private building and certain fiscal incentives were introduced in favour of housing over other investments. Mortgage interest tax relief was introduced as long ago as 1908 was raised to £30,000 in 1983, further fuelling the trend towards home ownership as a more financially beneficial option than renting. In periods of economic growth such as the early 1970s and mid 1980s, house prices rose dramatically, thereby increasing the investment potential of home ownership. Because incomes were also increasing and profits were there to be made in buying to sell again, the attitude was: 'we can afford to buy'.

It had been assumed that the major factor in the decline of the rented sector was that restrictive rental agreements had been weighted in favour of the tenant by ensuring security of tenure over the landlord's flexibility. However, the Government's attempt to "unblock" the private rented sector by introducing deregulation measures under the Housing Act 1988

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[21]   Evans A. and Duncan S.: Responding to Homelessness - Local Authority Policy and Practice, HMSO, 1988.

appears only to have affected the top end of the rented sector and may have only resulted in a replacement of older regulated lettings by new deregulated lettings.[22] According to OPCS, the number of private lettings fell from 1.74 million in mid-1988 to 1.7 million in mid-1990.

Historically, the rented sector has flourished during periods of low interest rates and low building costs when building to let offered a secure and profitable investment. Thus high land and building costs, along with fluctuating interest rates have removed the incentive to build for letting except at the luxury end of the market. Few tenants can now afford to pay rents which will give landlords a competitive return on capital. In London alone, where the demand for rented accommodation is greatest, the private rented sector declined by 40% between 1981 - 1988. With the shortage of rented accommodation has come a steady increase in rents, up to 20% in the 12 months to February 1991 according to the London Housing Unit, and this during a period of depressed house prices, unemployment and redundancies.

Renting has long been the obvious option for most single people seeking their first independent home who are likely to move often, for new comers to an area drawn by employment prospects; and especially by all those living on low incomes who are thereby unable to buy or get access to local authority housing. However, ultimately the private rented sector cannot be looked on to provide housing for the poorest: there is no incentive. There will always be the need for a 'mixed-economy' in housing tenure. But if the inexorable decline in the private rented sector is to be reversed, major financial changes are needed to reduce subsidies to owner-occupiers and increase them to the less affluent tenants.

ii)   **House prices, incomes and incentives for home ownership**
        During the period 1961-1989, Britain's housing stock grew by over one third to 23 million. During the same period the number of owner occupiers more than doubled to 15.4 million or 66.5% of the total housing stock.

[22]   OPCS, The 1990 Private Renters Survey: Preliminary Results, 1991.

Figure 4: Tenure of UK housing stock 1961 and 1989 (year end) millions
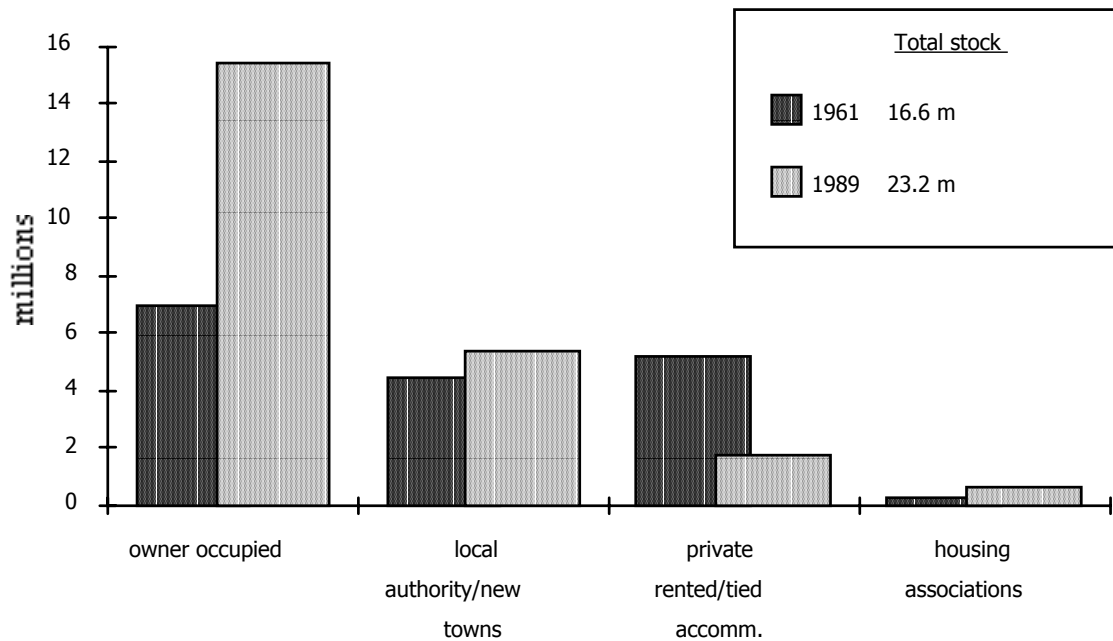
Source: Social Trends (various)

Currently owner occupation stands at nearer 70% of the total UK housing stock. Although over a longer time-span it is possible to see a correlation between house prices and incomes (therefore making house prices a less significant factor in homelessness), this does not apply to the housing market in 1992. As a result of the eagerness of cash-rich banks and building societies in the mid-1980s to lend in the domestic mortgage market, many people on lower incomes were given the opportunity and positively encouraged to buy their own home for the first time. The relaxation of credit limits in an increasingly competitive mortgage market and the deregulation of building society capital ratios coincided with the Government's ideological commitment to increasing home ownership. Its 'Right to Buy' policy has resulted in more than one and a half million Council houses being taken out of the public sector and transferred to the private sector. Many of these have now had their homes repossessed for mortgage default as owners are unable to keep up payments on reduced incomes. Many have seen their 'investment for the future' turn into a nightmare of debt and homelessness.

Figure 5: Tenure of UK housing stock 1961 and 1989 (year end) %
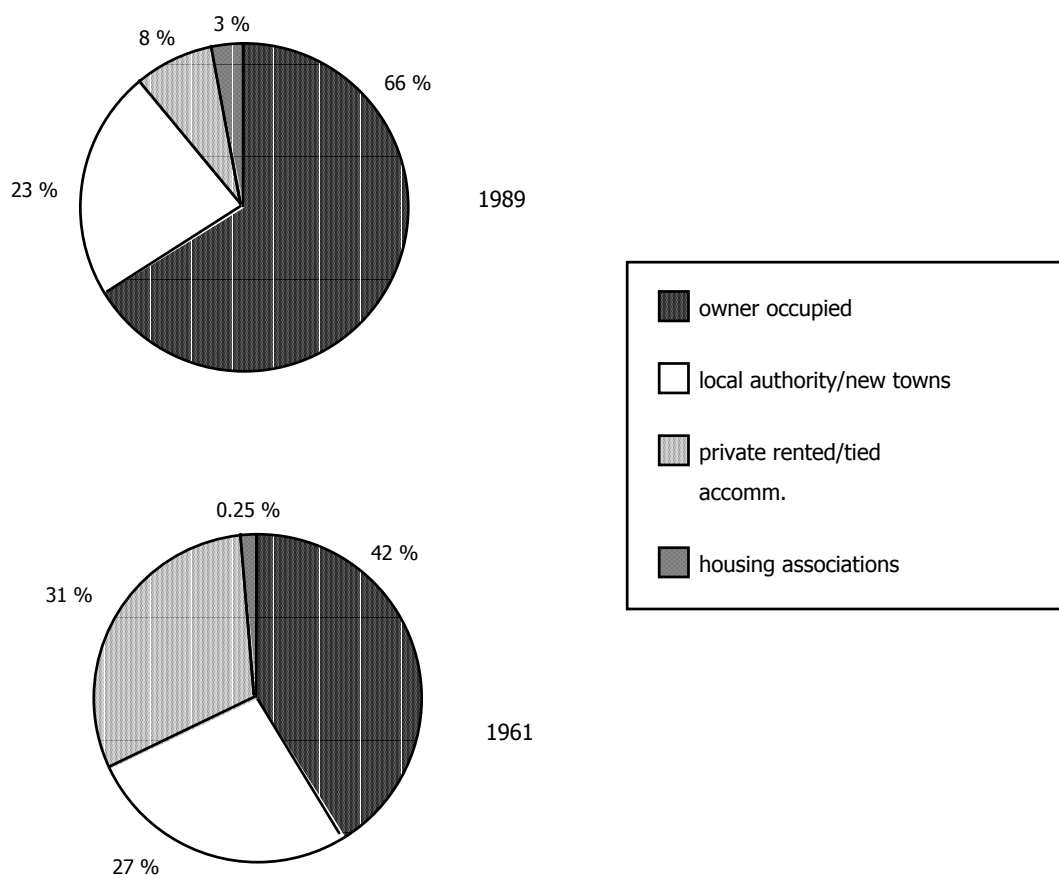
There has been much heated debate over the impact of Mortgage Interest Tax Relief (MITR) on the housing market. On the one hand it is seen as a subsidy to homeowners and preferential treatment of the 'better off' (costing the Exchequer some £5 billion this year and £7 billion in 1991/92). On the other, it is argued that its reduction or abolition would cause most hardship to low-income homeowners, now a significant segment of owner-occupiers. It is not clear that MITR abolition would do more than depress house prices further which has the simple effect of 'robbing Peter to pay Paul'.

iii)   **The Supply of 'social housing' for rent**

The supply of local authority letting has been in decline since the peak period of public sector house building in the 1960's. There are three main reasons:

a)   A decline in council house building. Today local authority completions run at less than 15,000 (1990 figure) compared with over 200,000 in the 1960s and 100,000 in the mid-1970s. The building of New Towns has been cut from an average of 12,000 dwellings a year (1971-80) to virtually none.

b)   A massive switch in finance by central Government away from new building to other forms of incentive and support, e.g. mortgage interest tax relief.

c)   The deliberate policy of selling council houses to tenants under the 'Right to Buy' scheme.

The cumulative effect of these changes in policy has created a severe shortage of public sector rented accommodation at a time when demand for affordable housing is continuing to rise.

Pressure has been particularly marked in the supply of family-sized housing as these are the houses most in demand (vis. homelessness statistics) and formed the bulk of those sold to existing council tenants without being replaced.

Local authorities are not the only providers of social housing. The role of housing associations is now expected to expand significantly, particularly if a large number of council estates exercise the option to transfer out of local authority control and become housing associations under the Large Scale Voluntary Transfer scheme (LSVT). However, many of the big inner city estates would not be suitable for transfer because the costs of improvements would be high and the market value of properties low. Questions have been raised about the willingness of the financial markets to lend to these new housing trusts.

In 1961, only some 250,000 dwellings were being provided by housing associations. By 1992, this was 713,000. It has been proposed that new provision should increase at the rate of 40,000-50,000 p.a. by the mid-1990s in an attempt to fill the gap left by the local authority and private rented sectors. However, this target for new provision includes nearly 50% rehabilitations rather than new building (based on the proportions over the last three years).[23] All estimates of the number of new homes needed to bridge the affordability gap make this pledge seem a drop in the ocean. There is also a question mark over who would be able to

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[23]   The Housing Corporation Annual Report 1991/92.

afford housing association rents which are now higher than local authority council rents. It is possible that only those homeless on full housing benefit would be able to afford housing association rents.

THE COSTS OF HOMELESSNESS

The present level of homelessness in Britain places considerable costs, both economic and social, on our whole society. Housing provision is of course very expensive. However, in the heated debate over the economics of building more homes, we should not lose sight of the other costs in the homeless equation: the long term social costs of large numbers of people, especially young people and children, living without the security of a stable home. This is a price which will continue to be paid by society as a whole not only in this generation but into the next.

Although the actual costs of homelessness are ultimately immeasurable - after all, what scientific means have we to quantify human misery?- this must not lead us to ignore the economic and social impact of homelessness.

1.   THE ECONOMIC COST

There are no official statistics which calculate the full costs of provision for the homeless. It can therefore only be guessed at; but *by any reckoning* the costs of providing temporary accommodation, night shelters, day-care centres, drop-in centres, advice centres, health care, support from social services, the probation service, together with the administration costs especially at the local level must be greater than the cost of providing permanent accommodation.

i)   **Temporary Accommodation costs**

Paying bed and breakfast charges is significantly more expensive in the long term than building new council accommodation. For example, the DoE estimated in 1987-88 that the average cost of keeping a family in bed and breakfast for a year in London was £15,440 compared with an annual cost of £8,200 to provide a new council dwelling. However, because the public expenditure control system is based on cash accounting it does not allow for such alternative cost analyses; the full capital cost has to count as expenditure in the year in which the dwelling is built and therefore many local authorities make the decision to spend less in the short-term and stave off the problem by placing the homeless in temporary accommodation.

According to the House of Commons Committee of Public Accounts Report into Homelessness, published in May 1991, the cost to the Exchequer of housing homeless families in temporary accommodation was £150 million a year.

"We are greatly concerned about the extensive use of bed and breakfast accommodation which is often very expensive and unsuitable for families, and at a cost of £15,000 per family a year is bad value for money."[24]

The National Audit Office's Report[25] calculated that the total cost of bed and breakfasting in England rose from £22 million in 1984-5 to £143 million in 1987-8, of which London accounted for £127 million.

Figures are kept by CIPFA on local authority expenditure under the Homeless Persons Act covering the cost of provision under their statutory obligations. They estimate that in 1990-91 homelessness cost local authorities £159.6 million.

Table 3: Net expenditure on homelessness (1) by local authorities in England and Wales (£m) (2)

	London Boroughs	Met Districts	Non-Met Districts	England & Wales total
Accommodation:				
Hotel	8.1	5.95	4.6	18.65
B & B	65.7	1.9	13.8	81.45
Admin & Welfare	22.0	5.4	16.1	43.5
Other	12.8	0.85	2.4	16.05
Total	108.6	14.1	36.9	159.60

Notes: (1)   Survey covers the costs and staffing of hostels for homeless persons, the use of bed and breakfast accommodation, and the cost of administering the Housing (Homeless Persons) Act 1977.
     (2)   Figures have been rounded up/down.
Source: CIPFA Homeless Statistics 1990-91 Actuals, 1992.

However, these figures do not make a comparison with the cost of providing permanent accommodation and therefore it is impossible to gauge whether this represents value for money.

