



## A Reflection

The Old Testament prophet Micah, whose prophecies run through the reigns of Jotham, Ahaz and Hezekiah (roughly 737 to 690 BC) includes a vision of 'the days to come' in which people will 'sit under their own vines and under their own fig trees, and no one shall make them afraid' (Micah 4.4). The passage does not specifically mention the issue of housing, but it does nevertheless create a picture of home and security.

In another prophetic passage, those who find themselves exiled from Jerusalem to Babylon are told to 'build houses and live in them; plant gardens and eat what they produce' (Jeremiah 29.5). The building of houses is part of the process of beginning to belong in a new and strange place. A home in which one may be safe, content and secure is crucial for human well-being. In our time this means having a house or flat which is decent and affordable, and where one can feel secure and safe.

Developers acknowledge this when they advertise 'homes' rather than 'houses'. And yet too often a house is not treated as a place to live and a place to be but as an investment.

*St. Brigid's Blessing:*

*May Brigid bless the house where in you dwell.*

*Bless every fireside every wall and door.  
Bless every heart that beats beneath its roof.  
Bless every hand that toils to bring it joy.  
Bless every foot that walks its portals through.*

*May Brigid bless the house that shelters you.*

## A recent initiative

Faith in Affordable Housing (launched in 2009) is a free web-based resource which:

- ✓ gives practical help to churches by sharing good practice and showing what can be done.
- ✓ provides solutions to some of the problems faced by churches wishing to develop affordable housing.
- ✓ reconciles the dilemma faced by many churches - balancing social objectives such as valuing everyone, justice for the poor and placing morality before wealth with the pragmatic objectives of meeting the duties of trustees and maximising investment returns.
- ✓ highlights options for the stewardship of church assets.
- ✓ encourages churches to make the most of partnership opportunities.

A guide to using church land and property for affordable housing can be found at

<http://www.fiah.org.uk/>

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**Faith in Families**

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# Bricks and Mortar - Justice in Housing



"Throughout Britain's history, Christian churches have been a powerful force for good at the forefront of building a more just society. In past centuries, churches led the campaign to abolish slavery and were instrumental in creating a universal education system.

More recently, churches have taken the lead in fighting for trade justice for developing nations, raising awareness of the modern-day slavery of people trafficking and campaigning against child poverty. It is an impressive record that Christians can be proud of. However, I think it fair to suggest that churches have yet to fulfil their enormous potential to help meet one of Britain's greatest social challenges: the acute and growing need for affordable Housing. Shelter is a basic human need, but successive governments have failed to plan for and provide sufficient housing. And in common with most public policy failures, the poor and vulnerable have suffered most as a result." (David Orr, Chief Executive, National Housing Federation)

*The number of families with children in Bed and Breakfast accommodation continues to fall accounting for only 3 per cent of all households in B&B accommodation by the end of September 2009. This compares with 15 per cent at the end of September 2008. But the Assembly Government remains concerned about the effects of the current economic downturn and the impact this may have on homelessness. It funded a new free Housing Debt Helpline last year which offers in-depth counselling for people who are at risk of losing their homes. The telephone number is: 0800 107 1340.*

## Homelessness in Wales Some Facts and Figures

- ✓ 8,000 households (excluding the intentionally homeless) were officially recognised as newly homeless by their local authorities in 2007. Numbers grew from 8,000 in 2000 to 16,000 in 2004 before falling back to 8,000 in 2008.
- ✓ Two-thirds of those officially recognised as homeless are households without dependent children. Most of the other third are lone parents, with only 9% being couples with children.
- ✓ The biggest reason for becoming homeless is loss of accommodation provided by relatives or friends.
- ✓ Every local authority has a homelessness problem, but the greatest problems appear to be in Swansea, Bridgend and Pembrokeshire.
- ✓ At the end of the first quarter of 2009, there were around 2,800 homeless households living in temporary accommodation. This is similar to the number in 2004 and much lower than the peak in 2006 (3,400 households). It is, however, still three times that of a decade ago (1,000 households).

*Data source - the quarterly homelessness statistics published by the Local Government Data Unit, Wales.*

### House prices across the United Kingdom January to March 2010

This table shows how house prices vary across different regions of the UK, with the highest average current price first

AREA	Av Price	Quarter	Annual	Sales
Greater London	£406,608	9.7%	16.6%	18,356
South East	£271,966	6.5%	16.2%	31,049
South West	£227,866	6.1%	13.5%	13,489
East Anelia	£203,115	7.1%	14.7%	5,964
West Midlands	£174,932	2.4%	10.7%	9,908
Northern Ireland	£161,429	-1.6%	-20.8%	NA
East Midlands	£160,069	-1.7%	7.2%	9,867
Yorks and Humber	£157,959	-2.3%	11.3%	9,936
North West	£153,126	-3.4%	6.3%	11,796
Wales	£151,642	-3.3%	2.8%	5,368
Scotland	£147,854	-5.0%	5.4%	14,662
North	£143,381	-5.3%	7.0%	5,653

### House prices across Wales January to March 2010

This table shows how house prices vary across the different counties and unitary authorities of Wales.

