



FROM EARTHLY HOUSES
TO OUR HEAVENLY HOME

BY

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AT THE

15 YEAR ANNIVERSARY
CELEBRATION DINNER
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FROM

AMERSHAM CHRISTIAN HOUSING
ASSOCIATION LTD



NO FUTURE?

"There's no future for us in London."

So said the young wife and mother to me in church one Sunday morning. The family were being forced to move from their rented accommodation, and could not find any where in the area to live.

Today we celebrate 15 years of ACHAL's existence. ACHAL has undertaken 34 schemes, from rented accommodation and loans, to shared ownerships. Currently we own 12 properties and have equity shares in a further 12 properties. But the need which birthed ACHAL is still around. House prices continue to prevent Christians from living in the areas where they feel called to serve God.

Today we want to think about ACHAL's future. But in doing so we must not forget that it has been Dorothy and John Davies's dream and dedication that has made it a reality.

As we move on from a personal vision, we must not lose the quality of personal care that has made ACHAL unique. ACHAL has

refused to go the route of rapid expansion, by attracting vast sums of secular funding, that would make it lose its distinctive Christian ethos.

At the moment the housing market is uncertain. Different predictors indicate that prices will fall or, after a blip, continue their long march upwards. What is certain is that over the last twenty years or so house prices in

London have forced many people to move out of the capital, including large numbers of Christians.

Even where people have been willing to rent, these too have responded to increasing property values; and families have realised that in the end, they have nothing to show for their rents which in many cases are equivalent to mortgage payments.

The result has been increasing social polarisation in the inner city, between very rich

and very poor, as the middle is squeezed out. Even government requirements on developers to include 25% social housing in any new venture, has not helped appreciably; and can in many cases be avoided through clever scams.



URBAN RENAISSANCE

Current thinking about Urban regeneration by thinkers like architect Richard Rogers, amounts to a blue print for increasing gentrification, for all their talk of mixed housing provision. Their designs of cafés and piazzas offer more to the young and rich than to over-crowded families.

Perhaps, as Rogers writes, this is because he regards London as a "Humanist City"; and calls for an "Urban Renaissance". But in a humanist renaissance, there is no place for God. And without the Creator, there is also no place for truly humanist values, that value people as creatures made in God's image.

As we address the particular concerns of ACHAL, we need to situate them in the wider context of urban regeneration as a whole. The push for people to leave the inner city undermines the sense of community generally as well as in the specifically Christian community, the Church.

Homeless people are shunted around the capital, from one temporary accommodation to another. For example, M is a single parent, and came to our Family Centre. She had been raped, and was living in a hostel. Now the Housing Department has moved her to the other side of London. An immigrant, not speaking good English, she will find it hard to form new relationships, or find a place in a local community, including the Church, that will nurture her.

KEY WORKERS

ACHAL is a Christian version of the Government's key worker scheme, which offers cheaper housing to nurses, teachers, police personnel, etc. Among Christians there are three areas of housing need which ACHAL is well-placed to help with: among pastors, full-time Christian workers in local churches or para-church organisations, and lay volunteers, on whom so much of Christian witness depends.

Previously, Churches or denominations have provided clergy housing. But higher prices have meant that new churches are unable to buy accommodation for local Church leaders, and of course the level of financial support pastors receive is rarely enough to afford their own property! **Christian housing ministry will be an important department in Church planting strategy in this century.**

Full-time Christian workers likewise are rarely paid what their secular equivalents would receive for the same level of responsibility. They too therefore find it hard to find housing in the inner city. Often the only professional person living in an Urban Priority Area is the Minister or Church-based Community Worker. Others drive in from suburbia to serve their clients. But it is this identification with locality that is undermined by these housing developments.

Furthermore, **we find it is Church members, especially young families, having to move out.** And they form the stable core of our Churches, and are often the committed people we need to maintain community programmes.