Other studies have sought to calculate the cost of the provision of different types of temporary accommodation. Hostel places, mainly occupied by single young homeless, are costing an average of £90 per week depending on the level of care and advice given.[26]. A study for the DoE published in 1989 estimated average weekly costs of £55 for temporary

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24   Committee of Public Accounts: Homelessness, HMSO, 23 May 1991.
25   National Audit Office: Homelessness, 1990, HC 622.
26   Berthoud R & Casey B, The Cost of Care in Hostels, Policy Studies Institute, 1988.

accommodation: for bed and breakfast (£122), local authority hostel (£44), other hostels including womens refuges (£54), short life leases (£33), other local authority (£27) and other (£44).[27]

All these figures above are only *estimates* of one element in the financial debit column which the rest of society currently pays to meet our homelessness bill. If the true scale of the economic cost were known, it is the view of many working with homeless people that homelessness costs more than building new homes.

ii)   **Consequential costs**

The consequences of homelessness incur significant costs which are at present unknown. It is impossible to identify the cost of benefits going to those in temporary accommodation and whether eligibility for these benefits would end on acquiring permanent accommodation. If the majority of those in temporary accommodation are dependent on benefits like housing benefit, income support, disability allowances and pensions how does one allocate these under the costs of homelessness?

What are the costs in unemployment benefit of those who are caught in the Catch 22 employment v secure accommodation scenario? What is the cost to the Exchequer in lost taxes on account of unemployment? How can one measure the costs of crime related to homelessness, or additional health care costs resulting from bad housing conditions and the stress of living in temporary accommodation?

What is the cost in lost revenue of leaving properties empty? It is reckoned that 16% (or 36,000 properties) of Government properties owned by the Ministry of Defence, health authorities, the police force, the prison service etc., are vacant, 2.5% of local authority stock, 3% of housing association stock and 5-6% of the private rented sector is vacant at any one time.[28]

How can one measure the contribution of the voluntary sector to providing for the needs of the homeless? Part of this study has sought to make an attempt at assessing the role of one element, the church based sector, in homelessness provision. However, it is impossible to measure this purely in economic terms.

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[27]   Thomas A & Niner P, Living in Temporary Accommodation: A survey of Homeless People, DoE, HMSO, 1989

[28]   Hansard, Homelessness debate, 12 December 1991, col. 1104.

iii)   **Special Allocations**

In the last three years, the Government has allocated from central funds specific amounts to provide for the homeless. However, the bulk of these have been in the form of borrowing permissions by local authorities and included within overall capital allocation.

(a)   £300 million over 1990-91 and 1991-2 to local authorities and housing associations (chiefly in London and the South East) to help reduce dependence on temporary accommodation by bringing more empty houses into use more quickly and by increasing cash incentives for tenants to move out of local authority accommodation, thus releasing space for homeless families;

(b)   £96 million over 1990-91 to 1992-3 to provide more direct   access and more-on accommodation for the single homeless;

(c)   Increasing grants to voluntary societies progressively from £750,000 in 1989-90, £4.5 million in 1991-92 and £6.1 million in 1992/93 to help societies provide more advice and assistance to those who might become homeless.

The House of Commons Public Accounts Committee was critical of the Department of the Environment which had set no targets for the number of extra lettings the £300 million allocation would achieve.[29] The Government had given a commitment to achieve a target of 15,000 units budgeting at £20,000 maximum per unit. Shelter, however, have made a detailed analysis of the use to which these allocations have been put and have concluded that "each homelessness initiative has given back with one hand significantly less than the Government has taken away with the other."[30] This refers to the public expenditure limits which Government placed on local authorities. Greve explains:

"*Total capital spending on housing includes expenditure by local authorities. To a substantial extent, local authorities made up for (and concealed) the drastic cuts in capital spending by central government in the early 1980s and after. Throughout the 1980s housing expenditure by local authorities came increasingly from capital receipts - mostly from the sale of council houses under the government's 'Right to Buy' campaign."*[31]

At present, the Government has limited to 25% the amount of capital receipts from council house sales which local authorities can spend on new housing and all other receipts must be used to pay off total local authority debts as a means of containing public expenditure.

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[29]   Committee of Public Accounts.
[30]   Shelter, No New Homes, 1990
[31]   Greve J, Homelessness.

Concerning the Government's £96 million allocation to help single homeless people gain direct access to accommodation, the first year's programme had given approval to 460 additional hostel places and 700 places in self-contained/shared flats and houses.

iv) **Housing Associations**

Government funds for Housing Associations have risen steeply in the last few years as their role has changed now that they are to take over from local authorities as the main providers of new social housing. The Housing Corporation's investment programme has grown from £1.1 billion in 1990-91 to a projected £2 billion in 1993-94 and 1994-95.

In 1990-91 over one-third of the Corporation's new stock programme was targeted specifically for homeless schemes and this proportion was expected to rise to about one-half over the next three years. The Corporation was looking for the annual number of housing completions (not necessarily new stock) to increase progressively over this period from around 25,000 units to around 40,000 - 55,000 in 1993-94 and were confident of delivering this programme.

v) **Mortgage Interest Tax Relief**

Much attention has been focussed on the cost of providing this subsidy to homeowners - £7 billion in 1991-2 and between £5-6 billion this year. The cost of this foregone tax is not of course a cost of homelessness; however it is argued that these are the kind of sums which need to be spent to provide the country's social housing need.

2. THE SOCIAL COST

"*And another thing. I don't know what the second B stands for. We never get any breakfast.*"

(Sandra, living in a single room
with husband and four children)[32]

It is clear that those people who, for whatever reason, find themselves without secure accommodation will be among the most vulnerable members of our society. Some will be disadvantaged by nature of their race or sex or age or simply having grown up in a town with no jobs. Others will have trodden a downward spiral via redundancy, marriage breakdown, sickness, violence, abuse through 'no fault of their own'. Others will simply have made mistakes 'through ignorance, weakness or deliberate fault'.

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[32]   NFHA, Homelessness: An Act of Man, 1987.

Much more research needs to be done on the social and personal effects of homelessness and stress relating to housing need. Statistics are available to show the link between family breakdown and homelessness (see Figure 2 on page 15) but no-one has looked at the consequences of the lack of secure housing on the rates of divorce, separation, children going into care, or criminal behaviour as a direct result of housing need. Some work has been done on the health consequences (See 3. below) but the analysis of the causal relationship between housing stress and family breakdown would bear more careful examination.

The debate about the causes, direct or underlying, of homelessness can have the effect of numbing us to the day-to-day plight of those who are in the situation at this moment.

Many studies have catalogued the problems faced by certain groups of homeless people, those on the streets or in temporary accommodation. The following are extracts from four studies focussing on young single homeless, black homeless and homeless young offenders:

● *"I went to Homeless Persons Unit but before I opened my mouth to talk about my homelessness, they said they would only rehouse 'vulnerables': mentally ill, and people with children. Well ... at that point I got very angry and said, 'I'll go on the streets to make myself vulnerable, how's that?' They said that was the rules. I stormed out of the office. Did I tell them about the abuse? No. How could I? Besides I had no evidence to prove that it had happened. They wouldn't have believed me anyway. They probably thought I had invented it to get housing. How could I tell a man about my experience of sexual abuse, in any case? No, no one told me that I could have a female interviewer..."* Andrea (not her real name) aged 20

   (quoted in 4 in 10: Report on young women who become homeless as a result of sexual abuse)[33]

● *"My parents were divorced when I was three. My mum took it out on me, whenever we spoke, it was just arguments. So I put myself into care. When I first went into care, I was 14, just going on 15. I ran away from home and I was out on the streets for three nights and the police found me. The first night I slept in a garage, the second in a friend's cupboard, the third night I slept underneath somebody's bed. My friends were giving me food."* A 16-year old woman

   A 17 year-old had come out of care and was living alone in a flat. He was on YTS receiving £29.50 per week. His rent was £34.12 towards which he received £21.92 Housing Benefit. After Housing Benefit, he had to pay £12.20 per week towards his rent plus gas and electricity. This left him with £8.30 per week for all food, clothing and other expenses. He could not get a grant or budgeting loan from the Social Fund as he was not on Income Support.

   (quoted in Fit For Nothing: Young People, Benefits and Youth Training[34])

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[33]   CHAR op. cit.

[34]   Craig, Gary, Fit For Nothing: Young People, Benefits and Youth Training. The Children's Society on behalf of COYPSS (The Coalition on Young People and Social Security), 1991.

●   *"Blossom is 19 and was thrown out of her home when she was 16. She now works as a bank clerk and has lived for two and a half years in her boyfriend's mum's flat. She shares a room with her boyfriend (which was originally her boyfriend's mother's room) and there are five adults in a three bedroom flat. Her boyfriend's mother, who has been sleeping on the settee, is at a point where she now wants her room back. Blossom herself was thrown out of home because she and her brother had a different father from the rest of her siblings. Because of this, they feel they have both been rejected by their mother because she does not want to have any reminders at all of this man in her life."*

"Frank is 20 and unemployed. He has always lived with his parents, but they now want him to leave because they say he is old enough to fend for himself. He has been given two months to move out."

(quoted in <u>Young Black and Homeless in London</u>[35])

●   *"After losing his job he was asked to leave by foster parents who have scarcely contacted him since. He began to drift, sleeping rough and not working. At this juncture the alleged offences occurred and for the first time John found himself in court." He had been taken into care aged 2 months and brought up by foster parents. He left his foster family at 18. The court placed him on probation for a first offence at South West (London) Magistrates' Court for burglary and theft of foodstuffs."*

John, aged 19

The so-called revolving door syndrome illustrates the chronic nature of the cycle between homelessness, offending and prison:

(a)   A young person becomes homeless
(b)   If he is not already unemployed he soon becomes so
(c)   As he is of no fixed abode he has to sign on every day
(d)   This prevents him from finding work and/or accommodation
(e)   Financial necessity or boredom leads him into stealing food etc
(f)   He is caught and comes before the court
(g)   Because he is of no fixed abode he receives a custodial sentence
(h)   He faces accommodation problems on discharge
(i)   Repeat (c) to (h)

(quoted in <u>Homeless Young Offenders</u>[36].)

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35   Ferguson, Doris, Young Black and Homeless in London, Barnardos, April 1991
36   NACRO: Homeless Young Offenders: An Action Programme, 1981. Also, NACRO: Revolving Doors: Report of the Telethon Inquiry into the Relationship between Mental Health, Homelessness and Criminal Justice, 1992.

3.   THE HEALTH COSTS

> *"The connection between health and the dwellings of the population is one of the most important that exists."*   *(Florence Nightingale)*

Health risks are obviously at their greatest for those sleeping rough. Medical problems reported by those working among street sleepers include chest infections, tuberculosis, malnutrition, hypothermia, frost-bite, gangrene and cellulitis. Foot problems such as swelling, boils and blisters were common.

The health condition of street sleepers is exacerbated by alcohol or drug dependence. They are much more at risk of physical abuse and accidents. They are less likely to be registered with a GP or know where to seek medical help when they need it. They are more likely to be suffering from mental or psychotic disorders.

Since no statistics are kept, it is not possible to estimate the financial costs of catering for the health requirements of those sleeping rough. No records are kept even of the number of deaths attributable to cold weather.[37]

Conditions in temporary accommodation and especially bed and breakfast hotels have also been the source of much medical concern. A study by the Audit Commission[38] in 300 local authorities found that more than half of all houses in multiple occupation (bedsits, flatlets, hostels and bed and breakfast hotels) fell short of basic health and safety standards.

The British Medical Association's report on Homeless Families and their Health concluded that:

> *"The health needs of homeless families warrant special consideration because of the circumstances which precipitated their homelessness and because of the evidence that the type of accommodation often provided is likely to harm their health."*[39]

Problems highlighted were high levels of mental illness, depression and post-natal depression; frequency and easy transference of infectious diseases; common incidence of diarrhoea and vomiting because of poor water supply and shared sanitation. Children suffer from upper respiratory tract infections because of overcrowding, dampness and the need to vacate the hotels by day. Other viral infections such as children's infectious diseases spread rapidly, yet the uptake of immunisation is low. Infestation with scabies, lice, fleas, bedbugs and mice is common.

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[37]   Shelter, Left Out: Sleeping Rough in Severe Weather, February 1991
[38]   Audit Commission, Healthy Housing: The Role of Environmental Health Services, HMSO, 1991.
[39]   BMA, Homeless Families and Their Health: A Joint Report by the Health Visitors' Association and the General Medical Services Committee of the British Medical Association on Access to Primary Health Care by Homeless Families, BMA, 1988.

Evidence for the harm caused to children being brought up in such conditions is well documented:

> *"Children suffer physically, emotionally and educationally, showing a high incidence of depression, disturbed sleep, poor eating, overactivity, bedwetting and soiling, toilet training problems, temper tantrums and aggression. Research in Bayswater found that up to 40 per cent of children in bed and breakfast accommodation had behavioural problems.[40] Overcrowded bedrooms and lack of play-space affect development and delay the acquisition of motor skills and the development of speech. Other children find it hard to do homework".[41]*

Other problems listed concerned the high incidence of accidents such as burns and scalds, falls, etc. Because of lack of space for children to play. Non-accidental injuries also occur when families are put under such stress; many children living in such hotels are on the social services 'At Risk' register. Malnutrition, weight loss in adults and low birthweight in babies also occur frequently because of the lack of adequate (or any) cooking and refrigeration facilities.

Homeless people tend to fall between the cracks of our health care system. Registering with a local GP is not necessarily their first priority even if they can find the surgery. Homeless families are often placed in large numbers within one area causing a great strain on the resources of a district health authority to provide enough health visitors. Other specialist primary health care teams, such as neighbourhood nursing teams, may or may not exist. Problems of coordination between the different agencies such as social workers, community workers, family therapists, day-care centre staff with health visitors and GPs only serve to exacerbate the difficulty of access to appropriate care and advice.

Nevertheless, some studies show there is a high rate of health service uptake by homeless people and evidence of higher than average GP registration, hospital admissions especially casualty department, visits by health visitors (where primary health care facilities are adequate). This is likely to reflect their poorer state of health.[42]

One nursing sister working in a day centre for homeless people summed up her experience:

> *"My clients were clearly suffering because of a service which couldn't bend to help them. I felt animals were often treated better in our society when they were sick. My clients have very little family contact and back-up due to illness and reduction in social skills, but at present the policy is for relatives to provide care. But what happens when there are no relatives?"[43]*

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40   Stearn J, An expensive way of making children ill. Roof, 9-10.86.
41   BMA op.cit.
42   Victor, Christina, Health Status of the temporarily homeless population and residents of North West Thames region, British Medical Journal, Vol 305, 15 August 1992.
43   Clarke, Lesley, The Medical Care of Homeless People, West London Mission.

