

IN SIX MONTHS
A LOT CAN CHANGE

WHEN FACED WITH HOMELESSNESS DECISIONS
BECOME MORE **BLACK AND WHITE**



ENGLISH, PAPER ONE IS WHAT

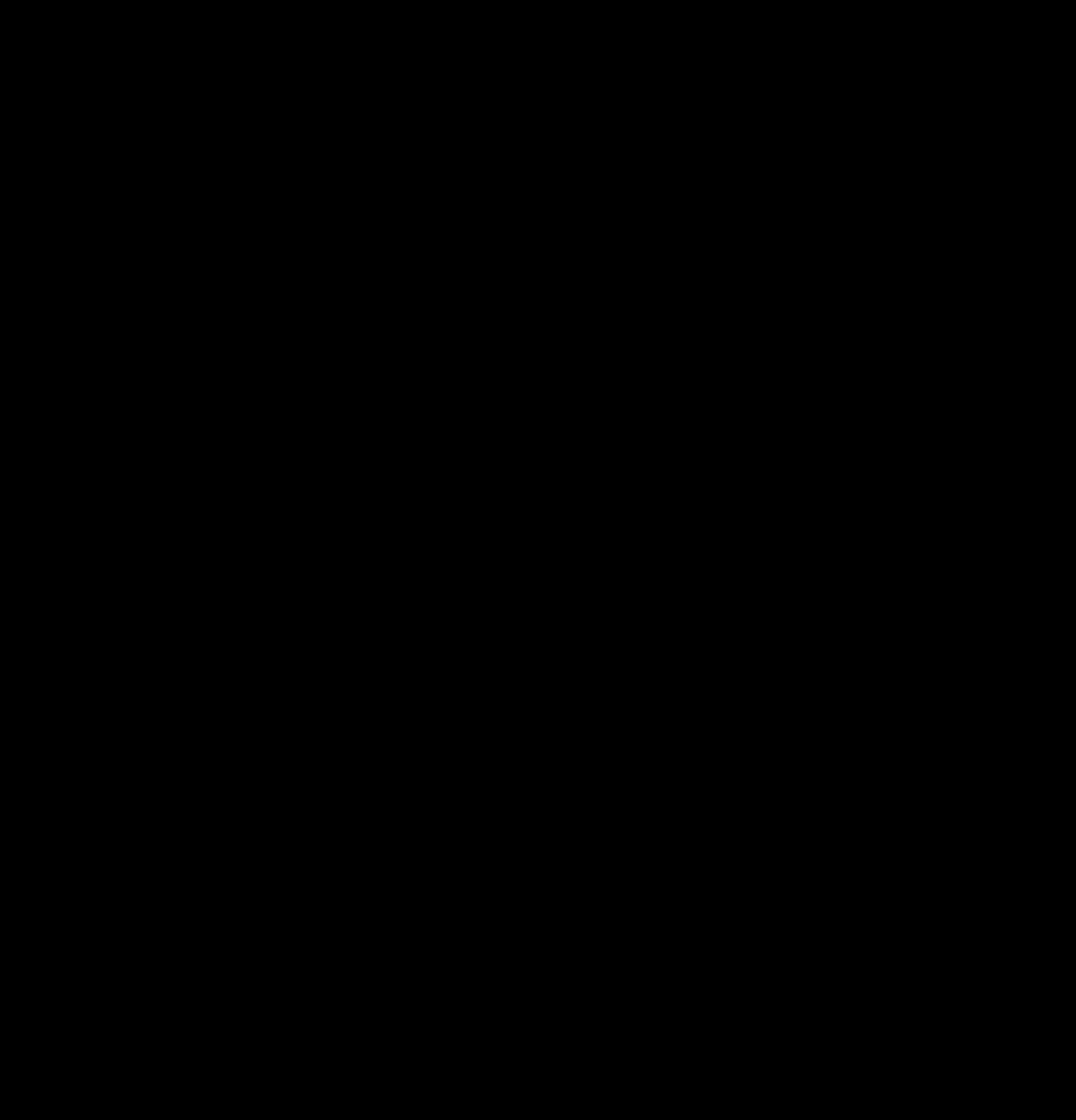
The term 'Emergency Accommodation' didn't help. It fed into the fear I had that we were all living on an edge. I didn't tell anyone how I felt. I used to have friends around to our house but couldn't do that anymore. Now my school is so far away that I have to get up at 5:30am. I'm doing my Junior Cert and am worried we might be here when I'm doing my Leaving Cert.

"Let me be clear. There is no social or moral justification - no justification whatsoever - for the lack of housing."