Churches keen to reach out into their community, to meet social needs as well as proclaim verbally the Gospel, therefore experience frustration at the rapid move-on rate; in some places 30-50% annually. **Each year the local Church is forced to re-invent itself, just to stay still on a down escalator.**

Christian witness demands Christian presence. It is the model of the Incarnation. God is invisible. He made himself known through his Son [John 1.8]. Now too, God is made through the Body of his Son, the Church [1 John 4.12]. Just as Jesus tabernacled or dwelt among us, so we too need a tabernacle to dwell in, in order to image Jesus before our neighbours.

Not only that, but housing is itself a sign of Kingdom blessing for the people who are accommodated. The experience of salvation is likened in Scripture to entering a "spacious place" [Psalm 18.19; 31.8]. Accommodation is a Covenant blessing for the people of God themselves. ACHAL is an instrument of God's salvation.

MINDSET

Providing housing is not enough, however. **We need also to challenge the mind-set among Christians** which leads them to make the housing decisions they do. Is it self-evidently "Christian" to go for a bigger house, with a garden, that is cheaper? Or is this actually a product of 21st Century materialism?

Are Christians not prisoners of our English ideology of middle class individualism? The fetish of home ownership is not so common in mainland Europe. Foreigners in England frequently note our preference for privacy over community. It is the cozy cocoon we construct to build ourselves a home, when we are away from our true home in God [Genesis 4.17].

To counter the mammonisation of Christianity, we must resist an easy activist pragmatism. **What is needed is a thorough-going reformation** [precisely not a renaissance!] **of Christian thought.** We need to construct an Urban Theology of Housing, that will describe what is needed for decent housing, both as regards the actual house-building and Government housing policy.

A Christian mind on housing will also question the way Christians make decisions. Where they live is a matter of vocation. It is not an ethically or theologically neutral matter of personal preference, which substitutes consumerism for conscience. For a time people may choose to travel in to their old Church. Commuter Christians do contribute a great deal to urban Churches. But it is a pattern suitable only for the single. It's hard to sustain the travelling after the first children have arrived!



Pastoral care and Church discipline therefore needs to intrude on what has been considered a personal matter - where we live. We will find resistance among Christians unused to such interference, as the Church takes more of the characteristics that we might associate more with the sect or the cult. What right have we to dictate to people where they live? Does it not amount to spiritual abuse?

At the moment, however, authoritarianism does not seem to be a danger for the English Church.

On the contrary, we have given way to advanced individualistic disrespect for authority. We have to help all Christians to subject their decisions to the corporate mind of Christ. Only thus can we demolish the strongholds of materialism and make every thought captive to make it obedient to Christ [2 Corinthians 10.5]. **We need to take seriously again Christ's comments about the camel and the needle** [Matthew 19.24].

We need therefore to teach missionary values to young adults, so they can think through the issues before they have children. Again we must appeal to older believers in the Third Age, to consider giving some years to urban mission [here again John and Dorothy are our example]. For this we need to go beyond stressing the costs of city living, and sell the attraction of urbanism as a way of life - the nearness of facilities and amenities.

Plus we must in fairness point out the actual inability to deliver of the idols of material security. The vast mortgages, needed to buy in London, result in crushing debts, which in economic recessions [like the late 1980s] cause arrears and negative equity, not to mention repossession.

We need therefore a revived catechumenate. That is a continuing discipleship programme in the Church that will take Christians beyond religious issues and help them think through practical decision-making - for example, housing, employment, environment. Perhaps there could be a road show, in partnership with teaching agencies like LICC, focussing on vocations, presenting the challenge to re-locate in the inner city.

ACHAL could sponsor, again in partnership perhaps with ECUM, a short-term course on urban mission for young adults, to give them the perspective they will need for long-term commitment to the city. At more advanced level, to encourage professional Christian service, an urban training centre is needed; not located in one of the suburban Bible Colleges, but in the heart of the urban.