"Ronald is 49 years old. He was homeless and is not registered with a General Practitioner. He has a history of alcohol abuse and chronic obstrusive airways disease. He was admitted to the Middlesex Hospital via Accident and Emergency Department. He had a vagotomy and pylaroplasty and after a fortnight was discharged to a bed and breakfast hotel in Finchley. He had no knowledge of the area and knew no-one. He was advised to register with a General Practitioner, but he was unable to find one that would take him on. So he came to the West London Day Centre to see the Doctor for analgesia, and to see the Nursing Sister about his dressing."[44]

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[44]   Clarke, op.cit.[45]   Pontifical Commission Iustitia et Pax, What have you done to your homeless brother? The Church and the housing problem, Catholic Truth Society, 1988

A FRAMEWORK FOR RESPONSE

The facts of the housing 'crisis' and homelessness are widely recognised. So too is the failure and inadequacy of policy responses for a number of years. A key question is therefore to explain why, despite widespread recognition of the extent of the problem, and considerable campaigning efforts, little progress has been made. This failure to respond is often attributed to a lack of political will which is able to persist due to the marginalisation of the homeless. The questions of responsibility for action, as well as the proper nature of this response, are therefore of particular importance. While there are many technical issues at stake which merit careful consideration, the grounds for response is an ethical issue.

1. THE ETHICAL BASIS FOR A RESPONSE

These ethical grounds are understod in various ways. Many ethical and theological responses to homelessness take the right to housing as a starting point. Several international documents include the right to housing among other human rights (for example, the Universal Declaration of Human Rights, Art. 25.1). Rights can prove to be a weak basis for social concern since in practice they can be as easily denied as they are asserted. They may also be regarded as little more than statements of ideals or intentions with no acceptance of any binding obligation for their enforcement.

The derivation of rights is often unclear providing an inadequate basis for ascertaining who is responsible for what, and how competing rights claims are to be resolved. Rights can also become highly individualised and so lack the foundation of reciprocal obligations and community without which the capacity for effective responses is severely limited. A better approach, closely connected to a theory of rights, is to argue a case for responsibility based on human needs. It provides a clearer basis for establishing the importance of homes, and how this is to be weighed against the meeting of other human needs. However, even more satisfactory is an attempt to base responsibilities and duties on a theory of justice.

If the response to homelessness is part of a wider vision of social justice that encompasses issues such as health and education in which the majority have a stake and which commands widespread support, then it will be harder to neglect the homeless without negating the vision that guides policy in other areas. This broader perspective will also allow consideration of those factors which contribute to homelessness, whether they be fundamental elements of our socio-economic structure, or specific policies. While responding adequately to the plight of those who are already homeless must be a priority, it is also important to reduce the likelihood of people becoming homeless in the future. Thirdly, it provides a broader framework within which the merits of possible responses can be considered. This approach means that there will be a considerable overlap between the concern for homelessness and housing policy. In so far as homelessness is linked to inadequate supply of

housing, the question of the nature of the housing that shall be provided is important. Thus much thinking about housing policy will be of relevance here.

2. CURRENT CHRISTIAN THINKING

Elements of each of these approaches can be seen in the responses of the churches to this issue. The focus of most of these has been to affirm the right to housing and to address specific issues such as the (in)justice of mortgage interest tax relief. The Churches National Housing Coalition is seeking to stimulate the church's thinking in this area and to encourage the development of more thorough critiques.

The most extensive ethical response to the issue has been that of the Pontifical Commission 'Iustitia et Pax' What Have You Done To Your Homeless Brother?[45] This report was prepared on the occasion of the International Year of Shelter for the Homeless. Its focus is therefore international, and although it does not analyse the British situation specifically, there is more extensive evaluation than is available in statements from other churches.

In this report the Church's concern for the issue is described as rooted in her 'preference for the poor, the needy, and the outcasts of society in her social and charitable works'. On this basis the church appeals 'to governments and to those with social responsibilities to take the necessary decisions and set up economic programmes that will adequately meet the need for housing, particularly for the poor and most marginalised'. Such a response is seen to require a consistent political will and an increased awareness of the collective responsibility of all for the future of society.

In analysing the nature of the situation the Commission's report contends that 'the situation is not simply a fact to which those with responsibilties in the field and indeed all persons are called to react. Rather, from an ethical point of view, it is a scandal and one more indication of the unjust distribution of goods, originally destined for the use of all'. For Christians it is seen as an 'appeal to conscience and an exigency to do something to remedy the situation'.

The report stresses that the human person must be the true focus of the problem, with particular attention being paid to their basic needs. Homelessness is seen as more than a human accident or single deprivation. It goes beyond personal crisis and is connected to social structures. Causes identified by the Pontifical Commission are unemployment, low salaries, rural exodus, unregulated industrialisation and urbanisation. These causes of homelessness deprive families and individuals of a fundamental good which in turn responds to a primary need from which other needs flow that are equally impossible or difficult to satisfy. Thus homelessness is not just a personal deprivation but a lack of something which is due. It is therefore an injustice.

This injustice is to be laid at the door of a social organisation or political will which is either deficient or powerless. In this context it is asserted that 'society as well as the state, has the obligation to guarantee for its citizens and members those living conditions without which they cannot achieve fulfilment, either as persons or families'.

The report concludes that the poor and marginalised long for an answer which will include a change in those attitudes of certain sectors of society that are indifferent, if not hostile, to their plight. This should lead to an economic, political, and social transformation since the problem of homelessness is 'only the consequence of a deeper cause which must be remedied'.

3. THE NEED FOR A NEW SOCIAL VISION

For a number of years discussion of the kind of *society* that we should seek has been edged out by concentration on issues such as the opportunity and liberty of the individual, or a narrow focus on economic growth. The current housing situation is, however, the result of the interaction of a complex web of factors influencing housing demand and supply such as local government finance, fiscal policy, planning regulations, taxation, family breakdown and many others. With so many factors involved the analysis of the situation, either in technical or ethical terms, is unlikely to be simple. It is because of this complexity that Pat Logan argues that:

> *"the mission of the church has everything to do with housing. In fact I think that it is the only way that we can respond adequately because the problem is so big. It isn't just a technical problem. I don't think it is a problem that can be solved by a bit more money, a few more skills, or better training. I think we are faced by something much bigger."*[46]

Such an approach characterises the problem in terms of inadequate social vision or structural sin and injustice. For Logan it is the structure of power in our society, and particularly the concentration of economic power, that is the root of the problem. The nature of contemporary social structures, and their impact on housing and homelessness, is being extensively analysed by economists and sociologists but any response also involves judgements about the kind of society that we want and the proper relations between its personal and institutional members. These are value judgements, and it is here that Christian thinking will have a valuable contribution to make.

It is only through coming to terms with the nature of our society, and the values that should underpin it, that we will be able to diagnose correctly what is currently wrong and point to solutions. The true nature of the situation and the task of the Christian community is perhaps made more clear if we talk instead of naming the false gods that hold sway in our society and assessing the implications of turning again to the true God. This

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[46]   Pat Logan, 'Theological Reflections on Housing' in Just Foundations, The Report of the National Churches Housing Coalition, 1990, p.26.

will provide the context within which the need for, and right to housing can be properly understood, and a basis on which possible responses can be assessed.

The task of developing and promoting a social vision which can provide a sound basis for effective responses to homelessness has a number of parts. Firstly, it must be made clear that homelessness is not an isolated issue, but part of a complex of policy areas all of which are informed by values. Secondly such a vision should stimulate a commitment to act. The facts of the situation are before us and our society is faced with the choice and the challenge of whether to accept the responsibility to secure homes for all. Thirdly there is a need to develop a social vision in such a way that the policy implications and priorities for action can be made clear. The rest of this section of the report sets out some of the values which should constitute such a vision.

4. TOWARDS A RESPONSE

A social vision cannot be adequately summarised in a few words, but it is possible to identify a number of themes which such a vision should express. These are not the whole of the vision, but serve to illustrate the kind of approach which merits further, and wider, sustained reflection. The practical implications of such a vision will raise many more specific ethical issues which will have a bearing on the development of policy responses in other areas.

The two key components of a social vision are perhaps best summarised in terms of the extent to which the fullness of human well-being is fostered and realised, and the pattern and quality of relationships that exist within a society. These are not, of course, separable, for relationships will be influential, and to a certain extent determinative, of individual well-being.

'Development' is concerned with the realisation of a social vision and is a concept that should be applied to all societies; for talk of the 'developed world' gives the mistaken impression that we have arrived at a final destination. Within Catholic social teaching this process is seen to be concerned with the realisation of 'authentic humanity' in all its dimensions.

> *"The development we speak of here cannot be restricted to economic growth alone. To be authentic it must be well rounded: it must foster the development of each man and of the whole man."*[47]

Housing policy must therefore be informed by an understanding of what it means to realise the fullness of our humanity, and the role of housing in this, which will help to define the importance of housing and the proper nature of its provision.

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[47] Populorum Progressio s.14

The concern for relationships has social, economic and political dimensions. Socially, it is concerned with the strength of families and communities, and will seek a housing policy that supports those relationships. Economically, it will be concerned with the implications of economic structures and policies which are major factors behind the current situation and the wealth of individuals and families, of which houses have become an increasingly significant component. Politically, it is concerned with participation, belonging and status in society, and rejecting the exclusion that homelessness can constitute. The tendency to assess societies solely in terms of economic indicators must be rejected. They may be helpful indicators of a society's ability to meet other goals, but they must not be confused with these and become ends in themselves.

i) <u>Human dignity and the realisation of the fullness of humanity</u>

The belief that all people are created in the image of God attests to the importance of *all* people. Any social policy or situation which results in the exclusion of people, pushing them to the margins of society, and neglects or undermines their humanity, must be challenged. Homelessness is precisely such a situation because our response so often in the past has been to concentrate social housing into certain geographical areas reinforcing the marginalization of poverty.

One implication of the affirmation of human dignity is the recognition of the importance of pursuing those conditions which are conducive to human flourishing. Securing stable accommodation is for many people the first essential step in the process of resolving other problems such as drug or alcohol abuse.

This will have implications for the nature and method of housing provision, as well as for policy in other areas. A coherent urban policy, for example, is required covering those areas such as education, transport, and recreation, that go to make up a healthy urban environment that fosters the realisation of the fullness of the humanity of all its residents. The way in which housing, work and supporting services are provided must develop and not repress social relationships, and planning and control structures should encourage participation and creativity on the part of residents. There may, in the end, be a conflict between quantity and quality of provision of services in the city. However, the method used to make housing and services available will often be as determinative of quality as the amount spent on its provision.

While this emphasis on human dignity helps to determine more precisely the nature of the need that policies to tackle homelessness should address it does not say how these conditions are to be created or who is to be responsible for doing so. It does have implications, though, for the way in which homeless people should be treated. It is always a danger that once a group of people come to be seen as a problem, they are not always treated as humanely as they deserve. It also means that people should not be used in pursuit of a social vision or ideology. Whatever the truth or falsity of claims that young women use pregnancy to jump the housing queue, or that statutary provision for young single

homeless people undermines the responsibility of their families to provide for them, access to housing should not be denied to them. The broader social implication of housing policy are important, but homeless people should not be used in this way.

A commitment to human dignity requires a commitment to preserving hope and the possibility of restoration. Homelessness is all too often a downward spiral with no way out. Yet a society which is committed to respecting the dignity and humanity of all its members must keep open the possibility, even for the most disadvantaged, of regaining a position which allows full participation in society and realisation and expression of humanity.

ii)   <u>Belonging</u>

A proper understanding of the true nature of the need for housing must inform any response. Such an understanding is becoming evident in the widespread recognition that our concern must extend the provision of simple physical shelter to the provision of homes. Two quotes illustrate the churches' response to this and begins to spell out the full richness of meaning that the word 'home' can convey:

"*A house is much more than a simple roof over one's head. The place where a person creates and lives out his or her life, also serves to found, in some way, that person's deepest identity and his or her relations with others*".[48]

"*A home is more than bricks and mortar, more than a roof over one's head. Decent housing certainly means a place that is dry, warm and in reasonable repair. It also means security, privacy, sufficient space; a place where people can grow, make choices, become more whole people....... To believe that you have no control over one of the most basic areas of your life is to feel devalued.*'[49]

A home is one of the deepest yearnings of the human heart. This is partly because it is intimately associated with the meeting of fundamental human needs, and also because it has a spiritual dimension. This has been explored by Walter Brueggemann who suggests that 'the sense of being lost, displaced, and homeless is pervasive in contemporary culture.'[50] He goes on to argue that the urban promise concerned:

"human persons who could lead detached unrooted lives of endless choice and no commitment. It was glamourized around the virtues of mobility and anonymity which seemed so full of promise for freedom and self-actualisation. But it has failed...... It is now clear that a sense of place is a human hunger which the urban promise has not met. And a fresh look at the Bible suggests that a sense of place is a primary category of faith"

Brueggemann suggests that rootlessness rather than meaningless best characterises the current human crisis. He concludes that this sense of place is a primary concern of the God who refused a house and

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48   What have you done to your homeless brother? op.cit.
49   Faith in the City para 10.8,
50   Brueggemann, W, The Land, SPCK, 1978[51] Centrepoint (Soho) Annual Report, 1990/1991, page 19

sojourned with his people (2 Sam. 7:5-6) and the crucified one who has nowhere to lay his head (Luke 9:58).

This quest for meaning through places is mirrored in the importance of homes. Homes can provide roots, identity and a sense of belonging, and uphold community and family relationships. The operation of these factors require careful analysis. Here we can only assert their importance. It is this fuller understanding of the nature of the need which makes clear the complete inadequacy, as well as inefficiency, of the provision of shelter through bed and breakfasts or some hostels, let alone the scandal of failing to help those who have no shelter at all.

iii)   Participation

This is closely related to the concern for belonging. An important aspect of a Christian social vision is that all people have a part in society. This is seen for example in the egalitarian nature of the Old Testament, the importance attached to securing the place of the vulnerable such as widows and orphans within society and in the wide diffusion of political and economic power.

Housing can have an important role in conveying status and participation. To have a home is to have a physical stake in the environment around you which can be both symbolic and constitutive of a stake in society. This aspect of the social function of housing is perhaps recognised in the emphasis on the 'Right to Buy' to create a home-owning democracy. While home-owning is clearly an attractive option, the pursuit of this vision was fundamentally flawed, particularly as it was not open to all. Those at the margins are left with no hope of becoming part of this vision. Different forms of tenure may suit different people. Whatever balance is drawn between promoting owner-occupation and greater availability of rented accommodation, the primary policy goal must be to ensure that all have a home which allows for participation in the life of the community.

iv)   Community

Strong and healthy communities should be an important component of a social vision. This conviction stems from the belief in the importance of relationships in society in securing our 'authentic humanity'. 'Mediating structures' such as the family and community are important in protecting against the individualism that results if society is seen only in terms of individuals in atomistic relationships with the state.