Pope Francis



TRAVELLING FROM 5:30AM IS WHAT I HATE ABOUT THE JUNIOR CERT



I CAN'T WAIT TO TRY THE POOL IN

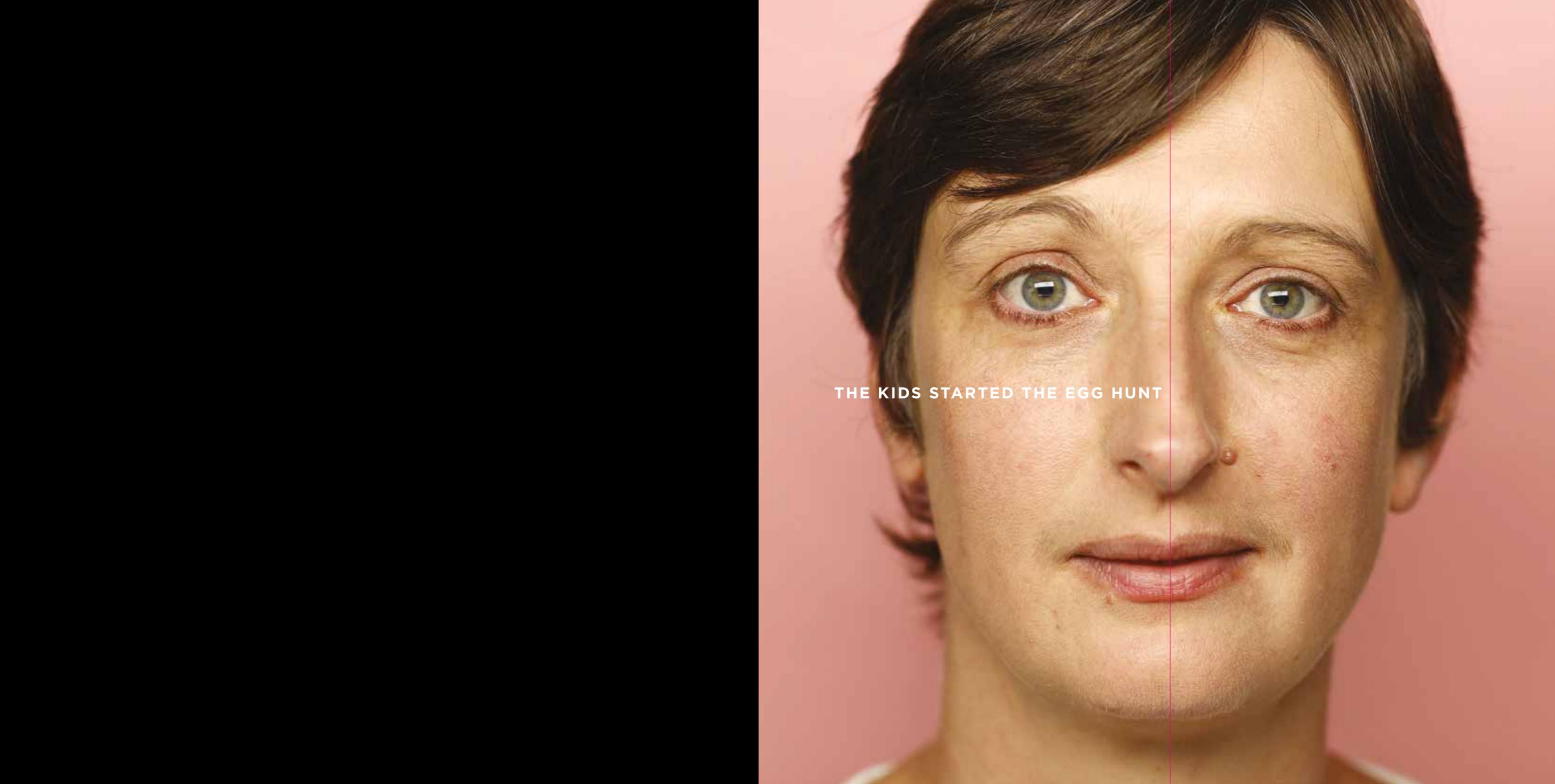
I didn't tell anyone we were living in a hotel. My friends had no clue but I think my teacher knew. I wasn't sure what I felt about it. Sometimes I was embarrassed or ashamed and other times I felt like it was us that was doing something wrong. I didn't fully understand the situation. I was six years old at the time.

If the church ... does not make God's liberation of the oppressed central in its mission and proclamation, how can it rest easy with a condemned criminal as the dominant symbol of its message?

James Cone

I CAN'T TELL ANYONE ABOUT THE HOTEL WE'RE STAYING IN





THE KIDS STARTED THE EGG HUNT

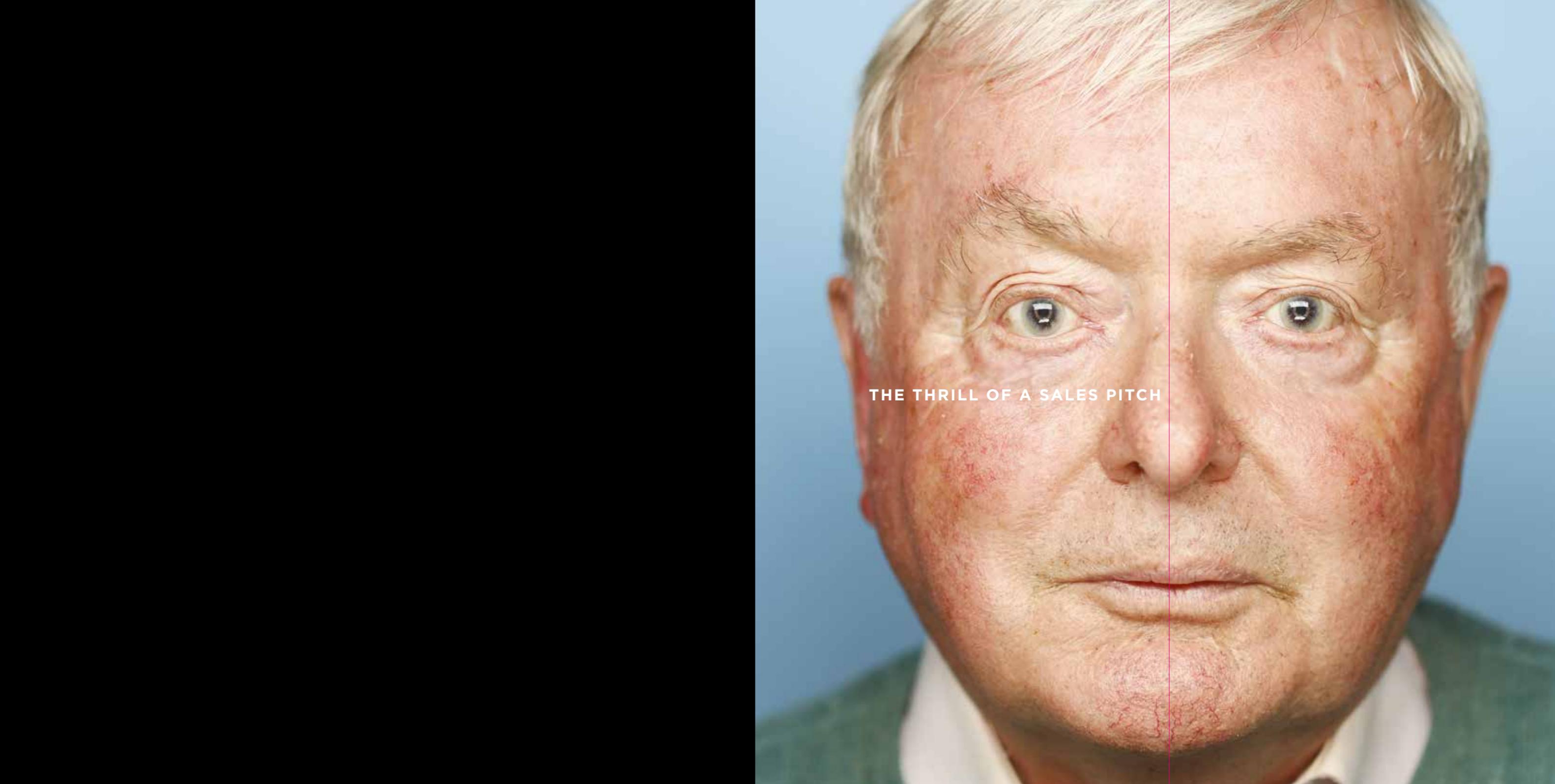
Everything was so sudden. Our landlord's house was being repossessed and nothing could be done to save the roof over our heads. We had to move out immediately. So, Easter Sunday morning, I had to sit down with my four children and tell them we had to find a place to live. That was four years ago but with help we have found a new life. I have completed exams, am in a new job and my kids are in a good place too.