Education which is merely cerebral will not take hold. We must also provide opportunities for Christians to be exposed to the realities of ministry in the inner city, so they can catch the bug. Short-term summer missions, in partnership with local Churches, will not only provide labour-power for valuable projects, but also conscientise team members, some of whom may receive the call.

This educational strategy needs also to go higher and deeper. Higher, in challenging the ecclesiastical structures and priorities. For example, one Church

had its Vicarage converted to provide two flats for Christian workers. The Diocese renovated these apartments, and then insisted they be rented out at market prices. The church bureaucrats plainly valued profits before prophets.

We go deeper by encouraging an urban spirituality, that will find God in the detail and the dirt, and not retreat to go on retreats in the countryside alone.

ENABLING MINISTRY

In addition to an intellectual offensive, we need to remember that people still need affordable homes, if they are to obey the Call that God has on their lives. The home is an important base for ministry. Unlike foxes, Jesus claimed not to own any property [Matthew 8.20]; but he certainly used the homes of his friends and disciples; and not merely in an ad hoc way but systematically with planning and organisation, as in Bethany and the upper room [Matthew 21.17; 26.18].

The strategy was repeated in the early Church, holding house-meetings and releasing their financial resources for the common good [Acts 2.43-46]. Not that they were forbidden to own property, but that they made it available for mission and ministry [Acts 4.32-37]. Nor was this a temporary phenomenon; the central organising role of the household unit [oikos] continued as the Church expanded primarily in the cities [Romans 16.5, 10, 11].

Furthermore, the Church did not always meet in large villas owned by rich patrons. Many of these house Churches would meet in tenement blocks. Frequently, a house would be used both for living and trade, such as tent-making perhaps [Acts 18.3; 1 Corinthians 16.19]. Christians, earning their living in the community, are an important source of witness to a locality.

ACHAL has continued this New Testament pattern, helping to accommodate people in various ministries - counselling, church planting, racial justice, mission among Moslems, youth work and pastoring. **We have to find new ways of releasing the Church's resources to enable mission to continue.**

"Church" here does not just mean the institutional Church, but the people of God. We need to help them make resources available as did the early Church. But it does also include the institution, since so many resources are actually tied up in its maintenance. The primary resource is, of course, people. But in order to liberate people to live in the city, we need the other two: money and property.

A rather obvious observation needs to be made: there are many rich Christians. How can we free them from their money - for the Kingdom? Several attempts have been made to persuade rich Christians to invest their money in housing for Christian workers and pastors. Since property is a good long-term investment, this would seem to be a very good prospect not only for service but for profit!