The historical experience of 'slum-clearance' replaced by tower blocks, and planning that is not responsive to local needs or preferences, has shown that housing provision can be highly destructive of communities. If the provision of more housing units is to be a major part of any response to homelessness, then these units should be provided in such a way that it strengthens communities. It should also be seen to aid the integration of society and not remain a means of segregating social

groups. Shortage of housing can break up communities, for example, in rural areas where high prices mean that local people are no longer able to afford housing within their own communities.

The concern for community has implications beyond the physical design of buildings, the nature of the planning process, and their location. Strong local communities require rooted families, a conducive physical environment and decentralized political administration which gives communities a significant voice in the affairs which affect their lives.

v)   <u>Family</u>

Family breakdown is both a consequence of homelessness and bad housing, as well as being an important cause of homelessness and of the increase in demand for housing. Poverty and financial insecurity can prevent families from securing their own housing. We should seek a society which protects and strengthens such basic units of society as the family so that the causes of the growth of homelessness, and not just the symptoms, are tackled. Housing and homelessness are not therefore issues which can be treated in isolation but must be an integral part of a broader social policy which seeks to strengthen all. The goal should be to ensure that all families are able to secure their own accomodation, and to care for those in need.

While strongly affirming the importance of the family, the current situation of broken families must be recognised. The single homeless who are unable to return to families following abuse or neglect, for example, must not be ignored. Statutory providers should not wash their hands of such vulnerable groups with the arguments that either families or individuals are properly responsible if such support is not, in fact, available. Claims that statutory provision would undermine family responsibility ring hollow when social policy in many other areas undermines the family and its ability to support those of its members in need. The reversal of the contribution of family breakdown to homelessness is a much broader and longer-term goal than can be realised through the short-term neglect of its victims.

Recognising the importance of the family has several implications for the way in which housing is provided. Family life creates needs for a certain quality of housing provision. The children of homeless families are perhaps particularly vulnerable to the insecurity that homelessness creates. The location of accommodation will also be important if family and community ties are to be maintained.

Home ownership is becoming an increasingly significant component of the wealth of families. The transfer of wealth across generations can provide considerable financial security and access to housing. The biblical ideal of the inalienable family land-holding might suggest support for this as a goal, provided that it is linked to universality of application and equity in distribution. However the current experience of mortgage arrears, and the exclusion of those for whom ownership is not possible, indicate the costs of pursuing such a vision inappropriately.

vi)   Good stewardship

The efficient and sustainable use of resources should be pursued. This should influence both the use of existing housing stock and the nature of the provision of new stock e.g. in their design, use of materials or location. The amount of empty residential property has been particularly criticised recently. Christian teaching has consistently affirmed that wealth and assets carry with them responsibilities for their use. The early Church Fathers agued that to deny someone in need your surplus could be counted as theft. Measures to encourage the making available of such property should be welcomed. Housing has been regarded as an investment, not just by property developers, but also by owner-occupiers. Houses are, however, basic social goods and should be seen primarily as places to live rather than as freely tradeable commodities.

vii)   Justice

Most people would advocate a just society, but there is far less agreement about what this would mean in practice. The creation of wealth and the good stewardship of resources are important, but where the pursuit of economic growth has been the dominant policy consideration, this can result in the neglect of social concerns. There is an urgent need to identify institutional mechanisms whereby the issues of justice and righteousness in housing policy can be heard above the clamour of short-term economic growth priorities.

Housing policy should pursue just social relationships and not solely good physical structures. Taking cities as an example, the Old Testament prophets (who had much to say about the city) always focussed on the quality of human relationships rather than the adequacy of physical structures. Within the city can be found some of the starkest expressions of the divisions and inequalities in a society, the splendour, wealth and power of some parts standing beside the squalor, poverty and powerlessness of others. These are not concerns to be left to social workers or welfare agencies for they concern the very nature of the city. The concern for justice must cover all areas of life. Urban policy cannot be seen as neutral and value-free, bound only by technical disciplines. Those with responsibility for urban policy must consider the kind of environment they are trying to create, and the power relationships which will flow from it.

The issue of justice in responses to homelessness comes to the fore when the interests of the homeless are felt to be in conflict with home-owners (e.g. with regard to mortgage interest tax relief) or other group/issues competing for resources. Nevertheless, however justice is understood it is clear that the homeless are particularly disadvantaged having neither equality of opportunity nor receiving equity in distribution, and are without what is recognised as a fundamental human need.

Homelessness is influenced by policy in many areas including family policy, welfare, fiscal policy and local government structure and financing. A complete response to the issue would require detailed analysis of the impact on homelessness of policies in all these areas, and of the kind of policies that a new vision of society would point towards. It is in these areas that long term solutions to the problem of homelessness will be found. The Movement for Christian Democracy has the capacity to stimulate such a process. Without the foundation of such a vision the effectiveness of short term responses and campaigns is likely to be limited since the underlying causes of the problem will not have been challenged.

RESPONDING TO THE CRISIS:
THE CHURCHES' CONTRIBUTION

" 'Love the Lord your God with all your heart and with
all your soul and with all your strength and with all
your mind' and, ' Love your neighbour as yourself.' "

(Luke 10 v 27)

The public scandal of cardboard cities and overcrowded bed and breakfast hotels has aroused different responses across the nation. As in Jesus's parable of the Good Samaritan, people react differently to human need. Some, for any number of reasons, pass by on the other side of the road, while others, acting out of compassion, seek to meet those needs and alleviate the suffering at their own expense.

Many people have been prompted to volunteer their time and talents towards relieving immediate needs for shelter, food and clothing. Church-based groups and individual Christians have been deeply involved alongside those of other faiths and none, joined by a common urgency that 'something must be done'. Britain, unlike some countries, for example Eastern Europe, has a centuries-long tradition of volunteer poverty relief work. Consequently today its volunteer sector is a vital and indispensible part of the nation's welfare provision - no more vital and indispensible than in the area of provision for homeless people.

The appropriate role for the voluntary sector and the present Government's ideological commitment to reducing state welfare provision are issues of heated controversy today. They lie at the heart of our present crisis over housing and homelessness. In fact, we have no more stark an illustration of the failure of the free market to 'deliver the goods' than in the housing sector and no more potent a symbol of the gulf between theory and reality than in the forests of 'For Sale' signs or the bodies in sleeping bags in office doorways.

This section of our report focusses on just one part of the voluntary sector's contribution to meeting the gap in state provision for homeless people, that of the churches and of groups inspired by a Christian worldview and commitment to serving others.

The purpose of this survey of the churches' contribution is two-fold:

i)   to illustrate the range of services being provided with a view to inspiring others by showing what can and is being done; and

ii)   to attempt to assess the effectiveness of the Christian response to homelessness.

Part I of this section gives an overview of the range and scale of services offered by church and Christian groups. It makes a distinction between direct or 'emergency aid' schemes and the indirect 'enabling' function of other groups.

Part II looks at the role of the voluntary sector in general and of the churches contribution in particular, giving an assessment of strengths and weaknesses. It includes a review of the debate about the role of a 'Christian' service agency seeking to serve a multi-cultural society and looks at the way in which some organisations have responded.

Part III provides some responses to questions about the Christian response to homelessness and makes recommendations for future action recognising that some measures could be implemented in the short term and some in the long term.

PART I: CHRISTIAN RESPONSES TO HOMELESSNESS: AN OVERVIEW OF SERVICES TO HOMELESS PEOPLE

In seeking to take an inclusive view of what constitutes a 'Christian' service to the homeless people we have included any projects which fall within the following definitions:

i) **Christian-rooted**

The initiative to establish the service came from the Christian community with a view that the service be an expression of Christian service.

i) **Church-based**

The initiative to establish the service came from one or more Churches with a view that the service be an expression of Christian service

iii) **Christian-maintained**

A service which was not initiated by Christians or the Church yet the service would not be viable without Christian support.

Services in this survey will include not only housing services per se but also include a range of services such as health, employment, and housing advice. Finding secure accommodation is the essential first step to resolving many homeless people's personal tragedies. But many cannot support themselves in a secure housing situation without the help of specialist agencies or professional counsellors to address problems such as alcohol and drug dependency, mental illness, and living skills training.

In attempting an overview of services to homeless people, it soon becomes obvious that the sheer diversity of projects and the scale of the problem renders any categorisation of services a rather haphazard exercise. It is not possible to be precise about labelling projects as 'Christian' or 'church-based', nor about making distinctions between the role of direct service provider and enabler of others. Therefore, all categories should be considered as illustrative - likewise all mentions of specific projects.

1. DIRECT SERVICES TO HOMELESS PEOPLE

As the problem of homelessness has grown in Britain in recent years, there has been a mushrooming of the number and range of direct services to homeless people. This section gives examples of projects which have direct interface with those who are without secure accommodation or who are under threat of homelessness.

A. RANGE OF SERVICES

Projects listed below fall into five broad categories:

1. Relief services
2. Temporary housing provision
3. Permanent housing provision
4. Specialist housing provision
5. Housing advice

i) Relief Services

When most people think about help for the homeless, they will think of soup runs and night shelters. Often such services are described as 'emergency' aid, 'ambulance', or even 'sticking plaster' services.

These immediate 'relief' services listed below are not only used by those sleeping on the streets but by the many thousands of families living in temporary accommodation which they have to vacate during the day.

Street Level Work such as that by the Church Army, the Salvation Army, and the Simon Community involves providing food and the opportunity to build friendships with the street homeless. The Salvation Army's Midnight Patrol operates around London's main railway stations to offer beds for the night to young people at risk. The Oasis Trust runs a converted double-decker bus in central London from which it provides food, clothing, showers and First Aid plus accommodation advice using an on-board telephone. Oasis plans shortly to open a drop-in medical centre for homeless people in Waterloo.

Night shelters are often set up in church halls, etc. especially over the worst of the winter. These are typically direct access such as The Ark, a six week night shelter run by Wallasey Council of Churches or Cambridge's Wintercomfort project. Nightstop is an emergency overnight stay scheme in Leeds which offers a network of volunteer hosts who will take homeless 16-25 year olds into their homes for one night with the possibility of onward referrral. Other Nightstop networks operate

throughout the nation. The Sisters of St Vincent de Paul and Westminster Cathedral have set up a night shelter as part of the Passage Day Centre at Victoria.

Day Centres offer a place off the streets during the day. The First Step Day Centre Tower Hamlets offers a range of services to homeless people including washing facilities, refreshments, social work, emergency clothing and furniture as well as group meetings for addicts and worship. Day centres run by the London City Mission provide food (35,000 meals annually), secondhand clothing, medical assistance, travel warrants and other practical support. Gloucester Drive Homeless Families Drop-In Centre, Finsbury Park provides day facilities for adults and children living in B&B accommodation. The Salvation Army's 29 goodwill centres service inner city areas throughout the nation. The West London Mission runs a day centre for single homeless and rootless people, which consists of a canteen, a day room, a craft room with occupational therapy, a laundry and a medical service.

Family centres are day centres run especially for families with young children living in temporary accommodation. The National Children's Home Family Centre in Bayswater, London, is situated in the heart of 'B & B' land and provides space for children to play and for parents to relax. It also provides a base for health visitors to make contact with families new to the area. The Cardinal Hume Centre cares for families in bed and breakfast hotels in Pimlico, London.

Counselling and housing advice is offered both at and off the street level by teams from national networks such as the Church Army or the Catholic Housing Aid Society (CHAS). CHAS offers advice to anyone with a housing problem via a network of local housing advice groups, each of which is an independently registered charity. Specialist ministries like the YWAM Earls Court Project, London provide advice, counselling and support to homeless, people, drug users and prostitutes. A project called Caris Haringey in Haringey, London, employs a support worker to help families in temporary accommodation to obtain access to services. St Martin-In-The Fields Social Care Unit, in addition to its personal welfare service, day centre and soup kitchen, also operates a housing advice centre. The Home and Away Project in Brixton offers crisis support and counselling to 14-16 year olds, family therapy to avert break-up where possible, temporary accommodation, access to permanent solutions where reconciliation is impossible, and a specialist advice centre for young people.

ii)   Temporary Housing Provision

Projects described here offer temporary accommodation with limited or no support. These services may be direct access (the client can request accommodation) or by referral (another agency must make the request for accommodation). Such accommodation will usually lack security of tenure, privacy or security for possessions and not provide any scope for personalising their living

environment. On the other hand, some clients specifically value the lack of intrusive support. Any additional services provided by such projects will tend to be addressing immediate needs.

Hostels are most frequently used by single young people who cannot gain access to local authority housing. Therefore many such people rely on volunteer projects like the Good Shepherd in Wolverhampton or the Cardinal Hume Centre, London or the Doorstep, a Church Army hostel for young homeless in Hull.

Safe houses such as The Children's Society safe houses for young runaways may cater for young people with particular difficulties such as those seeking to leave a lifestyle of drug abuse or prostitution. The Church Army has places for 40 women in flatlets who need a safe environment, including women referred from the Refugee Council awaiting applications for asylum or short-stay residence.

Short-stay hostels may be part of a more long term housing scheme such as the Depaul Trust which involves a three-step housing program from a nightshelter (36 bedspaces), to a short-stay hostel to a shared house. A similar philosophy underlies the Simon Community accommodation provision which consists of a nightshelter, residential homes at a 'first tier' (where immediate problems can be worked on) or 'second tier' level (a more permanent community environment). The Children's Society run several residential projects providing bedsitter accommodation and social work support for young people leaving local authority care and preparing for independence.

Bail hostels for those on probation, bail or parole are increasingly becoming another responsibility of the voluntary sector. The West London Mission run a bail hostel in north London, funded by the Home Office, and is an example of the current philosophy of 'partnership' in provision. The St. Vincent de Paul Society runs five bail and probation hostels.

iii)   Permanent Housing Provision

Projects which provide permanent accommodation seek to meet the basic housing needs of homeless people for the foreseeable future. Some provide general support e.g. wardens in sheltered accommodation for elderly people, women at risk or students; others more professional and specialist aid.

Housing Associations often have a Christian foundation and are committed to providing low-cost housing for those in greatest housing need. The English Churches Housing Group , which manages some 8000 units of permanent accommodation, successfully applied for Government funding under its single homelessness initiative and is providing 400 additional hostel places using refurbished

empty hostels in central London. Shaftesbury Housing, traditionally supplying mainly sheltered accommodation for the elderly and physically disabled, is currently extending its programme to build new homes for rent including some for homeless people in particular. Mosscare Housing Association, Salford runs a £1.5 million housing scheme providing 27 homes utilising the site of a derelict school.

'Independence learning' residential projects form an important role in supporting young people especially those who have grown up in institutions without the experience of secure and caring family life. The National Children's Home run about 20 such projects which offer a secure environment to young people until they are ready to set up on their own. The Children's Society also run 20 independence projects - residential and non-residential helping young people who have difficulty establishing themselves in the community.