"Our response to the suffering of others is chosen not by us, but by those who suffer. Solidarity is a radical commitment to do whatever is required to alleviate their suffering, at whatever cost to ourselves."

Peter McVerry SJ



OUR HUNT FOR A ROOM STARTED FAR TOO EARLY EASTER MORNING



THE THRILL OF A SALES PITCH

I ran my own business for nearly thirty years until I was undercut by a much larger retailer that I just couldn't compete with. I was forced to sell my house to pay off business debts. It all happened so quickly; how did I go from the boardroom to that place - a place where you live in shame, loneliness and fear? The feeling I was a failure was what hit me most.

"As long as there is poverty in this world, no man can be totally rich even if he has a billion dollars."

Martin Luther King Jnr.



SHARING A HOSTEL ROOM WITH PEOPLE I'VE NEVER MET

Housing insecurity and homelessness are having a traumatic impact on households in Ireland. A panel discussion on “Supporting Families in Crisis” at the Irish Inter-Church Meeting in November 2017 highlighted the centrality of this issue and led to an undertaking by the Inter-Church Committee to examine how best the churches should respond to this issue.

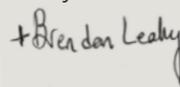
IICC staff therefore organised a workshop in early 2018 which comprised representatives from the Irish Catholic Bishops’ Conference, including the Council for Justice and Peace, and the member churches of the Irish Council of Churches. It received input from Kevin Hargaden, Margaret Burns and Fr Peter McVerry of the Jesuit Centre for Faith and Justice.

This resource has been developed in response to one of the recommendations that came out of that workshop, along with a shared statement of pastoral concern from the churches and other resources targeted at informing and equipping Christians to engage effectively with political candidates canvassing for election.

Through this study resource for small groups we hope people will be able to engage critically with the Scriptures, examining the meaning of home in God’s interactions with his people, exploring what home means for family life and how fear of losing home, or actually losing it is devastating to individual and societal wellbeing. Information on current realities in housing “markets” in both jurisdictions in Ireland, and their origin in intentional policy decisions will stimulate consideration of the possibility of an alternative ordering of society where all have the right to a secure home life.

Infusing all of this, each of us as Christians must consider what we can do about, and our part in, a system whose injustices cause suffering through housing insecurity or homelessness, and whether there are concrete steps we should take, which may not be without cost, so that others’ basic needs could be met.

It is our prayer that God will use this resource to challenge our understanding of home as well as our preconceptions about the values driving decisions behind the housing crisis. We hope that thereby it will enable us to engage with the issue through the richness of God’s word, and spur us to action by giving hope that our voices and interactions, however small, can change narratives and bring about changes in our own hearts first, and then on to our communities and broader society.



Bishop Brendan Leahy
Co-chair



Rev Brian Anderson
Co-chair

How do we relate our Christian faith to the world in which we live?

This has been one of the perpetual problems faced by the church. The earliest Christian documents are full of practical advice and reflections on the difference that Jesus makes to how we think about wealth, family, citizenship, and everything else that really matters.

In the western world, in the 21st century, any excitement we feel about relating our faith to our wider life can easily evaporate when we see just how complicated everything can get. Every attempt to reduce the glory of God’s good news down to some easily applied principles quickly hits a wall. The principles invariably leave a lot of loose ends and the process of converting God’s revolutionary offer of relationship into a guideline for living saps all the beauty out of the Gospel.

It is still the case, though, that our faith only makes sense when it is allowed to roam and engage with every part of our life. In this study, we hope to bring our faith into dialogue with our world by looking at the Bible and thinking about the housing system and homelessness. It is an attempt to love God, and love our neighbour.

The approach we have adopted is called the Swedish Bible Study Method. It puts reading the Scriptures at the centre of this project. No prior experience is assumed. No existing knowledge is required. You don’t need to know the Hebrew and the Greek! Participants do not need to feel like they are the most ardent of Christians! All that we propose is that small groups gather to read these six wonderful passages of the Bible and reflect on them in the light of the housing crisis that is unfolding all around us.

Each week comes with a key theme we are hoping to explore, a suggested ice-breaker, ideas for how the group can reflect together and as individuals on how the text and the context of our contemporary society relate to each other. There are also notes on the policy background for each jurisdiction in Ireland, and questions about how to respond. But the heart of these groups is just reading the Bible together and asking three simple questions:

What were the “lightbulb” moments for you in the text?

What were the “question-mark” moments for you in the text?

What were the “arrow” moments in the text that showed you what to do next?

If you think about the role of the study leader as simply being the person who is facilitating a good conversation around these questions, the groups will take off. The leader should try to encourage those who are more to shy to share, and those who are inclined to dominate to make space. They should not feel a need to be the expert or to censor, but should let the honest opinions flow and encourage people to listen to each other with respect – more than that, with generosity. The only direction the leader need offer is to keep drawing people back to the text. What people have found over and over again is that letting the Scriptures speak is more interesting and more fruitful than any other conversation we could generate ourselves.

The leader can prepare with four simple steps. The first step is to pray. A few days in advance of the study, take time to pray for those who are coming and pray for God's guidance as you prepare to lead. Reflect on the previous week's study. How can you approach things differently this week? The second step is to take the time to read the passage yourself, in advance. With the biblical text in your mind, the third step is to turn to this guide and see the suggestions for the initial ice-breakers, the links to media reports, the quotations from interviews with those who are experiencing homelessness or housing insecurity. Visualise how you think you can apply this material to your group. The final step is, predictably, to pray again about the study and ask God that your group would be richly blessed by meeting together.

Ideally each participant should have their own copy of this guide. The leader can draw on the guide as appropriate to flesh out the conversation – either by using ice-breakers, or sharing relevant policy details, and to prompt the group to reflect collectively and individually on how they might respond. It may be useful to print the bible texts out, so that, people can mark up the passages as they see fit, highlighting any recurring themes they notice, underlining parts that seem especially important, noting down thoughts as they occur. Any method to direct attention back to the text is to be used – perhaps by bringing coloured pencils for those who want to do their note-taking with their own colour-code? The main thing is for the group to engage in a careful dialogue with the Scriptures.