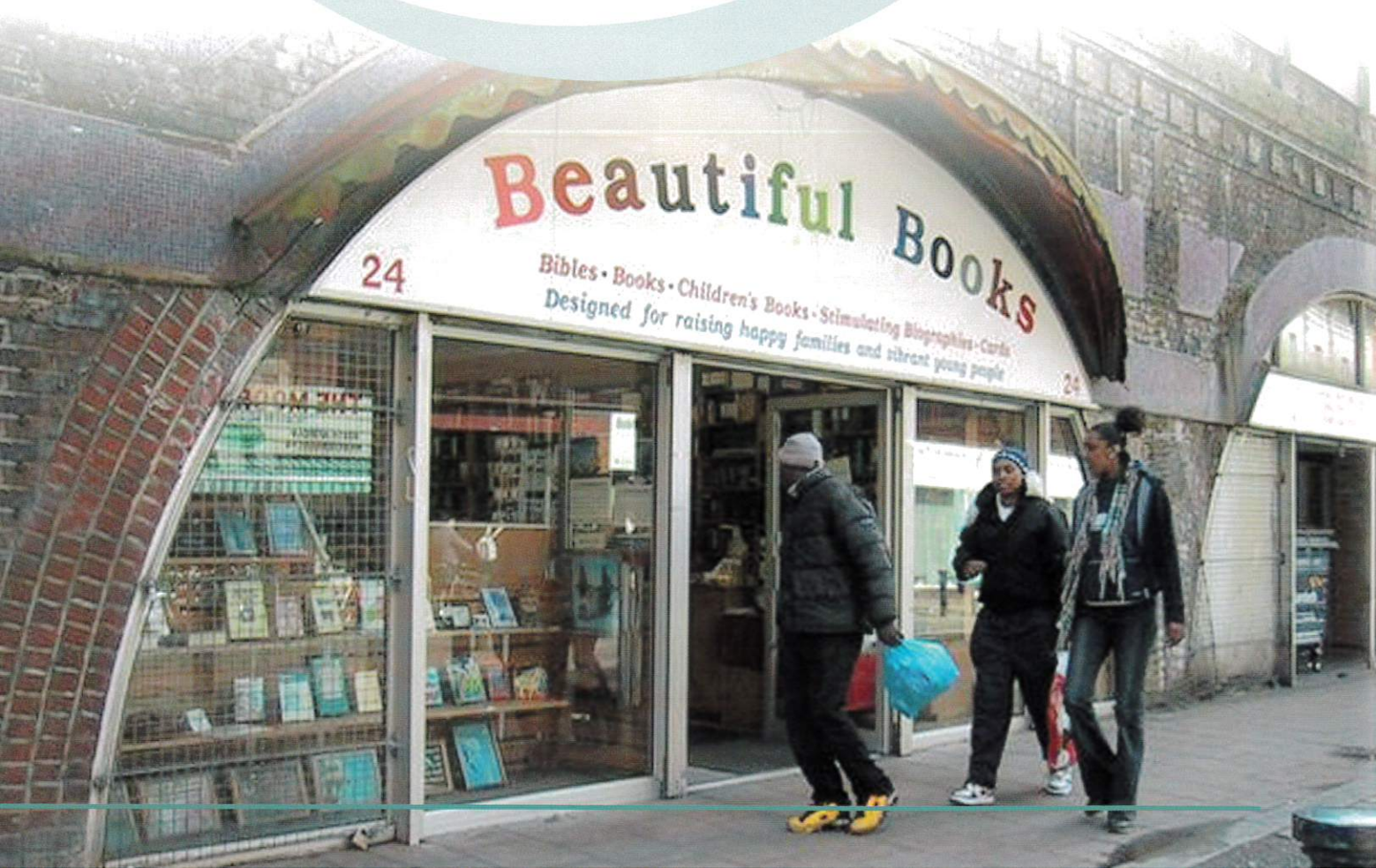
ACHAL has succeeded in attracting some investment capital. But at the Church level it appears hard to raise much through this method. In one Church, the proceeds from selling the Manse were progressively eaten up on rents because the wealthy members of that Church [which were many] could not be persuaded to cough up for a new property. A bourgeois and his money are not soon parted. Truly, **the last part of a person to be converted is his wallet!**

REALISING PROPERTY

The other resource is property; chiefly the Manse and the Church building. How can these be made to work for the Kingdom, instead of being a millstone round the neck of Church Committees and Ministers?

1. Property can be redeveloped as accommodation. Manses are often big, and can be subdivided to accommodate additional workers. For example, an OASIS Youth Work student is housed in our Manse basement, which adds to our financial support for her. Unfortunately, this is unlikely to provide space once children are born.

2. Common in the inner city, especially as congregations have shrunk, is the redevelopment of the Church building itself. This can solve the problems of decaying plant and provide accommodation. It can be done in partnership with a Housing Association, to



REALISING PROPERTY

provide social housing: for example, for the elderly, people with learning disabilities, or homeless young people. In some cases, the Church can retain nomination rights for several units.

Unfortunately, because Housing Associations have to appeal for Government grants from the Housing Corporation, a great deal of time can elapse before a scheme is begun, let alone completed. It can also mean that the scheme never gets off the ground - as I found with five failed schemes in one East London Church.