LATCH (Local Action to Combat Homelessness) offers short term accommodation to young people together with a life and social skills educational programme. LATCH provides flats for a certain period and back-up help with budgeting, life and social skills etc.

Sheltered housing gives elderly people the option of maintaining a level of independence together with warden assistance. They provide a safety net for those who may be threatened with homelessness or unsatisfactory local authority housing. Thirty-eight Eventide homes are run by the Salvation Army; the Church Army's Marylebone Complex, in addition to a 70 bedspace single women's hostel and 40 Flatlets, provides nearly 200 bedspaces for elderly people. Hyson Green Community Church, Nottingham provides sheltered accommodation in conjuction with the development of a combined Church and community centre.

Affordable housing to let is in chronic shortage both in rural and inner city areas. The Hawes Street Housing Project purchased 31 properties threatened with demolition, upgraded and renovated them to let at affordable rents. Shalom Community Housing, Southwark is a scheme set up in 1978 by a Balham Minister to provide a house to accommodate 6 homeless young people in family centred housing.

iv)   <u>**Specialist Housing Provision**</u>

Many vulnerable people are not able to support themselves in permanent accommodation and require specialist help directed to a particular non-housing problem of homeless people. Specialist support may be medical, counselling, employment related training, life skills training etc.

Work-based schemes such as the Simon Community's farm in Kent enable people to develop skills and learn group living, committing themselves to staying for at least 3 months. Similarly, EMMAUS

in Cambridge offers work related training to homeless people and aims to be self supporting from the profits earned by the farm and workshops.

Drug rehabilitation centres. Yeldall Christian Centre runs a drug rehabilitation centre near Reading for 25 men with a history of drug or alcohol dependence.

Ex-care young people (16-18 year olds) are a category of housing need specifically referred to in the 1989 Children's Act. The Christian Alliance Housing Association, with hostels providing 400 bedspaces, is working in partnership with Social Services and Housing Departments to meet this need.

Ex-offenders have particular accommodation difficulties. Adullam Homes Housing Association has 300 bedspaces in shared housing, hostels and 140 single flats particularly aimed at assisting ex-offenders and those at risk of offending to reintegrate into the community. Adullam Homes also provide support and training in life skills, literacy, budgeting etc. Most of their work is with single homeless offenders but other projects cater for drug and alcohol abusers, single parents and HIV/AIDS sufferers.

v)   **Housing Assistance**

Other projects provide assistance to homeless people in locating or settling into accommodation.

Housing Advice Centres are run by CHAS and Shelter on a nationwide basis. They are specialist bureaux offering advice on all housing related issues including benefits, tenants' rights, etc. They will advise on access to housing and liaise with local authorities housing associations and private landlords.

House Seeking Advice schemes such as Barnardos 'First Moves' in Newcastle help young people find rented accommodation at reasonable rents. The Adullam Good Shepherd Trust, Wolverhampton, employs a coordinator in conjunction with their day centre to help people move into new accommodation. Shaftesbury Urban Action operates five Resource Centres in London which, in addition to providing back-up to their homeless hostels and community activities, house database information on accommodation options. Two resettlement workers are employed to help young people find accommodation which suits their needs as well as providing lifeskills courses.

Life Skills Training is an important element in the Children's Society and the National Childrens Homes's Independence Projects which help young people establish themselves in the community - residential and non-residential.

Rent support schemes are starting in a number of towns such as Norwich and Cambridge. They aim to help homeless people into permanent rented accommodation by providing the initial deposit on loan to the landlord and administering a client's housing benefit to guarantee rent payments. Wintercomfort in Cambridge has set up a Rent Deposit and Support Scheme with assistance from the Government's special single homelessness allocation.

B.   RANGE OF ORGANISATIONS

The projects outlined above illustrate the range of different Christian and church-based organisations involved in providing for homeless people. Here are examples of four organisational modes used to provide direct services to homeless people. Again the listings are meant to be illustrative rather than exhaustive.

i)   <u>City and Urban Missions</u>

City missions have traditionally been locally-focussed organisations providing relief to homeless people and needy in the inner-city area of a particular major urban centre: usually primarily to inner-city older rootless men and in the area of substance abuse (alcoholism and drugs) and loneliness. Most were established in the 1800's and their ethos remains one of blending compassionate service with Christian evangelism. Often the small scale nature of each mission meant it was difficult to be flexible in responding to changing needs in terms of physical resources or staffing requirements. They have sometimes been accused of paternalism in service provision and have been contrasted with the more recently established Urban Missions like Salford which aims to have a more radical approach to community empowerment.

> Birmingham City Mission
> Lambeth Mission
> London City Mission
> Salford Urban Mission

ii)   <u>Local Voluntary Projects</u>

Local voluntary projects are typically Community or Church-based Projects initiated locally to meet a locally identified need. They may possibly be incorporated and provide stand alone services to a local community. These services will often be staffed predominantly by volunteers.

> Emmaus, Cambridge
> LATCH
> Nightstop, Leeds
> St Martins in the Fields Social Care Unit, central London
> Simon Community, various urban centres

iii)   <u>National Voluntary Societies</u>

Voluntary societies providing a national or regional network of care will have a predominantly professional and specialised staff who share a common ethos and mode of operating.

> Barnardos
> The Children's Society
> The National Children's Home
> Catholic Social Services
> The Salvation Army

iv)   <u>Housing Associations</u>

In the 1960s/1970s, in the early stages of the development of the Housing Association movement, a high proportion of Housing Associations were Christian or church-based initiatives. Establishing a Housing Association was often one of the first things that local councils of churches became involved in. Many such Housing Associations no longer have a Christian connection and would not see themselves as providing a self-consciously Christian service. Others remain church-linked such as:

> Adullam Homes Housing Association
> Calderdale Ecumenical Housing Association
> English Churches Housing Group
> Paddington Churches Housing Association
> Southwark Diocesan Housing Association
> St Vincent's Housing Association

2.   SUPPORT ORGANISATIONS

Christians and churches are not only involved in the direct provision of services to homeless people but also in running organisations which seek to *support and enable* the work of the direct service providers. They will fulfil these three main functions:

A.   enabling
B.   research and campaigning
C.   networking

Each of these is examined below:

A.   ENABLING ORGANISATIONS

The development of enabling initiatives is one of the key developments for the future of the voluntary sector in any field of provision. Enabling organisations can act to:

i)   stimulate interest and facilitate involvement in establishing new initiatives

ii)   provide professional support in the development and establishment of projects, eg. management, accountancy, procedures for grant applications etc.

iii)   provide financial and other support from large organisations allowing smaller organisations to benefit from the economies of scale whilst retaining the flexibility and identity of a small organisation

iv)   provide accountability for small projects within a supportive relationship

v)   develop and promote common resources (eg., case reports, reference materials, etc.)

vi)   monitor and promote good practice

The enabler model is well-established in the secular arena. The **Centrepoint (Soho) National Development Unit** works with groups or individuals who seek help establishing a homelessness project. The worker meets with the group and takes them through the whole development process, including the development of a work plan, research and advising on good practice. Support can continue on into implementation. Christian groups and individuals have figured prominently amongst their clients. Quite often it is a local clergyman who identifies and seeks to address a local housing need. Further, almost half of Centrepoint (Soho)'s Groups funding is provided by Churches.[51]

Stonham Housing Association works with housing for ex-offenders and has a Development Officer who works with local projects.

Action for Community in Rural England (ACRE) are recruiting five 'enablers' in different rural areas who will try and get affordable schemes started.

Below are examples of different enabling organisations which operate among Christian and church-based projects to aid homeless people:

London Churches Resettlement Agency[52]

LCRA grew out of a conference organised in 1981 by CHAS and Southwark Diocesan Council for Social Aid. UNLEASH (United London Ecumenical Action on Single Homelessness) was also formed out of that event and began work in 1983. It enables church groups to establish housing schemes for single homeless people, offering advice and support from the beginning of an idea through to project completion. It assists in negotiations with Housing Associations, helps formulate financial management and equal opportunities policies and gives follow-up support for one year.

Most of the 13 groups working with LCRA have set up housing schemes in partnership with Housing Associations but other ways are being explored, for example, where churches can make use of their own land and property.

Barnardos' Church and Community Action Units[53]

Barnardos set up small units working within particular Barnardos' regions to assist Churches and community groups to establish projects for community service and development in inner-city areas as part of their response to the 'Faith in the City' Report. Theoretically, Barnardos' units have a 'children, young people and their families focus' but most community development projects will impact on this group.

One of these regional units is based in Leeds, the CANA Project (Churches and Neighbourhood Action). CANA encourages the local churches in Leeds and Bradford, on an ecumenical basis, to find ways of helping the local community. It advises on the establishment of new schemes, not exclusively concerned with alleviating homelessness, and provides training for personnel.

National Children's Home

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[52]   LCRA has 3 Development Workers and a Director.

[53]   Currently 5 projects are operating:
         Spectrum - North East -(February 1986)
         Faith in the Black Country - (September 1986)
         CANA- Leeds & Bradford - (September 1986). Nightstop (Leeds) grew   out of
    CANA
         Community and Neighbourhood Development in London (CANDL)
         Girton Community Project - Glasgow

NCH has recently appointed a Pastoral Director and Methodist Church Co-ordinator to strengthen the link between NCH and the churches, a link which is expressed in joint local church/NCH initiatives.

Evangelical Alliance's Community Initiatives Unit

The Unit's primary focus is on employment training but in the last two years have given advice to a number of Christian-run inner city homeless projects such as The Lord's Mobile Kitchen (hot meals for homeless people in Lincoln's Inn Fields, London) and the Crisis Centre in Bristol (drop-in centre/alcohol rehabilitation course/employment training courses/women's support group). Their aim is to mobilise churches to identify and help to meet local needs. They provide advice on setting up and funding new projects.

Church of Scotland

The Church recently appointed a Congregational Liaison Officer with a brief to 'encourage and enable local congregations to identify and, where appropriate, to meet the needs of local people'.

Lincolnshire's Ecumenical Social Responsibility Officer

The Officer has taken an active enabler role in relation to local projects, following on from a joint Shelter/Council of Churches report on homelessness in Lincolnshire.

B.   RESEARCH AND CAMPAIGNING

There are a number of organisations involved in researching and campaigning on behalf of homeless people from a Christian perspective:

Catholic Housing Aid Society (CHAS) describes itself as "the only major organisation to reflect on housing from a Christian perspective as well as actively working for long term change".[54] It carries out research into current housing problems and seeks to raise awareness of housing and homelessness issues within local parishes and elsewhere. A full-time education worker disseminates information and develops materials for use in campaigning and for churches, including a four-part series on housing for group discussion.

Churches National Housing Coalition (CNHC) was set up in 1990 to coordinate the fragmented efforts of churches to respond to the homelessness crisis. It has sought to become a forum for discussion between concerned people across the church denominations and the housing movement. Its agenda for its (initially) three-year life involves:

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[54]   CHAS, Housing and Homelessness Information Pack

i)　　　　　　Setting-up a National Steering Committee

ii)　　　　Political Action in the form of a National Campaign/Lobby of Parliament (this is scheduled to take place on 1st December 1992)

iii)　　　Networking and Local Action: encouraging the formation of regional networks promoting a National Week or Day of Prayer and　conducting targetted surveys of temporary accommodation and people who are sleeping rough

iv)　　　Churches Land and Investment: promoting action to make resources available for housing

v)　　　　Stimulating the Churches' thinking and practice by setting up a working party on theology and housing, a national database of church housing projects and compiling a guide to good practice.

vi)　　　Other proposals for practical action:

- encourage churches to become involved in community mediation projects
- investigate the possibility of establishing a Churches Investment Bank
- Church of England should adopt an effective equal opportunities policy
- start a fund to provide 'seed funding'
- set up churches resettlement agencies

Church Boards for Social Responsibility have all had homelessness on their agenda. Most Churches have produced reports on housing and homelessness in the last decade :

Church of England Board of Social Responsibility [55]

Baptist Union of Great Britain Social Action Department [56]

Catholic Bishop's Conference [57]

Church of Scotland Church & Nation Committee [58]

Methodist Church Division of Social Responsibility[59]

Society of Friends[60]

URC Church and Society Department[61]

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[55]　　"Housing and Homelessness: Report of the Social Responsibility Committee for Social Responsibiliy" CIO Publishing, 1982
cf. "Faith in the City" and "Faith in the Countryside"

[56]　　Launching a campaign on homelessness in September 1992.

[57]　　"Housing is a Moral Issue", 1985
"Homelessness: A Fact and a Scandal" Department for Christian Social Responsibility and Citizenship of the Bishop's Conference of England and Wales, 1990

[58]　　"Housing Scotland's People", 1988
"The Church & Scotland's Poor", 1990
"Homelessness in Scotland", 1991

[59]　　"Adequate Housing for All" Methodist Church Division of Social Responsibility, February 1987
"No Mean City: A Methodist View of Poverty and Citizenship" Methodist Church Division of Social Responsibility, 1989
"Built on Sand: Housing and Homelessness in the 1990's" Methodist Church Division of Social Responsibility

[60]　　A group of Friends has developed a set of principles for housing policy

[61]　　On the Door Step, Six Bible Studies around Housing Need, URC/The Baptist　Union/CNHC, 1991

Shelter was founded with Christian support[62] but it has never sought to be an explicitly Christian service and therefore does not strictly come within this survey's definition of a Christian service. Yet it is widely perceived to be Britain's leading housing lobby organisation speaking out on behalf of all those concerned about housing.

Shelter undertook a survey of their supporter base which showed that 70% would say that they are Christian (with a capital 'C') and that 60% go to church every week. Shelter is one of several contributors to the Churches National Housing Coalition along with CHAS, Christian Action, the United Reformed Church, Barnardos and the National Childrens Home. In the past, it has employed specific church liaison officers and currently a full-time church fundraiser in recognition that a significant part of Shelter's funding comes from church sources (£140,000 in 1991/2).

C.   NETWORKING

Networks of Christian individuals and organisations interested in housing provision have sprung up to campaign, co-ordinate, fundraise or provide mutual support.

There has been a growing trend to form regional and national housing networks amongst Christians both stimulated by the development of Churches National Housing Coalition and the continued growth of local projects.

i)   National Networks

National Churches Housing Group is a bi-annual meeting of national social responsibility officers.

Churches National Housing Coalition is today the major national network coordinating activities by Christian groups. It seeks to mobilise Christians both at the local level and those involved in the development of public policy. Only organisations can be members. While the membership is distinctively Christian it is not exclusively so. For example, the Trade Union Congress recently became a member. CNHC is strong in dioceses and housing projects and national organisations but tends to be weak in black and evangelical organisations and city missions. In terms of its stance, it currently seems to fuse the prophetic and mainstream elements of the Christians in housing.