The goal, then, is not to come to a “right answer”. The goal is to read the Bible together as God's Word, being open to the possibility that through it, he might bring light to our confusion. Each passage that we are focusing on represents a hinge-point in the grand overarching narrative of the Scriptures: humanity – indeed all of Creation – is made to be at home with God. This fundamental theological commitment must have relevance for how we think about home in the bricks and mortar sense. Letting these passages guide us into the problem of housing is certain to bring us to new perspectives.

WHAT IS A HOUSE? WHAT IS A HOME? VALUES AND WORLDVIEW

EXPLORATION THEME

A house is meant to be a home, not an investment vehicle.

INITIAL ICE-BREAKER

What do you feel is the difference between a house and a home? Develop a spidergram or word cloud of what “home” means to us.

BIBLICAL TEXT

Genesis 2:4-25 (Humanity's Primal Home)

REFLECTION

“Home” is an essential human need. As the philosopher Michael Allen Fox reminds us, “Dwellings that are recognizable as homes have been found everywhere that archaeologists and anthropologists have looked, representing every era of history and prehistory.” But “home” is much more than mere dwelling, as important as that is. It is a shelter, a gathering place from which we can practise hospitality, and a sanctuary from the rest of the world. It is an anchor point. If you can, listen to “Hyndford Street” by Van Morrison for a sense of the anchor point of home as shelter, source and sanctuary.

If, in a society as prosperous as our own, we cannot meet basic human needs, we need to start asking very fundamental questions about how we have ordered society. Statistics show a constant increase in homelessness in both jurisdictions in Ireland in recent years, but even these statistics hide the true figure as people who are staying with family and friends or “couch-surfing” are not included.

In this study we are going to use the Swedish Bible Study method to look at a passage of Scripture that is so familiar, we can take it for granted. What we will find is

that “home” is at the very heart of the big-story of the Bible.

SELF-EXAMINATION TIME

What are the psychological benefits that arise from knowing that you have a secure place to call home? What difference would it (or does it) make to your life if you couldn't be (or are not) sure of a place “to lay your head”?

DISCUSSION QUESTIONS

Light-bulb moments

Did anything “shine” out to you in this passage? What struck you most powerfully? What did you notice for the first time?

In this primal story about humanity's first home, we find that God dwells with his creatures, including humans. Adam and Eve are at home in the world. They have a community, they have a vocation, they have a place they are called to care for. God's story about us begins with us being at home with him.

Question-mark moments

What confused or perplexed you in this passage? What ponderings does it inspire in you?

Instead of dwelling on debates about science, evolution, and cosmic origins, focus on what this passage says about the human need for relationship and a place to call home.

Arrow moments

How does this text apply to your life? Are there contact points between what you've considered in this conversation and the passage upon which we are reflecting?

When the origin story of humankind is so deeply embedded in the sense of being placed securely in a home, should providing housing for everyone not be a central part of our social witness? Is “home” not a Gospel imperative?

“God Himself is in our home, is being fed at our house, is lying down and resting.”
– **MARTIN LUTHER**, Lectures on Genesis, Chapters 15-20 (St. Louis, MO: Concordia, 1961), 189.

POSSIBILITY FOR ACTION

If Christians are specifically interested in housing, what distinctive approaches would we want to see emphasised so that everyone had a secure sense of “home”?

POLICY BACKGROUND REPUBLIC OF IRELAND

Looking at the Irish constitution we find that many different rights are enumerated and defended. But the right to housing is not to be found.

At its founding, the Irish State recognised immediately the importance of housing. Particularly given our colonial history, with the wounds of tenant evictions still raw, the government continued and increased the programme of state-financed housebuilding that had begun in the early 20th century. This commitment continued, on and off, for about 70 years.

However, policy changes in the last 30 years have changed this. Now state housing policy prioritises the private rental sector as the primary way to ensure that people’s “housing needs are met” to the extent that in 2018 only 4% of social housing was built by the state, and €2,000,000 per day was spent on rent to private landlords, who are increasingly international investment conglomerates, to house people. Until this recent period the state focussed on building, owning, and renting housing at means-tested rates so that its citizens were able to have a home as a context for their family life, secure in the knowledge that they could afford it, wouldn’t be evicted and that the

space was theirs.

NORTHERN IRELAND

Prior to the establishment of the Housing Executive in 1971, public housing in Northern Ireland was predominately overseen by local councils. Only ratepayers and their spouses were entitled to vote in council elections and thus, allocation of housing was distorted for political ends and high numbers of people from one part of the community were unable to secure housing. By 1974, Northern Ireland had the worst housing conditions in Britain, with approximately 20% of houses below the health and safety requirement for human habitation. In an attempt to address these findings, the Housing Executive embarked on a programme of house-building, which resulted in 80,000 new houses being built between 1975 and 1996.

Devolution in Northern Ireland (NI), constituted under the Northern Ireland Act 1998, ensured that housing, rather than being considered an ‘excepted matter’, was seen as a transferred matter and as such, it became a legislative matter for the Northern Assembly. Since devolution, and particularly since 2010 policy divergence with the rest of the UK has increased significantly, especially in relation to policies designed to support households on low incomes and/or in the social or private rental sectors.

REFLECTION

Thinking about our policies in this historical frame, it is easier to understand why people familiar with the reality of housing and homelessness insist that current crises are not in spite of government policies, but because of them. The market is a very efficient way of distributing commodities. Non-essential goods, everything from clothing detergent to diamond rings, can be shared equitably via the market. But if we leave the essentials of human life – housing, healthcare, education, basic nutrition needs – to the market, what ends up happening is that many people go without.

If it is true that the Scriptural narrative commits Christians to seeing housing as

a matter of relevance to the Gospel, then it follows that Christians must pay close attention to the details of housing policy. Where housing policy is arranged – as it now is – so that it becomes effectively inevitable that there will be widespread homelessness, then Christians should organise to demand an alternative.

In the long-run of history in both jurisdictions on this island, the alternative is in fact the norm. Over the last 100 years, both jurisdictions have demonstrated that it is possible to build and maintain public housing for the common good. The last ten years of policy innovation has failed. Is it not time for us to consider going back to an approach geared towards an understanding of efficiency that measures success not in terms of financial gain, but in terms of people being housed?

THE SCALE OF THE ISSUE HOMELESSNESS AND HOUSING INSECURITY IN IRELAND

EXPLORATION THEME

Just how big a problem we face.

INITIAL ICE-BREAKER

Do we have a collective obligation to ensure that others have a home?

Consider how we got what we have. For example, how did the family we were born into ensure (or block) access to a good education? Did the era we were born into make a difference? For example, with a more favourable ratio between income and house prices.