3. Perhaps in these situations, we need to swallow our ethical pride and sup with the entrepreneurial devil? Perhaps we can strike a deal with a property developer to build flats, even luxury flats. If it is a question of moving forward in mission [or not] then perhaps this is a way forward? A neighbouring Church has done this, and has kept control of two flats and two shop units. Of course, this was only possible during the recent boom in house prices, which still afforded the developer a handsome profit.

4. Here there may be an opportunity for partnership with Christian businessmen, property developers. Let's challenge business to take seriously the talk of corporate social responsibility. We can offer them a profit as

especially since we are not allowed to risk a charity's assets. But our Church is actively exploring the possibility of changing the Manse Trust Deeds, to allow freer use of the resources. In particular to release funds for accommodation.

There are three main ways this can be done. First, the Church can buy accommodation to rent. But this would still entail receiving market level rents, too high for many Christians.

Second, we could [like ACHAL] offer to part-buy and part-rent. Again, for many the costs to repay the mortgage would be too high.

Third, we could offer up the capital gained through mortgaging the Manse to a Christian property developer, and go into business as partners. A building [office block, warehouse, large house] could be split into several flats. Most would be sold, realising a profit for the developer and enabling the mortgage or loan to be repaid. Most business ventures are financed by loans on the basis of collateral. One or two flats could be retained under the ownership of the Church, to be rented at whatever rent they wished. And the whole routine repeated ad infinitum. This may be risky. It may be unworkable in practice. **But we need to think outside the box to release funds for Christian housing.**

ALTERNATIVE MODELS

Recent initiatives, such as Steve Chalke's Faithworks, have highlighted the role of Christian organisations in social action. And the Government has recognised generally the value of faith-based groups in promoting social capital. Perhaps, together with other Christian organisations, we can pressure the Government to extend the key-worker housing scheme to include personnel from the voluntary sector, especially as more welfare provision gets privatised. Here however, we have to recognise that the idea cuts both ways; since Islamic organisations could equally be said to contribute to social capital, and hence they too would have claims on Government largesse.

Finally we need to look to other models of providing housing for mission in Church history. The original evangelisation of Anglo-Saxon England by Roman and Celtic monks provides one example, of communal living by missionary teams. Most of these were rural, but the revival of Anglo-Catholic monasticism in the nineteenth century does contain

many examples of mission in working class areas of the new industrial cities.

Likewise the nineteenth century Settlement movement, while it may have been paternalistic and patronising, also gave many young middle class Christians a taste of urban mission. Foundations like the OK Club still exist, and provide accommodation to [largely single] graduates in return for short-term volunteer youth work.

The 1960s and 70s also showed the potential of communal, counter-cultural living for inner city witness. Many of the extended families and communes were short-lived. Based on young singles, they could not solve the social pressure to family-based units and materialistic self-centredness. Besides, modern housing was not suited to the blend of togetherness and privacy that communal life involves. Still some Churches, such as a Spanish congregation in west London, use single-sex houses to accommodate new arrivals in the city.

JUSTICE

ACHAL performs a useful duty in providing accommodation for Christian workers. There is, however, something fishy about housing mainly middle class whites, when the rest of London's population continues to suffer housing pressure. It is not unusual for a family of five to share a one-bedroom flat. Addressing this dilemma will entail facing two issues: in the Church and in society.

1. ACHAL's main constituency are the mainstream, traditional white denominations. Today, however, the largest growth in the Church within London [and London is the only city where Church attendance is growing] is among the newer ethnic Churches and the older Churches which attract substantial numbers of immigrants. ACHAL needs to build bridges with these new constituencies, if it is to avoid assuming a colonial posture.

The ethnic Churches have similar problems to mainline denominations with accommodating workers and pastors. Initial church planters may live in Council housing. But once a church is established, they want to house a pastor. House prices force them to house leaders some distance away from the Church premises. This reinforces the loosening of geographical ties with a neighbourhood, and the sense of mission to a locality. As with other denominations, redemption-lift and housing prices force Church members out of the area into outlying suburbs. ACHAL could partner with this new wave of urban missionary.