The Coalition has a Theology and Housing Working Group - an awareness that local action needs to be fed by theology which is rooted in local realities and an eagerness that the work be action-directed.

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[62]   CHAS was one of the original sponsoring bodies and Lord Soper is on the   Board.

The Churches' National Housing Coalition is an exciting development in the history of Christian involvement in services to homeless people. It has the potential to provide all the strength of a network to build a coalition of different perspectives while respecting the fact that local housing needs can only be addressed with the aid of local people acting locally. It is likely to significantly promote Christian involvement, helping Christians harness interest to action.

Christians in Housing is a network of individual Christians working in housing to provide mutual support and a secondary role of raising Christian perspectives on housing issues.

Churches Community Work Alliance is linked to the Council of Churches in Britain & Ireland, and seeks to act as a resource and support for church related community work in Britain and Ireland.

ii) **Local Networks**

Local networks can serve as a forum for:
i) reflection on housing issues from a Christian perspective
ii) identifying key regional and local issues and responding through policy work and project development
iii) building alliances with groups of people experiencing housing need
iv) encouraging setting up of local church groups
v) fostering prayer support
vi) seeking financial and voluntary support to projects
vii) liaising with the National Coalition and providing feedback on the Coalition's programme.

Birmingham Churches Housing Coalition (Campaigning)

Blackpool Church Action on Poverty Group (Campaigning)

Brixton Council of Churches Housing Group

Cambridge Churches Homelessness Network

Coventry Council of Churches Homelessness Commission (Campaigning)

Devon Christians in Housing

East London Churches Housing and Homelessness Alliance

Housing & Homelessness Group, Diocese of Oxford

Leeds Homelessness Campaigning Group [63]

UNLEASH: A London-based network of church-based homelessness projects, local congregations and concerned individuals.

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[63] Group set up in April 1989, as a result of a Week of Prayer organised by Faith in Leeds.

PART II: THE VOLUNTARY SECTOR AND THE CHRISTIAN COMMUNITY

1.   THE ROLE OF THE VOLUNTARY SECTOR

The voluntary sector fulfils a vital role in the provision of social services in Great Britain. Some of the characteristics include:

STRENGTHS

i)   Filling the Gaps

The voluntary sector is now more often relied on to provide services which meet needs not catered for by statutory provision. Statutory services, particularly in the area of homeless provision, have a defined remit which excludes certain categories of need on the basis of lower priority, notably single and young homeless people. This leads inevitably to a bureaucratic approach which cannot adjust to individual need.

ii)   Flexibility

The voluntary sector can often respond more quickly than the Government sector to local circumstances and individual needs. It is less problematic for the voluntary sector to include discretionary elements in their programs.

iii)   Innovative Edge

The voluntary sector has a greater capacity to experiment with new modes of service provision.

"Voluntary organisations have traditionally been freer to campaign and innovate, but increasingly are being looked to by government to be providers of 'mainstream' services. It will be important in so doing not to lose touch with fundamental values and their basic raison d'etre." [64]

Therefore, there is a concern that Government policy to promote larger voluntary sector organisations in the name of value for money will inevitably homogenize the sector and inhibit its capacity to innovate. For example, it is likely that the implementation of the Community Care Act over the next two years may impose particular demands on certain organisations that there may be a 'weeding out' of less well-established projects.

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[64]   West London Mission, Annual Report

iv)   **More Service for Your Pound**

Through the use of volunteers and a service oriented ethos, the voluntary sector is able to deliver better value for money.

"*The costs are, in fact, low in comparison with other housing associations, for which we can thank the very many voluntary workers and supporters who devotedly give so much of their time at local level.*"[65]

v)   **Altruism**

The voluntary sector act as both a stimulus and a channel for altruism in the British community. There is a significant tradition of charitable giving in Britain. Income of the charities is some £15 billion, of which £2.5 billion is in the form of tax relief. It is estimated that one in every four adults engages in voluntary activity.

WEAKNESSES

i)   **Amateurism**

Groups and individuals volunteer with varying levels of skill, gifting and training to offer. Corporately, too, there is a tendency for volunteer initiatives to fail to accurately assess their capacity to undertake a project. Motivation comes from personal enthusiasm or a sense of guilt or responsibility which can be more self-focussed than client-focussed. Unskilled workers and projects need training and support to be effective. Support needs to be very locally based, and able to offer co-ordination and education.

Homeless people are entitled to receive quality support by professional people trained to respond to their particular needs.

ii)   **Dependency on State Funding**

Many voluntary organisations are heavily dependent on public funding either from central or local government. This dependency often means a loss of control and vulnerability to political developments and changes in policy within the sector, the bureaucracy and government. [66]

One Housing Association working with ex-offenders returned their Home Office grant, with the comment that the grant was no longer realistic in view of the stricter monitoring and greater administrative expectations recently imposed by the grant-making body.[67]

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[65]   Adullam Homes Housing Association, Annual Report 1989/90
[66]   Adullam Homes Housing Association, Annual Report 1989/90, p 1
        'Your Money Or Your Life', Refuge, Autumn 1991, p 6
[67]   Adullam Homes Housing Association, Annual Report 1989/90, p 6

iii)   Displacing State Funding

By stepping in to provide services, it is often suggested, the voluntary sector can give the Government sector the opportunity to evade its responsibilities.

"...this Government is in the business of using the Churches. If they can palm the responsibilities for housing, social security and those less able in society onto churches, charities and the voluntary sector they will do so. But people do not want charity handing down to them, they have a right to a decent warm home at a cost they can afford..." [68]

The voluntary sector has no power to ensure a proper balance of responsibility and service. If one element of the voluntary sector refuses to accept funds to provide a service, other elements of the voluntary sector will step in and perhaps provide a poorer service. Further, voluntary sector services are often so vital that organisations do not feel able to withdraw support.

In the words of some charitable service providers:

"It remains a constant source of concern that statutory funding systems for day care services for single homeless and rootless people are so poorly developed in comparison with those which apply to residential services. Here is evidence, if it were needed, of the Mission filling gaps left by state provision, and working right on the margins of social provision. Day Centres for single homeless and rootless people save lives." [69]

"The lack of real consultation between often competing ministerial departments has, for example, resulted in an unco-ordinated response to organisations who work for people with special needs. This has led to a depressed sector, which is at the same time being increasingly relied upon by government to take the strain in today's enterprise culture. The result is likely to be a caring society ill equipped to respond to needs." [70]

However, the Catholic Bishops have said that:

"If Central Government has a key responsibility to deal with the principal underlying long term cause of homelessness - the lack of affordable accommodation - then others have a part to play in helping to alleviate the immediate plight of today's homeless".[71]

This is a helpful distinction and perhaps a more realistic view of the dynamics of housing. Even if the supply of affordable housing was in perfect equilibrium, housing problems will still remain - some

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[68]   National Churches Housing Consultation, Report, p 6
        See Cardboard Charity, "Roof"
[69]   West London Mission - Annual Rept - p 11
[70]   Adullam Homes Housing Association, Annual Report 1989/90, p 2
[71]   "Homelessness: a Fact and a Scandal" Report Published by the Department for Christian Social Responsibility and Citizenship of the Bishop's Conference of England & Wales, December 1990, Section 42, p 12

young people will still need help in developing living skills, some people will prefer a rootless existence, some ex-offenders will need support re-integrating in the community, and so on.

The appropriate parameters for the voluntary sector is a hotly-debated issue in all sectors of social provision. In the housing sector, it is quite clear that, if volunteers, amateurs and 'do-gooders' did not give freely of their time and energy and money, the sum of human misery on our streets and in delapidated housing would be far greater.

Nevertheless, some have argued for actively *discouraging* emergency aid projects to care for street people etc. If the worst consequences of the housing crisis are 'mopped up' from under the noses of the policy makers and politicians, the case for more public finance for homeless people becomes more difficult to make.

One housing lobby has argued that less attention should be given by charities and churches to setting up nightshelter type services because such services are (a) very expensive in terms of money and people resources, (b) short-term responses to a long-term problem and (c) do not address the nub of the issue and do not reach the vast majority of people caught up in the problem - around 8,000 people sleep rough compared with over 800,000 homeless or potentially homeless households. [72]

Despite the validity of these arguments, there would be few people involved in the plethora of projects, mentioned in this report or not, which would close their doors on the needy to make a political point.

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[72]   "Building for the Future", Shelter, 1991, page 6

2.   THE ROLE OF THE CHRISTIAN COMMUNITY

An assessment of the effectiveness of the Christian contribution to alleviating the problem of homelessness should take account of activities and attitudes at both a national and local level.

A.   LOCAL ACTION

It is much easier to see the fruits of the labour of love to homeless people at a local level. There it is possible to measure 'success' or 'failure' in the life histories of individual people.

In weighing the contribution made by the Christian community, and in any discussion about extending that contribution, it helps to be clear about the particular strengths and weaknesses which the churches bring to any effort to address homelessness.

STRENGTHS

i)   the local church has a pastoral presence which gives tremendous opportunities for insight into the effects of homelessness and bad housing on people's lives. In inner city areas, street people regularly approach church staff and members for help, whether for money or food. A parish presence means that an area's diverse housing needs can be understood.

ii)   churches often own centrally located community facilities, often with halls or flats that are not in regular use, especially at night.

iii)   a Christian view of personhood balances the need for compassion with an acceptance of individual responsibility. Care is given which recognises the inter-relationship between body, mind and spirit.

iv)   a concern to be involved in the community gives churches openings to offer personal support to prevent a person becoming homeless - mortgage advice, respite care for teenagers, marriage counselling, etc.[73]

v)   local churches are communities within which Christian fellowship can be expressed by economic co-operation - self-build schemes, pooling capital as security for loans, credit unions, rent deposit scheme.[74]

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[73]   National Churches Housing Consultation, pp 7b, 9b
[74]   CNHC, p 18 & 24
             "New Ideas for Housing" , Roof Sept/Oct 1990

vi)   the denominations have a local presence throughout the nation. The denominations probably represent the most expansive community network in the country.

vii)   churches are less likely than other property owners to have a vested interest in housing provision and, if fulfilling its high calling, will generally not be motivated by financial gain.

WEAKNESSES

i)   the Christian community tends to suffer from paternalistic attitudes and hampered by internal differences over the priority of social action versus evangelism.

ii)   perceived hypocrisy over use of resources, especially land and property.

iii)   local action can be more tolerant of poor standards of service and care.

Of course, each region, diocese, parish and even scheme has a particular set of circumstances to be dealt with such that it is futile to be prescriptive in terms of local action. Local awareness is vital - but sensitivity and commitment even more so :

> *"I had a very saddening experience when I was in Birmingham. We had a women's refuge, for which welfare support was provided by a church. Suddenly the church decided that its bells needed replacing instead and funding for the support worker disappeared overnight."* [75]

> *"I have experience of Broadwater Farm, where a nun and a priest have simply gone to live, as tenants on the estate. They have committed themselves to become a part of a quite amazing tenants movement on the estate. Their impact is not Christian with a capital 'C' but its just very, very significant in the way in which the community is now beginning to reform and develop strength."* [76]

There has been an awakening to homelessness in recent years amongst the Christian community and Christians have been active in both supporting the professional-manned voluntary sector organisations and by becoming involved themselves as a volunteers in the voluntary sector.

There is a large amount of latent 'people resources' within congregations, both volunteer and professional. Caring skills and concern for needy people are natural expressions of a Christian commitment to follow Christ's example. However, in utilising volunteers the Christian community must be aware of the responsibility to be realistic as well as the opportunities for service. Initiatives need to be assisted to fit in to the pattern of services. The church needs to survey the needs of their

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         "Windows and Walls" Church Action on Poverty
[75]   National Churches Housing Consultation, Report, p 6
[76]   Tricia Zipfel, Director Priority Estates Project in National Churches Housing Consultation, Report, p 8

local community. Christian professionals need to be accessible and supportive, locally, in networks and through enabling organisations.

Enabling organisations provide a vital link between professionals and the voluntary sector. We consider that the Christian community should be more actively promoting enabling organisations and regional networks to maintain and enhance the quality of service.

The Churches' National Housing Coalition is hoping to develop an information base on good practice which would be made available to new and developing projects. CNHC can provide a resource centre role; however the key dynamic is the provision of support and monitoring on the ground.

The churches should consider their relationships with local service providers as reflected in the CNHC survey of tenant associations relations[77]. The Church can utilize its resources at a local level to facilitate community - for example, in the area of tenant participation and control the churches can provide accommodation - halls, meeting rooms for tenants meeting or by becoming a resource centre for local information.

B. THE NATIONAL PICTURE: THE ISSUE OF DENOMINATIONAL RESOURCES AND INVESTMENTS

Churches need to be active in using their own resources to be credible advocates of social housing provision. There is a perception that while individual Christians and certain groups are actively involved, the institutional churches, are not so clearly engaged in social housing. In this section we will refer to institutional churches as denominations. Many, particularly those working with Housing Associations, see a contradiction in the denominational use of land - a resistance to charging anything other than market prices, even though this may be incompatible with the provision of affordable housing.

We consider that it is important to distinguish between denominational use of its general income to address housing need and denominational placement of its investments in such a way as to expand the housing provision.

Addressing housing need is expensive and requires a commitment to meet ongoing costs. Shelter's Five-Year Emergency Programme Proposal issued in September 1991 was estimated to cost £29.675 billion.[78] In contrast the investment portfolio of the largest denominational investor, the Church

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[77]   Just Foundations: Report of the National Churches Housing Consultation 1990
[78]   "Urgent Need for Homes" Shelter, p 41.

Commissioners, is a mere £2.395 billion.[79] Even if charity law allowed them, the Commissioners would exhaust their resources five months into the five year programme. The problem is so large that the only single entity that could have the resources to meet the need is central government. Denominational income is better targetted to support vital social support which is less capital intensive. For example, the Church Urban Fund, the Church of England fund for projects in Urban Priority Areas, has funded 40 projects creating new homes or support for homeless people from 1987 to 1991 involving grants to the value of £1.4 million.[80] Yet, we submit that in exhorting the Government to meet its responsibilities and invest in housing, the denominations need to show their commitment by seeking opportunities to invest in housing wherever possible. Hence, the use of denominational resources as investments come under careful scrutiny.

The issue of the appropriate use of denominational investments has become an issue within the Christian community, particularly as a result of the friendly legal action by the Bishop of Oxford against the Church Commissioners.