Equally, how close have we been to losing what we have – through redundancy/ bereavement/marriage break-up – the sort of thing that could happen to anyone. When we consider how everything we have is embedded in the effort of others and how close all of us are to losing so much, would an approach that thought more about the collective than the individual not be more realistic?

BIBLICAL TEXT

Genesis 3:1-24 (The Fall)

REFLECTION

The story of the Fall is the story of how that primal paradise in which Adam and Eve enjoyed home was lost. Notice that the story is about how the desire to transgress limits (the trees) and claim autonomous power for ourselves (be like gods) is greater than our contentment with settled joy.

When we act as if the relationships we have are not binding, we become so destructive we can even ruin paradise! Here, after Eden, in the harsh real world of risk and reward, this text challenges us to see how our individualism and desire to make ourselves

strong is ironically passed on to all our descendants and only serves to make us weaker.

SELF-EXAMINATION TIME

If everything we have is, in part, because of the effort, toil, or generosity of others, why are we so resistant to receive help when we need it? What makes us such stubborn individualists?

DISCUSSION QUESTIONS

Light-bulb moments

Did anything “shine” out to you in this passage? What struck you most powerfully? What did you notice for the first time?

In targeting the trees, the serpent attacks the literal centre of home. Long before God declares judgement, already in verse 8 the relationship between God and humanity has been severed as they seek to avoid him. Home was lost long before the eviction occurred. We might even say that home is always primarily about the relationships a space enables!

Question-mark moments

What confused or perplexed you in this passage? What ponderings does it inspire in you?

Rather than discussing talking snakes, focus on what this passage says about the human temptation to seek to trust only ourselves, and how that can devastate our relationships and sense of home.

Arrow moments

How does this text apply to your life? Are there contact points between what you've considered in this conversation and the passage upon which we are reflecting?

Going back to Genesis 2, we see that the serpent misquotes and misrepresents God. He did not say “do not eat” but rather “you are free to eat” (Gen 2:16). That shift from the positive freedom of God – free for something – to the negative freedom of the serpent – free from something – is repeated all throughout our lives. How does that insight play out in the current housing crisis?

“The story of the Fall tells us in mythical language that ‘original sin’ is not simply a stigma arbitrarily making good pleasures seem guilty, but a basic inauthenticity, a kind of predisposition to bad faith in our understanding of ourselves and of the world. It implies a determined willfulness in trying to make things be other than they are in order that we may be able to make them subserve, at any moment, to our individual desire for pleasure or for power.” **THOMAS MERTON**, Zen and the Birds of Appetite (New York, NY: New Directions, 1968), 82-83.

POSSIBILITY FOR ACTION

Christian organisations are at the coalface around housing and homelessness. How can we learn from these experts so as to make our voices count?

POLICY BACKGROUND

Common understanding of homelessness equates it with rough-sleeping and associates it with drug dependency. This is not the reality. The primary reason for the large number of people experiencing homelessness currently is that rent is beyond the reach of many.

REPUBLIC OF IRELAND

Rough sleeping is only the tip of the iceberg when it comes to the housing crisis in Ireland. In 2019, in addition to over 10,000 people who are homeless and accommodated in hotel and other temporary accommodation, the financial

crash has had catastrophic effects on many mortgage holders. Over 40,000 mortgages are more than two years in arrears and each of these cases means that a household is under great stress because of the risk of losing their home. There are an estimated 20,000 repossession cases before the courts. Housing NGO, the Community Action Network, estimates that mortgage repossession is therefore affecting about 250,000 people – more than one in 20 people in Ireland. Homelessness is popularly understood as an urban problem but rural homelessness is growing across every region in Ireland. Between 2016 and 2018, the number of people living outside cities who are homeless grew by 88 percent.

Although not counted on the homeless lists, there are over 70,000 families on local authority housing waiting lists. That number is much bigger when we think about partners and children that might be included in the “family unit”. These are people who qualify for social housing, which means that they are people who left to their own devices are unable to provide a home for themselves in the current “market”.

They are currently cared for, in the large part, by a support payment known as Housing Assistance Payment (HAP). The HAP scheme functions as a state subsidy to private landlords, to the tune of €2 million a day. And it is growing. Remember, the decision to stop building public housing was apparently based on the belief that it was too costly to maintain.

NORTHERN IRELAND

Since 1996 the British government has increasingly favoured private sector housing. Unsurprisingly this has had a significant effect on the Housing Executive. For example, a right to buy policy, allowing tenants to buy their homes at discounted prices, was introduced in 1979. By 1991 the Housing Executive had sold 170,000 dwellings in Northern Ireland.

Between 2012 and 2017, there was a 32 per cent increase in statutory homelessness

in Northern Ireland. Approximately one third of all cases were on the grounds of ‘accommodation not reasonable’ – reflecting, to a considerable degree, the ageing profile of population, whose older people need smaller more suitable accommodation. In Northern Ireland, approximately 80 per cent of all social dwellings that become available for re-let are allocated to statutorily homeless households, a figure that is much higher than in the other three UK jurisdictions, where the comparable figures lie between 13% and 38%.

According to statistics from the Housing Executive, between 18,000 and 20,000 households presented as homeless to the Housing Executive on an annual basis in the last four years. At the end of year 2015/16, 18,628 households presented as homeless to the Housing Executive. This represents an overall drop of circa 5.6% in homeless presentations through the lifetime of the previous Strategy. However, a closer inspection reveals worrying results. 32% of the 18,628 are families, meaning that there are at least 6,000 children in Northern Ireland who are living in unsuitable, unstable housing (Northern Ireland Housing Statistics 2016-17).

REFLECTION

The policy of gearing housing supply around the market has failed utterly. Rent prices continue to soar, which means the problem is only going to get worse. We need a collective solution, because this is a problem affecting everyone.

THE PERSONAL IMPACT MENTAL HEALTH AND THE INTER-GENERATIONAL IMPLICATIONS

EXPLORATION THEME

The impact of housing stress goes much deeper than worry about a roof over your head.

INITIAL ICE-BREAKER

When we think of the families harmed by endemic housing insecurity, it brings up a lot of emotions. We have to process those feelings, wrestle with them, absorb them in a way that really brings about helpful change in us. Perhaps using a song of lament such as Joan Baez’s “All My Trials” or Leonard Cohen’s “Everybody Knows”, can allow us the space to imagine whether a healthy family life depends on a secure home?

Think about the daily implications of not having a secure home, e.g. consistent schooling, having to move GPs, the ability to maintain friendships.