In addition, we need to challenge the mainstream church's tendency to bring in workers from outside the inner city, which raises the need to accommodate them locally. Instead should we not be looking to local talent in filling Church-related posts? For example, we have recently appointed a local single parent middle eastern woman as a Family Centre Worker. She already has a subsidised Housing Association flat, and the local contacts for the job.

2. ACHAL needs to keep its particular policy focus, on housing for Christian workers. But we should not overlook the demands of justice implicit in London's housing crisis. Indeed the pressure on Christian workers arises from this wider crisis. Although ACHAL's properties contribute to housing Christian workers, these are only small-scale gestures in a steadily-worsening situation. The problem for Christian workers will only be overcome if the overall problems of housing in London are solved, for everybody. And this is one reason for Christian involvement in Babylon's housing department, because when it prospers, we too will prosper [Jer. 29.7].

Should we not be joining together with other Christian organisations to pressure national and city Governments to address these wider issues? Should we not be encouraging Christians to get involved in political pressure groups, and in local Housing Associations, to represent the Christian conscience in society?

Should we not be encouraging Christians to form their own housing Associations to meet these social needs? To be sure, they need to be certain they do not lose their Christian distinctives, as has happened with so many other social ventures, like ECHA and locally Paddington Churches Housing Association, set up by our Church in the 1960s and now with no connection with the Christian community, although still trading under that title.

When we talk about mortgaging our buildings, one US Church in Washington DC, mortgaged their building, not to provide cheap homes for Christian workers, but for the neighbourhood, as a social ministry. This exemplifies the Church's stewardship of its resources, not for herself, but for the redeeming of creation. Oikos gives us a principle of oikonomia, the right ordering of resources, and connects the Church as first fruits of the New Creation with the wider regeneration of society.



well as a chance to serve. We offer up Church buildings for redevelopment on prime city sites, and they provide new facilities for worship and community use, and accommodation for Church workers?

5. Another, more risky, possibility, is to mortgage Church property. Trust deeds and denominational policy may restrict this;

PROPHECY

At a deeper level we need to question the paternalism of Christian social action that perpetuates the divisions in society. Too frequently we perceive ourselves as helping the poor unfortunates. Spiritual, strong Christians ministering to unsaved, weak homeless people. The aim of our social action should be to empower them, which means to get rid of our own power. Christians will therefore be involved in supporting self-help initiatives, like housing cooperatives, as inner city people take control into their own hands.

Often it will mean political action, supporting residents against urban regeneration plans, that are more concerned with profit than with local needs. For example, Paddington Regeneration, backed by Westminster Council tried to relocate a waste compactor from the site set aside for luxury flats, and put it in the middle of the Council Estate. They reckoned without the Residents Association's protests and petitions!



There is no one solution to the problems of housing Christian workers in the inner city. We need creativity and ideas. There will be parallel strategies pursued in partnership with other agencies. We cannot do it alone. Urban Mission needs cooperation. ACHAL's role in this, however, will depend on future finance and staffing possibilities.

Alongside these plural approaches, however, it would be inappropriate for ACHAL to expand beyond its competency. To be effective an organisation needs to have its targeted aim. ACHAL's is housing Christian workers. In this **ACHAL is a model for others to replicate in their own area.** ACHAL here has a prophetic role in stressing the specifically missionary role of Christian community in the inner city. Rebuilding streets with dwellings [Isaiah 58.12], embodying the Isaianic vision of the future City of God [Isaiah 60-62].

With all our getting, and all our building we need to make sure that we point to the heavenly city. We shall always long for our heavenly dwelling [2 Corinthians 5.4], while we live now in temporary habitations awaiting that city with foundations [Hebrews 11.9-10]. In the meantime, as we wait as sojourners in our diaspora [1 Peter 1.1], like the exiles in that earlier global city, Babylon, we too are called of God to build houses [Jeremiah 29.5], to be a sign of hope to all others who are in exile. ACHAL will continue to help us do just that.

READING

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