The Church Commissioners, the clergy stipend and pension fund of the Church of England, are the nation's largest landholder other than the Sovereign. Agricultural property holdings at the end of 1990 totalled 156,000 acres with 4,300 units of residential property in London in three estates. 'Faith in the City', the Report of the Archbishop's Commission on Urban Priority Areas, acknowledged the problems for the Church Commissioners trying to sustain high financial returns yet respond to social needs. It concluded that Church involvement in housing should be developed in the future through non-profit making housing associations, such as what is now English Churches Housing Group, rather than as part of an investment portfolio.[81] Terry Dicks, Conservative MP for Hayes and Harlington, was not so charitable accusing the Commissioners of being landlords whose policies would "put Rachman to shame". Since the report, the Commissioners have been quietly getting out of residential property - perhaps as a result of 'political pressure' rather than commercial considerations.[82]

We consider that this approach fails to honour the Church's mission to be salt and light and to provide to the world a model of responsible private property management.

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79   "The Church Commissioners for England: Report and Accounts 1990"
80   "Annual Report 1991: A Year of Partnership" Church Urban Fund, p 5
81   Faith in the City 10.110 - 10.116
82   Perhaps York consultation

"There is a need for the Church to use its land and buildings so that they can read as a sign by developers. A sign in a theological sense, of how resources should be deployed within a community. At the moment in many cases the way in which we deploy our resources is not a sign, its a licence to allow them to do exactly what they like to do." [83]

A reversal of this retreatist trend may be seen in the motion passed by the General Synod of the Church of England earlier this year which called upon "the Church Commissioners, PCCs and Diocesan Boards of Finance and Glebe Management Committees together to manage their resources to increase the nation's stock of housing at rents affordable to those on low incomes".[84] This motion should be welcomed. All denominations should be encouraged to use investments, wherever possible, to promote social objectives including addressing homelessness by investing in housing. [85]

Charitable institutions, including many denominational investment agencies, are under a legal duty to achieve the best return on their assets on behalf of the beneficiaries. However, through the use of Section 106 agreements the charities may be able to sell land at less than the market value.

Denominations also maintain significant property holdings in the form of church buildings. Again, the most complete information available relates to the Church of England, even though the issue is one for all denominations. In contrast to property held by charitable institutions, redundant Anglican churches can be appropriated to a 'suitable' use whether or not that use is the most remunerative. The relevant statute specifically provides that the use may involve selling or even giving away the land. Financial considerations need not be paramount in the sale of redundant churches.

From 1969 to 1990, 713 churches were made redundant; of these 152 have been utilised for residential purposes, but only three of which were for social housing projects[86] and only one for a night shelter for young people.[87] In addition, 56 sites of demolished churches have been sold to Housing Associations.

We need to appreciate that a church building is a resource to be stewarded even before it becomes redundant. A 'living' church can be redeveloped to provide social housing. A good example of this type of initiative is St Stephen's Church Centre, Hyson Green, Nottingham, where an inner city development incorporated a place of worship, community workshops and a terrace of affordable housing. With over 16,400 churches in use in the Church of England alone, there are likely to be many feasible schemes.

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[83]   National Churches Housing Consultation, (Ken Bartlett, former assist. Chief   Exec., Housing Corporation)
[84]   General Synod
[85]   "Church Land & Property Think Tank", 17 Feb 1992, CNHC, p 6
[86]   York Housing Seminar "Maze, Muddle or Management", 14 & 15 Oct 1991
[87]   Church Commissioner's Circular "Alternative Uses Approved for Redundant Churches"

Merseyside churches are particularly advanced in their thinking with regard to ecumenical use of total assets, combining congregations and freeing up a large number of churches for alternative uses.[88] Likewise, Calderdale Ecumenical Housing Association brings together representatives from all major denominations and is therefore able to act as a catalyst for developing land belonging to any denomination.[89] Other denominational landholdings include rectories and manses, housing for retired clergy, schools, religious communities and diocesan glebe land.[90]

Southwark Diocesan Housing Association is a recent initiative utilising diocesan land to provide affordable housing. However, the Housing Corporation is not likely to support the establishment of a new Housing Association without being confident that the need is not already being addressed by other Housing Associations. They would prefer to work with someone like English Churches Housing Group. This is awkward because the only way that charities law would allow SDHA to be established was because the Diocese was effectively selling to themselves and thereby merely deferring the realisation of the market value.

Local authorities cannot designate land for social housing, but can negotiate with developers for elements of social housing within developments and can act in a more pro-active enabling role.[91] Section 106 (Social Housing), of the Housing Act 1988 allows planning agreements to be made in urban areas, which restrict housing to social housing development, allowing churches to lease land on a long lease for Housing Association development.[92]

3. A 'CHRISTIAN' SERVICE AGENCY IN A MULTI-CULTURAL SOCIETY?

The provision of social services by Christian agencies raises a number of issues in a multi-cultural society. These are very pertinent and topical particularly to those which rely on Government funding tied to commitments to comply with the Equal Opportunities legislation.

- What makes a service agency 'Christian'? Is it the funding base, the statement of ethics, the religious commitment of the staff - or something else?

- Does it matter if 'Christian' organisations move away from their spiritual roots?

- Is there anything distinctive about a Christian housing service?

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[88]   Colin Breed at "Church Land & Property Think Tank", 17 Feb 1992, CNHC,   p 5
[89]   Liam Gallagher at "Church Land & Property Think Tank", 17 Feb 1992, CNHC,   p 5
[90]   Church Commissioners 1990 Report, p 17
[91]   Valli van Zijil at "Church Land & Property Think Tank", 17 Feb 1992, CNHC
[92]   Liam Gallagher , as above

These are the views of some people in the field:

> *"There is nothing distinctive about Christian services - perhaps only in the sense that they have localised awareness."* - Christian networker

> *"The Christian distinctive is a pastoral concern which is not patronising - a whole person approach with an awareness of spiritual need. However, secular organisations often will provide Mission statements and statements of core values which reflect a 'whole person' approach."* - Christian networker

> *"Sometimes not as good"* - Senior officer, Christian social welfare agency

Christian practitioners in housing tend to agree that Christian services share many of the attributes of their non-Christian counterparts. Yet, there is a willingness by Christian workers to identify something distinctive, however, subtle:

- The Gospel and 'Christ in you' is a distinction

- Christians have access to power greater than themselves, through the Holy Spirit working within them

- Respect for the dignity of the person, reflected in faith and hope for them

- Identification with those suffering

- Concern for the whole person, body, mind and spirit

- Mercy is open-ended: Christians should keep on giving

- The culture of the organisation should have an ethos of selfless service and compassion.

A Christian's motive may be a distinctive. Bishop Lesslie Newbigin digging latrines in India was asked by local Indians "Are you trying to convert us?". "Yes", he replied. By showing that we care, others may be drawn to question our motivation and learn of our faith in Christ.

If we believe that the Christian faith provides insights for services to homeless people and that society as a whole will benefit from Christian values we need to act to preserve and enhance our Christian heritage particularly in human services.

It is clear that service providers who have grown from a Christian base struggle with what it means to be a Christian organisation with a multi-faith staff and customer base. Yet, many Christian-rooted organisations specifically reaffirm the importance of Christian values to their corporate life.

The dilemma is that, as Housing Associations become bigger and a higher level of professional services is demanded of them, the pressure increases to draw personnel from beyond the Christian community. As discussed earlier the process of enlargement is being hastened by Government policy. One has to ask at what point Government's oversight of organisations drain them of their distinctives and the organisations become simply agents of government.

However, there is a parallel trend for secular service providers to be aware of the importance of core values and to develop mission statements espousing a whole-person approach.

Some examples

Barnardos is a good example of an organisation which has consciously addressed the ongoing relevance of its Christian roots and support base:

> *"Thomas Barnardo was inspired by Evangelical Christian zeal and today the Christian Faith is still a living source of our inspiration and values. Our mission, like that of Thomas Barnardo, is to challenge disadvantage and create opportunities for children from all communities. Like him, we wish to nurture and strengthen the spiritual side of life. But unlike him we live in a multi-cultural, multi-faith society in all its rich diversity. This change has challenged us to review the way we interpret and express our Christian basis and our core values. We want to make sure that those who work for us, and those for whom we work, whatever their beliefs, may feel welcome and fully included in what we hope and believe can be a shared mission."* [93]

Barnardos has had a Christian Outlook Committee examining the charity's Christian basis, 'redefining it to be relevant for the 1990's'. The result of their work has been a new statement of the charity's basis and values. The impetus for the Committee came from a perceived potential for conflict between the Christian basis and the Equal Opportunities Policy. Barnardos seeks to serve minority groups and believes that in order to do so it needs to recruit people from the minority groups. They perceived that some applicants were not feeling welcome while Barnardo's advertised itself as a 'Christian' agency.

The Committee surveyed and met with staff and found a general lack of awareness or consensus on what it meant to say that Barnardos was a 'Christian' agency. Yet there was only a 'tiny minority' of staff who wanted to secularise the society. There is a feeling that Barnardos' ethos and shared values binds together and enriches the organisation. Hence, the society now has a general Christian basis of

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[93]   "Annual Review 1991" Barnardos, 1991

values which could be endorsed by most people of faith.[94] The Barnardos' experience is instructive in that it shows an organisation with no formal church links seeking to preserve a Christian dimension to its life.

The Shaftesbury Society is more openly Christian in its faith commitment. The Society's vision for the 1990s document opens with this introductory statement by Revd Dr Donald English:

> *"God's love for every man and woman cannot be limited to providing forgiveness for sins and a spiritual experience, vital though these are. It reflects God's concern for every part of the life of every creature. The offer of salvation to everyone must include care for the well-being of everyone, at every level."* [95]

> "*In these days when partnership between the voluntary and public sectors is being promoted by Government, opportunities for us to work with local authorities and social service departments have increased greatly. It is vital, however, that in all these joint ventures, The Shaftesbury Society consistently projects its Christian character as a positive contribution to community renewal.*" [96]

> "*Our unique selling point remains the practical identification of evangelical Christianity with effective social action. ... The Authority and Inerrancy of the Bible will remain the bedrock upon which the Society will base all its activities and policies*". [97]

Other leading Christian-rooted organisations affirm the vitality of their Christian values like the National Children's Home[98]; and the Children's Society[99]; and Adullam Homes:

> *"Adullam Homes is a Christian organisation. Christian beliefs and insight underpin our development and guide the day to day work of our staff. Because we are Christian, we do not discriminate on grounds of race, gender, ethnicity or any other basis; we ensure that our services are open to all on the basis of need alone."* [100]

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[94]   "Annual Review 1991" Barnardo's, 1991, p.2 - one of Barnardo's three point agenda for action
[95]   "Vision for the 90s" Shaftesbury Society, 1991, p 2
[96]   Shaftesbury Society - Annual Report 1991, p 8
[97]   "Vision for the 90s" Shaftesbury Society, 1991, p 15 & 17
[98]   "The NCH Strategic Plan: Quality & Partnership 1991-1996", National Children's Home, 1991, p 6
[99]   "Annual Review 1990-91" The Children's Society, p 3
[100]   "Life Building: The Work of Adullam Homes", p 1

PART III: OBSERVATIONS

This overview of the contribution made by churches and Christian agencies to the relief of homelessness has sought to illustrate the range of services being provided and to make an assessment of the effectiveness of those services.

1.   EXTENT OF CHRISTIAN INVOLVEMENT

It is not easy to draw conclusions on the extent of Christian involvement in the provision of homelessness services. Nevertheless, the overview reflects the consensus that Christian involvement in housing is diverse and strong. Christians are active in all levels of provision but most active in the provision of relief services.

Whilst this diversity makes it difficult to quantify the following impressions and observations can be made:

- Probably 50% of Relief Services are Christian-rooted/based/ maintained.[101]

- JPG undertook a survey of organisations which received grants under s. 73 of the Housing Act, from the Department of the Environment. These ranged from emergency relief operations through to the provision of temporary accommodation and housing advice. Of the 85 organisations receiving funding 23 (27%) claimed to be Christian or Church-based with a further 5 organisations claiming to have been established by Christians but no longer having a Christian or Church identity. That is to say a third of these services were Christian initiatives.

- It is not known how many of the 1300 Housing Associations still have Church connections. However, 51 Housing Associations took part in the National Churches Housing Coalition in 1990.

The wave of projects established in the 1960s and the late 1980s/early 1990s were both during periods of significant unmet housing demand. The 1960s saw a generally heightened social awareness and an increase in charitable provision which became focussed on housing through the work of the newly formed Shelter. Sheila McKechnie reflects in these terms:

> *"There are times in a nation's life when a particular issue grabs the country by the throat and cries out 'something must be done'. Twenty five years ago Cathy Comes Home and Shelter,*

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[101]   estimate by Niall Cooper, CNHC Co-ordinator

the National Campaign for the Homeless, did just that. They shocked the conscience of the nation and they galvanised politicians into action. [102]

In the late 1980s/early 1990s one can recognise factors at work which have both encouraged and discouraged charitable provision for the relief of homelessness.

Factors encouraging giving have been the retreat of the State from social housing provision activating the public both politically and charitably; the impact of the 'Faith in the City' initiative which raised the consciousness level of many churchgoers; and a growing Christian consensus on the need for a social action awareness integrated to the mission of the Christian community.

Countering these has been the impact of an economic recession which has severely dented individual's willingness and capacity to give financially. The decline in property prices has led to a particularly sharp decline in church asset values which resulted in the Church of England Commissioners' decision not to meet its obligations to the Church Urban Fund - a key vehicle for funding social housing projects.

It is evident that the Christian community is playing a major, constructive role in providing services to homeless people in the United Kingdom. Nevertheless, we must conclude that the need is far greater than the resources currently in place to meet the shortfall in provision and that the Christian community could be making a much more effective contribution, in particular with regard to use of property and land.

2.   A MORE EFFECTIVE RESPONSE

Set out below are a number of suggestions for improving and extending the churches contribution. Many of these would be of more universal application at a local level. These could form elements of the Movement for Christian Democracy's campaign to tackle homelessness involving local activists:

a)   **Enable the enablers**

      Further resources should be directed towards those networks and organisations which provide an enabling supportive and coordination function both at a national and local level. Together with well-established networks like Shelter and CHAS, the more targetted efforts of the Churches National Housing Coalition could well become a significant resource centre for churches and service agencies. In particular, the CNHC's aim to promote good practice and

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[102]   Shelter, Building for the Future, 25th Anniversary Report, 1991[103]   Council of Mortgage Lenders, Press Release, 29.7.92.

the effective use of church land and property should aim to raise standards of professionalism and commitment.

Therefore, we recommend that MCD should become a member of the National churches Housing Consultation and call on its members to support the Churches National Housing Coalition's National Lobby of Parliament on Tuesday 1 December 1992.

MCD should also consult with CNHC to establish ways in which the Movement can combine campaigning efforts with the Coalition.