If a secure home is important to a healthy family life, is the housing and homelessness problem best viewed as a question of care for children? (Matthew 18:2-4) As such, are pro-life politics not also pro-housing politics?

BIBLICAL TEXT

Psalm 137 (The Exile)

REFLECTION

The story of the Bible begins with home (Eden). The search for home runs through the entire Scriptures. When Jerusalem fell, and the Israelites were taken to Babylon in exile, they faced existential distress. Are they themselves when home is taken from them?

This is a profound question that is being asked all too commonly by families all

over the island of Ireland in recent years. Homelessness or living with housing insecurity means that you have no stable ground upon which to stand. It is exhausting to search for a new place. It is exhausting to hawkishly watch your pennies. It is exhausting to live in a society where your personal trauma is so commonplace it is almost invisible. “How can we sing” when we are in an alien place?

SELF-EXAMINATION TIME

If eviction is not just a consequence of poverty, but also an accelerating cause of it, why do we not legislate for a freeze on evictions that result in homelessness? If the law does not side with those who cannot afford to pay rent, who does it side with?

DISCUSSION QUESTIONS

Light-bulb moments

Did anything “shine” out to you in this passage? What struck you most powerfully? What did you notice for the first time?

The psalm begins with a note of profound sadness. By this foreign river they collapse in tears. We can easily imagine their exhaustion. Even the good memories become painful when we have home taken from us.

Question-mark moments

What confused or perplexed you in this passage? What ponderings does it inspire in you?

The psalm ends with an angry note. This kind of sentiment makes modern readers very uncomfortable. But in the face of grave injustice, is furious anger not only understandable, but inevitable? Why, we might ask, has there not been more popular outrage over the last ten years as the rich have gotten richer, the poor have gotten poorer, and homelessness has more than doubled?

Arrow moments

How does this text apply to your life? Are there contact points between what you've considered in this conversation and the passage upon which we are reflecting?

We often think of the housing crisis in "spreadsheet" terms – all about capital investments and current expenditures, interest rates and land prices. But the cost of the housing crisis is much more than financial. How would we view things differently if we saw the crisis in housing as intersecting with the mental health crisis? Is it too much to say that our spiritual crisis must be bound up with the difficulty we have in securing a material home?

"These things become the norm: that some homeless people die of cold on the streets is not news. In contrast, a ten point drop on the stock markets of some cities is a tragedy. ... Thus, people are disposed of, as if they were trash." **POPE FRANCIS**, Catechesis on World Environment Day, 2013.

POSSIBILITY FOR ACTION

Homelessness and housing insecurity is not a problem "out there", endured by others. People you know – your family, your neighbours, your colleagues, your companions at church – are going through this right now. How can you build relationships with those who are homeless or fighting to keep their homes? How can you learn from support service providers? How can you volunteer your ears to hear what this crisis feels like?

INTERVIEWS

ROBERT TELLS US *"I retired - loads of time on my hands and then I started drinking - and*

... I wasn't paying bills ... straight out - my problem was I didn't do anything.

*But then I said to the EBS, [a building society] "well, I'll pay so much" and ... this, that and the other ... "No! No! Get out!", that's what I was told. "We're not even discussing it. Get out!", he said. ... And then they sent out their heavies and anything I had ... everything... out into the garden. and changed the locks. Everything, everything. I mean bank books, notebooks, everything ... ***** out in the garden by the sheriffs. [When his house was repossessed] they treated me really like a ***** dog"*

JOHN SAYS *Because of what happened to me with the [nervous] breakdown I blame myself. I still blame myself. I blame myself as being the failure. I feel like I let everyone down, especially my children. I feel like I've let them down ... I was always there for them and all of a sudden I was gone, I was in the hospital. It was like I vanished. So I think "Jesus, how did they feel when that happened?" All of a sudden I was gone. ... I still carry it ... I feel terribly guilty.*

POLICY BACKGROUND

The need for a place to call home is such an integral part of what it is to be human that when home is lost there are severe mental health impacts. Both John and Robert speak of the devastating experience of losing their home. Yet the mental health needs of homeless people are rarely considered. A child who lives in a hotel has no space to do her homework, can never have a friend round for a playdate; lives ashamed to talk about where she lives. There is also a collective element to this: what will the impact be on our society when so many people are experiencing the trauma of losing their home, or fear that they might do so? There is also a generation growing up now who have already in their teenage years, given up on the idea that they will ever own their own home.

Homelessness often evokes in us thoughts about moral failure. We see it as a stain on the character of those experiencing homelessness. This is a fundamental

mistake, not because there is no moral failure involved, but because the failure is badly described. A society that is prosperous but unable to provide a sense of home to all its children is not really unable.

It is unwilling. It is hostile.

Homelessness is a moral failure, but it is not the failure of those who are experiencing homelessness. It is our collective failure. The consequences for our collective economic wellbeing are starting to become clear. The unsustainable cost of housing makes a country less attractive as a site for investment. Political leaders complain that reporting about the housing crisis damages our reputation, but it is the housing crisis that is damaging our reputation ... reporting on this is not scaremongering.

But whatever calculation of currency that we may make to describe the economic impact is dwarfed by the human effect of widespread homelessness and housing insecurity. Living with the threat of eviction, or bouncing from hostel to hostel, or enduring the exhausting indignity of navigating the private rental market with a HAP payment exacts a toll on a person's mental health and holistic wellbeing.

We have the economic means to provide safe, secure homes to everyone who lives on this island. There can be no peace living in a society where some of us are very wealthy and comfortable, while others cry by the banks of their own personal rivers of Babylon. A harmonious society demands an effective housing policy. Our righteous anger should be stirred.

ADDRESSING STIGMA IT CAN HAPPEN TO ANYONE

EXPLORATION THEME

Too often we stigmatise the victim. We need a conversion so we instead direct our righteous indignation at the policies that victimise.

INITIAL ICE-BREAKER

What are our opinions on public housing developments? Why do we on this island not build ambitious, large-scale schemes anymore?

Now, imagine you commit to a property development off the plans. You are told there will be electric lifts. Shops will be within walking distance. There will be excellent public transportation links – including an underground into the city! There will be a swimming pool, playing fields, indoor basketball courts, and a range of schools. Each apartment will be fitted with central heating, fridges, electric cookers.

Now you move in. And while the lifts are there, they promptly stop working. The appliances are there too but when they break down, they too aren't fixed. The shops never open. The sporting facilities are never built. The schools open but are under-funded. The transport links never materialise. With so much undelivered, is it any surprise that industry and private investment doesn't rush into the area?