AREA	Av Price	Quarter	Annual	Sales
Monmouthshire	£236,427	13.6%	16.2%	154
Vale of Glamorgan	£207,693	0.8%	8.7%	263
Powys	£192,097	5.8%	18.7%	261
Ceredigion	£190,139	2.5%	7.5%	114
Cardiff	£182,203	0.7%	7.0%	685
Pembrokeshire	£171,024	-4.2%	-9.9%	195
Conwy	£165,250	-1.8%	4.9%	243
Isle of Anglessev	£160,166	-6.2%	1.4%	97
Gwynedd	£156,861	-5.9%	0.9%	221
Wrexham	£156,859	6.2%	5.0%	189
Swansea	£154,315	-2.6%	2.4%	443
Flintshire	£147,486	-3.7%	0.9%	241
Denbighshire	£143,111	-7.4%	-0.8%	203
Newport	£138,090	-6.1%	1.6%	252
Carmarthenshire	£137,414	-7.0%	-10.3%	299
Bridgend	£128,204	-7.7%	-5.4%	259
Torfaen	£126,355	2.3%	-8.5%	116
Caerphilly	£116,193	-8.5%	4.9%	283
Neath Port Talbot	£102,969	-10.0%	-1.0%	246
Rhondda Cynon	£100,619	-8.4%	0.7%	433
Merthyr Tydfil	£94,019	-4.9%	-4.0%	87
Blaenau Gwent	£75,317	-18.3%	-5.4%	80

Sources for figures: Land Registry of England and Wales, Crown copyright

### The U.K. Housing Market

- ✓ Over the last five decades UK house prices have risen by 2.7% per year, allowing for inflation, much of this in the last decade.
- ✓ In 1961 43% of homes were owned by their residents, compared to 68% in 2008.
- ✓ In today's money a typical home would have cost about £43,000 in 1959.
- ✓ Lenders now typically require a 25% deposit for first time buyers.
- ✓ The Halifax reports that lending to first time buyers will be constrained for "some time to come".

### Housing in Wales

- ✓ The average house price in Wales, January to March 2010, was £151,642. This can be broken down as:

Detached	£228,248
Semi-detached	£138,366
Terrace	£106,823
Flat	£117,785

- ✓ Richard Donnell, Director of Research for Hometrack notes that for Wales, as we move further into 2010:

- there will continue to be a partial price re-correction in house prices.
- there will be a lack of liquidity and housing scarcity.
- Finance markets will remain constrained.
- Private developers will slash capacity and adopt a 'low risk' approach.
- The affordable sector will continue to feel much of the burden.
- All this is against a backdrop of continued macro-economic and fiscal tightening.

### The Low Cost Housing Tale



I'm David. I live with my wife Ann and our sons Hugh (19) and Joshua (15) in a two bedroomed house. Hugh has two part time jobs and seems happy enough here. He does some work at Jim Davies' farm and some hours at the garage. Admittedly, it's a bit cramped here, but most of the time we get on. Well, we did until this bit of a problem came along. Hugh came in, ate his dinner, and then told us he needs a place of his own because his girlfriend, Janet, is expecting their baby and they want to live together. "Where?" I asked. "There's not really space here unless Joshua gives up his bed." Supposedly, some houses for local people to rent are going to be built on the field at the bottom of our road - if the Government gives the money and the Council the planning permission. But the scheme's raised a few hackles - Mr. Evans next door for one. You'd think it was going to be a scrap yard! Not that he minded two "executive style" houses going up on his father's field by the Post Office. I don't know what we'll do. Maybe a holiday cottage for 6 months? But the rent! Who knows?

### Policy Statement of the Church in Wales on Social Housing

"The primary objective of ownership of property by the Representative Body is to further the ministry and mission of the Church in Wales. Whilst Christian teaching is clear on the need for social justice, in legal terms the mission and ministry purposes do not automatically lead to a general power to make land available for housing for those in need.

Charity Law dictates the rules by which Charities can dispose of land, in particular the need to demonstrate that best value is achieved for the Charity in its property dealings. In general terms, this means the best monetary value that can be achieved for the Charity on the open market. Charity Commission good practice guidance recommends that a chartered surveyor be instructed to market land and handle the sale and to confirm that best value has been achieved. This monetary imperative can only be tempered



if the sale can be shown to have wider benefits to the overall mission of the church."

St. John's Church, Hafod, in Swansea is one example where charity law and the mission of the church come together. This area of Swansea, was declared in 2001 to have had some of the poorest housing in Swansea. The area underwent a ten year regeneration project with an overall objective to greatly improve housing, environmental and socio-economic conditions. St. John's Church was converted by Tai Cantrefi to provide ten flats for the elderly.