MCD activists should support the efforts of networks local to them and encourage a wider inter-denominational involvement.

b)   **Communicate vision**

For most of us the problem of homelessness, the shortage of affordable housing and the social problems connected with this area of social service are so vast and seemingly intractible that we draw back from getting involved.

It is our view that the key, not only to the renewal of political will to tackle the issue but also of individual personal involvement, is the lack of a clear social vision for a society which is able and willing to provide for its "misfits" and 'failures'. A vision for strengthened communities, for human dignity and the importance of belonging and participation is one which the churches are supremely (but by no means exclusively) motivated to communicate both to believers in Christ and non-believers.

Churches which are actively engaged in meeting needs in the community have more credibility when it comes to presenting the claims of the Christian faith. But without a vision, even the most motivated Christian activist may run out of steam sooner or later.

c)   **Audit the needs**

A comprehensive picture of both the demand and supply factors in the local homeless situation is an essential step to effective provision. There is no better way to discover the realities of the situation than to collate the figures and visit the hostels, day-centres and night shelters. Any church wishing to contribute, whether under the category of emergency aid or long-stay housing, should establish the nature of the need and the shortfall in local provision.

Included as an appendix to this report is a sample survey form which has been successfully used to assess the needs of homeless people in Cambridge.

d)   **Equip the service providers**

Whether volunteers or paid staff, it is important that the churches do not gain a reputation for paternalism or naivity or incompetence. The close partnership of the social services and trained professionals with non-professionals is helpful. Support structures to provide training, and advice should be set up around any new scheme.

HOMELESS AND HOPELESS?
CONCLUSIONS AND RECOMMENDATIONS

Our concern has been to explore why, despite the high profile of the homelessness issue over the last decade and the widespread recognition of its causes and consequences, the problem has only worsened.

There may be many reasons for the lack of political will to address this issue with the same determination as we have seen in pursuance of the goal of, say, universal education or better health.

Foremost would be the present Government's ideological commitment to the promotion of the ideal of home ownership as a housing opportunity for all which elevates the values of independence and self-determination. Because of the economic conditions during the 1980's, this ideal was encouraged by the ready availability of housing finance and the potential profits to be made from property dealing. This in turn promoted the concept of a house as a commodity and an investment and not merely a home, neatly confirming faith in the free market mechanism. The attention of politicians seeking reelection has therefore become preoccupied with protecting the interests of property owners - the 70% majority - over the plight of those who missed out on the owner occupation bandwagon and could never afford to own their own place.

Although there may be a widespread recognition of the causes of homelessness, there is certainly no consensus about its solution. Some argue that the solution is very simple: provide 100,000 more homes at affordable rents every year for the next five years. The Government then comes under fire for refusing to spend money on new housing; in rebuff, this approach is dismissed as naive and party-political. The debate has all too frequently been trivialised and reduced to an exchange of rhetoric.

Some will point to the absence of Ministerial coordination on the issue of housing and homelessness. Provision for the homeless touches the budgets of the Department of the Environment, the Department of Social Security, the Department of Health and the Home Office. It would require the establishment of a Government inter-Departmental Committee before a coherent policy could evolve.

Not only is there a lack of political will among those with the power to make decisions, there is also a profound disillusionment among the powerless that anything can be done to solve the problem (too complex), and a loss of faith in public sector answers to social problems (too expensive and don't get to the root of the problem). Noone, of any political persuasion, wants to return to the days of massive local authority council estates and the tower blocks of the 1950s and 1960s.

It was also evident during the 1992 General Election campaign that, despite the public's high rating of the homeless issue, there were no votes to be won from it. Homeless people are not usually on the electoral role, symbolic of their often marginalised status. Homeless people are among the most vulnerable and least articulate in our society. Housing tenure has become one of the most obvious distinctions between the 'haves' and the 'have nots' in our society, a major contributory factor to the accelerating polarisation of our society. Moreover, those who might have championed the cause of the homeless, the Labour Party, found themselves vulnerable on the hustings because of the inter-related issue of local government finance.

Perhaps the most prevalent but largely unexpressed reason for the lack of political will to eradicate homelessness is the belief that people become homeless from choice, that the majority are unemployable and that any attempt to alleviate immediate need will only encourage more people to adopt this irresponsible and parasitic lifestyle. The image of the street sleeper, unshaven and clutching an empty gin bottle, has not helped to win support for the vast majority of those without secure homes but who are not alcohol or drug abusers; rather they are more likely to be themselves the objects of abuse.

1. A NEW SOCIAL VISION

Homelessness is influenced by policy in many areas including family policy, welfare, economic policy and local government structure and financing. A complete response to the issue would require detailed analysis of the impact on homelessness of policies in all these areas, and of the kind of policies that a new vision of society would point towards. It is in these areas that long term solutions to the problem of homelessness will be found. The Movement for Christian Democracy has the capacity to stimulate such a process. Without the foundation of such a vision the effectiveness of short term responses and campaigns is likely to be limited since the underlying causes of the problem will not have been challenged.

2. PRIORITIES FOR RESPONSE

A. SHORT TERM POLICY PRIORITIES

The immediate concern is to find suitable accommodation for those currently dependent on hostels, nightshelters and other short-stay accommodation. These are the street sleepers and the young and

single who do not meet the statutory homeless requirements. They are also the families with dependent children in bed and breakfast hotels.

Another current priority should be to enable those who have a home but who are under threat of homelessness because of their inability to maintain rent or mortgage payments to keep that home.

i)   Bring empty properties into use

The shortfall in affordable housing could be met tomorrow if all property currently standing empty were brought into use. This involves the development of creative partnership schemes between the public and the private sector as has begun to be seen with the Housing Corporation and individual housing associations acting as 'honest brokers'. Another example is the Royal Institute of Chartered Surveyors' Spare Space initiative to negotiate changes in leasing agreements covering flats above shops to enable housing associations to take out shorthold tenancies for homeless people. Strict conditions such as tax penalties should be imposed on both public and private sector landlords who leave property empty for more than, say 6 months.

ii)   Local government finance

It is our view that there exists enough public outrage over homelessness that a significant increase in public expenditure for social housing is justified and would have broad public acceptance. Local solutions should be found for local problems. Therefore, there is still a role for local authorities to continue to be providers as well as enablers. The 25% limit on expenditure of council house sales should be raised on a selective basis to target additional spending in those local authority areas where the problems are most accute. This would have minimal impact on inflation and might even help revive the crippled construction industry.

iii)   Revive the private rented sector

It is vital that there is a widening of housing choice and in the short term this can be best achieved by increasing the incentives for letting property. Recent suggestions have been to remove capital gains tax from the sale of such property and to treat rent income as trading not investment income. However, it is doubtful that the decline in the private rented sector could be reversed overnight; rather it should be seen as a long term goal.

iv)   Use of repossessed homes

According to the lenders own figures, the stock of properties held in the possession of mortgagers at the end of July 1992 was 68,490.[103] Because of house price falls, it has made little commercial sense to sell many repossessed properties. Schemes whereby the lenders could gain an income stream could be actively pursued.

The most obvious use of such properties would be to house otherwise homeless people. One such scheme was announced in November 1991 where housing associations agreed to take on short-term leases on repossessed homes which were re-let to homeless families nominated by local authorities.[104] This is one immediate means of using empty property and freeing up local authority places in hostels.

Moreover, since repossessed homes will be scattered across very different neighbourhoods, it has the potential for removing some of the stigma attached to social housing and for permitting some measure of integration into 'normal' society for the homeless househhold.

v)   <u>Mortgage rescheduling</u>

As many as 300,000 households are currently 6 months or more in arrears with mortgage payments. Where it is at all feasible, rescheduling arrangements should be made between the lender and borrower to establish a realistic level of repayment. Given that even a small change in mortgage rates can substantially affect a borrower's ability to repay, any short term relief may well prevent the long term trauma of homelessness. Building Societies should be encouraged to be more creative in developing schemes whereby lower interest rates could be charged in exchange for equity participation, for example.

vi)   <u>Debt advice</u>

None of the top ten building societies currently contribute to the financial service industry's voluntary debt counselling service, the Money Advice Trust. Because of the lack of debt advice, the Citizens Advice Bureaux have been overwhelmed by the demand for their advice. The financial institutions should be called on to fund independent debt counselling services for their customers which would be made available *as soon as* problems start, not when the court order for repossession has been sent. In the present housing market, there is no incentive for lenders to repossess but every potential gain to them to help the mortgagees to find ways of staying in their home.

vii)   <u>Rent deposit schemes</u>

Rent deposits demanded in advance by landlords can amount to several months rent which those on low incomes often find prohibitive. Moreover, housing benefit will not cover deposits in advance. Many landlords are reluctant to take in tenants on housing benefit because of delays in receiving benefit. Housing benefit rules should be revised to permit the payment of rent deposits. More public resources should be directed to set up volunteer rent deposit and support schemes such as that run by Wintercomfort in Cambridge.

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104   Financial Times, 6.11.91.

B.   LONG TERM POLICY PRIORITIES

The complexity of Britain's homeless and housing problems and their inter-relationship with so many economic, fiscal and social factors means that attempts to alleviate the situation in the short term cannot expect to do more than halt the rise. The key to increasing housing supply lies in macro-economic policy: in stabilising interest rates, increasing employment and raising income and spending levels.

The key to reducing housing demand can only be found in long term measures. Greater understanding is needed about the causal relationships between housing need and family breakdown, between changes in social security and housing benefits and the relationship between family members. Could answers be found in understanding the breakup of local communities, the erosion of neighbourhood spirit, the increase in crime?

However, there is a real conflict between those policies which are needed to solve the long term housing shortage and those immediate actions which will relieve current homelessness. Only when house prices have actually fallen together with land prices will it make any commercial sense for the private sector to build more houses. Huge increases in public expenditure on social housing will fuel inflation which in turn encourages house price rises.

Nevertheless, it is our view that the long term must be grasped. The following are areas for further attention:

i)   Better information
      The last full scale survey into housing needs on a local basis was published in 1977. There
      have been selective regional assessments such as the Rural Development Commission's study
      on homelessness in rural areas [105] which looked at six case studies in rural locations. Similar
      studies are required across the counties and boroughs to more closely identify the nature and
      extent of housing need and its causal linkages.

      There has been no survey of housing conditions since 1986 during which time much of the
      housing stock, both public and private rented sector, is thought to have deteriorated. More up
      to date information should be available before an adequate local needs assessment can be
      completed.

      Further information is urgently needed on the circumstances of the 'hidden' homeless, those
      living with a real threat of becoming homeless. These fall outside statutory definitions of

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[105]   Rural Development Commission, Homelessness in Rural Areas, February 1992

homelessness and therefore current records cannot provide an adequate understanding of the circumstances which will lead to future homelessness. This should become an essential element to any strategy to combat housing need.

If a thorough analysis of the costs of provision for homeless people were conducted, this might prove the most potent argument in the current economic climate for increasing the supply of new homes for social rent.

ii)   Housing finance

The success of the Government's strategy to rely on housing associations to provide the bulk of new social housing and to buy out local authorities under the voluntary transfer scheme will depend on their ability to borrow in the financial markets. There has been concern that the banks will prove reluctant to lend in large amounts to house building, especially social housing, where the return on investment will only materialise after several years while the capital outlay is all up-front. Further development is needed of ideas like the recent 25-year term syndicated loan agreements for £105 million concluded between the Tunbridge Wells & District Housing Association and the National Westminster Bank and Halifax Building Society.[106] The one scheme which has successfully increased private investment in rented housing under the Business Expansion Scheme will end next April. Alternatives should be devised now.

iii)   Tax incentives and targetted allowances

Historically, the tax system has been used to build in incentives or disincentives. It is time to correct the imbalance of tax advantage which has favoured home-ownership over renting. This could be achieved by the combination of phased reductions in mortgage interest tax relief, tax allowances to providers of rented accommodation and 'needs-related housing allowances'[107] targeted to those in greatest housing need.

iv)   Urban planning and partnership

The physical environment is fundamental to a healthy social environment. Town and country planners must keep in mind a social vision which gives priority to maximising human potential and to fostering community and local identity. The success of the concept of sheltered housing points to the philosophy that 'small is beautiful', that specialised housing need not lead to ghettos. A planning policy should be adopted which encourages social integration not segregation according to housing tenure, as has been the outcome of several decades of Council estates construction. This would mean self-consciously mixing public

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106   Financial Times, 17.2.92.
107   Joseph Rowntree Foundation, Inquiry into British Housing, Second Report, June 1991

and private, family and single in order to minimise the marginalisation of particular social groups.

Partnership is another topical concept. Much potential exists for developing innovative low-cost housing schemes with a combination of the expertise, resources and enthusiasm to be found in the public, private and voluntary sectors.

Encouraging a diversity in social housing provision should not lead to a devaluing of the role of the local authority. It at least has the advantage, unlike housing associations, of being democratically accountable to the local electorate. The trend to larger housing associations could bring the same problems of remoteness and lack of tenant control as has been experienced on large council estates.

v)   Support for families

The policies outlined above are almost all aimed at the supply side of the housing equation. It is the demand side which is consistently evaded by policy makers and housing lobbies alike, and yet, as we have seen, demand factors will continue to put pressure on the housing stock. It is here that the need for a new social vision is most obvious.

There is a tacit acceptance among policy makers that the incidence of family breakdown, the trend to smaller households and single parent households will inevitably increase.

The physical home environment, in providing a sense of security and belonging, can contribute to the maintenance of healthy family relationships, particularly essential for bringing up children. Conversely, the lack of security and belonging puts great stresses on human relationships. The location of the home and relationships with neighbours and the local community can be powerful influences for well-being or for distress.

A family policy which strengthens these relational ties and which promotes healthy trusting relationships will impact on the incidence of family breakdown, on youth delinquency and so on; thus a long term policy to strengthen families which would involve fiscal measures, education in schools as well as greater access to marriage preparation, guidance and counselling services, could very well affect not only housing policy but also our whole attitude and community response to the scandal of homelessness.

vi)   <u>Rebuild community</u>

Many have remarked on the fundamental flaw in the policy of 'care in the community', that the concept of a community able to care is rapidly becoming a nostalgic notion from a bygone age, especially in the inner cities. The success of such a policy - and parallel to it, the commitment to care for the community's homeless - rely as much on social cohesion, a sense of local identity and altruism as on the extent of local authority resources. These elements need to be fostered and housing policy has a major part to play (see above: urban planning). It is here that the churches are presented with a tremendous opportunity to communicate and live out a social vision inspired by the Christian gospel, which embraces the needs of the whole person - the physical need for food, clothing and shelter, the emotional need for love and acceptance, and the spiritual need for self-worth, forgiveness and hope of restoration.

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