What do you think happens to this development?

We are not describing a hypothetical, but the reality of Ballymun in Dublin. Those who moved in were expecting a city of the future in the sky. What they got was a development shoddily-built, half-finished, and utterly without services.

Maybe the problem with large-scale public housing developments isn't the housing, but the prejudices of the public? The lack of social support means that these 20th century developments were bound to fail and when they did, we took that as proof that the idea – not our implementation – was bad.

BIBLICAL TEXT

Luke 15:11-32 (The Prodigal Son)

REFLECTION

One of the most famous of Jesus' parables tells of a son who leaves home to find it again, and a son who never left but always seems to have been lost. The parable of the Prodigal Sons reminds us that a sense of dislocation is universal. Perhaps this is one of the reasons we stigmatise those experiencing homelessness? We must repel what we are frightened of?

The impulse to stigmatise is bound up with our ideas of who is good and who is bad. The stark binary marking the "in-group" from the "out-group" is repeated throughout our society, in the highest political discourse and the lowest of social-media troll-holes! This parable unsettles our idea of good and bad, with the reckless, rebellious, disrespectful son ending up at the heart of the party and the dutiful, diligent, outwardly respectful son left out in the cold. The parable ends with a cliffhanger – does the older son go in? – but it leaves us with a challenge: how do the stigmas we apply keep us blind to God's gracious action in our lives?

SELF-EXAMINATION TIME

Do our ideas about people "who don't deserve to be homeless" rest on the assumption that some people actually do deserve to be homeless?

DISCUSSION QUESTIONS

Light-Bulb moments

Did anything “shine” out to you in this passage? What struck you most powerfully? What did you notice for the first time?

The younger son prepares a speech of repentance to call on the mercy of his father. The Father doesn’t need to hear it.

Question-mark moments

What confused or perplexed you in this passage? What ponderings does it inspire in you?

The parable is often called the Parable of the Prodigal Son, but there are two wasteful sons in the story – the younger one who receives the Father’s embrace and the older one who in his own self-righteousness, doesn’t accept the Father’s embrace.

Arrow moments

How does this text apply to your life? Are there contact points between what you’ve considered in this conversation and the passage upon which we are reflecting?

If we do not need to accumulate good deeds to win the approval of our heavenly father, are there implications for how and why we seek to do justice?

“Resentment and gratitude cannot coexist, since resentment blocks the perception and experience of life as a gift. My resentment tells me that I don’t receive what I deserve. It always manifests itself in envy.”

HENRI NOUWEN, Return of the Prodigal Son.

Possibility for action

How can we communicate distinctively as Christian churches, motivated to act by our beliefs and inspiring values, challenging stigmatising narratives?

INTERVIEWS

John says *“I’ve friends [who] think I’ve just vanished off the face of the earth. They don’t know where I am. They don’t know I was in hospital. They don’t know I’m here. They don’t know where I am. ... ‘Cause there’s still a big stigma about mental health. And, a few of my friends, I know that if I told them where I was, I know they’d go It would be embarrassing. Sure, my own mam took six weeks to come and visit me. So, what does that tell you. Six weeks! ... If it was one of my kids I’d be up there in bloody 6 minutes. ... When she did come and see me and saw the state I was in, she said ‘You wanna pull yourself together – it’s all in your bloody head!’ She’s old school like ... I said ‘You’re right. It is in my head. But in my head it’s real. I’m feeling this.’ That’s the thing about mental health.”*

“I’d love to be able to erase my memory and get a new identity and start all over again. ... that’s the way it makes me feel sometimes.”

POLICY BACKGROUND

There has been a sense in our society that social housing equals antisocial behaviour. Just consider the reasons often given for demolishing social housing units and ensuring “mixed” development. Underlying these narratives is the idea that certain types of people live in social housing and we need to “dilute” them with “decent, hard-working” people so that they don’t “bring an area down”. It is often hinted that people in social housing somehow couldn’t look after themselves and have to scrounge off the rest of us who “get up early in the morning”.

This means that people who face homelessness, even people who live in social housing – sometimes even people who continue to rent after most of their peers have purchased their own homes – experience a sense of shame about it which further isolates them. Housing insecurity is now so prevalent that thousands of people who never imagined that they would find themselves in this situation now face it and the stigma associated with it. Lots of people who are working and who are “getting up

early in the morning” can no longer afford rent. Besides, what does it say about our “morality” if we insist that only people who can work full-time “deserve” to have their essential needs met? The parable of the Prodigal Son explodes these categories of “deserving” and “undeserving”.

Mary K. who runs a service for homeless people in Dublin says that now it only takes two unfortunate events, like a relationship breakdown or job loss to lead to homelessness. It can happen to anyone. Stigmatising language compounds this loss by assuming that people’s situations are their own fault and deflects from the underlying systems which have made so many vulnerable to this calamity.

COMPLICITY AND EXCLUSION HOW SOME ARE A PART OF, AND SOME ARE EXCLUDED FROM THE SYSTEM

EXPLORATION THEME

How the system, which crushes so many, is sustained because it also benefits many.

INITIAL ICE-BREAKER

Are house prices important to us?

If so, why?

How do our attitudes to house valuations hinder or encourage social justice?

BIBLICAL TEXT

Matthew 25:31-46 (The Sheep and the Goats)

REFLECTION

The parable of the sheep and goats is the final parable that Jesus shares in the Gospel of Matthew. The placement seems fitting. We are left considering how we would fare if we faced the Judge. Would we be counted among the faithful sheep or the desolate goats?

This is a parable that bears much reflection, but right on the surface we see that the acts of justice are not optional extras for the Christians who wish to get a special merit prize (as the parable of the Prodigal Sons last week reminded us, such a prize does not exist!). We need to be living lives of real solidarity with the poor and the hungry, the thirsty and the naked, the sick and the imprisoned.

In the light of this stark message, it is all the more important that we honestly take account of the ways in which we may benefit from the way our housing system is currently constructed.

SELF-EXAMINATION TIME

Have I been a beneficiary or victim of rising house prices?

If you own a house, how would you feel if you were told that its price will never rise?

DISCUSSION QUESTIONS

Light-bulb moments

Did anything “shine” out to you in this passage? What struck you most powerfully? What did you notice for the first time?

In the Sermon on the Mount, Jesus is clear that it’s not enough just to take care of those you love. Here, that perspective is underlined with the talk of “the least of these”.

Question-mark moments

What confused or perplexed you in this passage? What ponderings does it inspire in you?

What is the significance of the fact that the sheep (and indeed the goats!) cannot recall when they did these things for Jesus?

Arrow moments

How does this text apply to your life? Are there contact points between what you’ve considered in this conversation and the passage upon which we are reflecting?

It is often said (and very true!) that we need to go beyond “mere charity” and institute social structures to serve justice. But this passage seems to push us again to transcend the impersonal bureaucratic ideas of justice common in contemporary Western democracies.

It seems to suggest we need to have relationships with “the poor” or “those experiencing marginalisation” that transform the interactions into friendships. (How might this connect with the suggestion from the earlier study that we must offer our ears?)

If this passage is the cornerstone of the Christian mandate to work for justice, and it pushes us to go to the margins to make new friends, what renewed relevance does housing policy have for us?

“It is because they knew Jesus as their Brother and God as their Father that they fed the needy, gave them drink, clothed and visited them. ... Has the community been first and foremost human in all it has done? The question may be comforting or disconcerting, but there can be no doubt that it is crucial, and where it is heard it can hardly fail to be incisive ... This is the Magna Carta of Christian humanitarianism and Christian politics.” **KARL BARTH**, Church Dogmatics III/2, 508.

POSSIBILITY FOR ACTION

Are we prepared to lose (balance sheet) wealth by engaging policies that might address the housing crisis but also reduce the value of our own houses (since increased supply and especially increased public housing supply would reduce prices)? Can we vote against our narrow personal interests to serve our wider personal and communal good? Can we welcome the development of social housing in our own locality?

Dublin City Council Deputy Chief Executive **BRENDAN KENNY** points out that: *“We have lots [of people] knocking us for not building but as soon as we attempt to put social housing anywhere, there’s huge opposition to it.”*

ELSA McEVoy, *“Dublin City Council’s Brendan Kenny slams Conor Skehan for claims that homeless crisis in Dublin is ‘normal’”*, The Irish Sun, January 9th 2019

RELEVANT SOURCES

Consider these media extracts assessing attitudes to property in Ireland. What do they tell us about our priorities as a society? What changes should we as Christians be calling for?

“The Irish route to getting rich has been clear enough. Take a big loan, buy a property and wait. In our model wealth is much more tied up in housing than the international average, and as a nation we also carry relatively high household debt.

We also need to recognise that your home is a unique form of wealth and is different from assets that can fund spending or are earning income for you. Housing is ‘wealth’ in the sense that you can live in it and enjoy it and pass it on when you die. But it is not wealth that generates income or can be ‘cashed in’ – unless you want to trade down.”

CLIFF TAYLOR, *“Do soaring house prices in Ireland really make us wealthy?”*, Irish Times, September 13th 2018

“The underlying cause in Ireland is that the interests of landowners have always been put in front of the interests of the citizen. It could be termed ‘radical feudalism’ whereby we have all the rhetoric of a citizens’ republic but an underlying economic structure of land-based feudalism.”

DAVID McWILLIAMS quoted in Aine McMahon, *“Murphy could stop housing delays with stroke of pen, conference told,”* Irish Times, September 14th 2018

“Over the 2001-2007 period, almost 11,000 council homes were sold to tenants at knock-down prices. While these homes have continued to be lived in, they have been removed from the social housing pool. So when the original family moves on, these homes are not available to anyone on the housing list. And because the sale price is a third of their value, or less, there is little capital realised to provide replacement social housing.”

JOHN FITZGERALD, *“State continues to demolish viable housing stock instead of repairing it”*, Irish Times, September 14th 2018

“The story is a familiar one: earnings are not keeping pace with house prices and tight credit limits in the Irish market are

curbing what can be borrowed. Limited stock is compounding the problems in this most unhealthy market and, as a result, a new asset class is beginning to emerge. Generation rent, say hello to ‘build-to-rent.’”

PETER HAMILTON, *“Generation rent: big investors tuck into lucrative property pie”* Irish Times, November 23rd 2018

POLICY BACKGROUND

Selling social housing to tenants means that the house is no longer available for someone who needs social housing when the purchasing family no longer need it: one more family unhoused. From 2001-2007 11,000 social houses were sold in the Republic of Ireland. In Northern Ireland 119,000 Housing Executive and 3,000 Housing Association properties have been sold to tenants over the past four decades.

Tax incentives and planning decisions encourage profit-making on housing. If house prices are increasing faster than inflation and salaries, then by definition a smaller and smaller proportion of the population will be able to afford to buy a house. That is what we’re seeing, with a whole generation of young people today having given up hope of ever being able to afford their own house. Is this the society we want?

Government policies have been oriented towards property price growth for around thirty years, reinforcing this perspective that the family home is also an investment. However, our young people today know that it can no longer be both.

Many of us have benefitted from increasing house prices and a justice-oriented message will challenge complacency, advocating culture change in church, as well as policy change in government. How might our worship and liturgy reflect a hunger for justice around housing?

HOPE - OUR POLITICAL AGENCY IS REAL MAKING THE INTENTIONAL CHOICES TO BREAK THE CYCLE

EXPLORATION THEME

The housing crisis is a consequence of policies that were intentionally chosen and can therefore be changed by human decision.

INITIAL ICE-BREAKER

What have we learned over the last weeks? What are the barriers to people getting houses that they can turn into homes?

Maybe make a second spidergram and compare against the one made in the first week.

BIBLICAL TEXT

Revelation 21:1-7, 22: 1-5
(The Two Trees in the New Home)

REFLECTION

The bible begins with a story rotating around two trees, through which humanity encounters harm and alienation. The bible ends with a story rotating around two trees, through which humanity encounters healing and reconciliation. The final scene of the Scriptures is one of profound redemption where the eviction from Eden is reversed.

SELF-EXAMINATION TIME

What hope is there for a more just system of housing provision, one oriented to the common good?

What would the system look like if it was underpinned by gospel, rather than market, values?

DISCUSSION QUESTIONS

Light-bulb moments

Did anything “shine” out to you in this passage? What struck you most powerfully? What did you notice for the first time?

“Behold! I make all things new!” When this is the end-goal of the story that the Bible tells about Jesus, why is it that we as Christians are often so enamoured with the status quo?

Question-mark moments

What confused or perplexed you in this passage? What ponderings does it inspire in you?

The fruit in Eden brought death, the fruit in New Jerusalem brings healing. If the broad story of the Scriptures between the two stories of two-trees, is the journey from death to life, how can we respond when we feel hopeless about our present situation?

Arrow moments

How does this text apply to your life? Are there contact points between what you’ve considered in this conversation and the passage upon which we are reflecting?

The primal home enjoyed by Adam and Eve was lost through the desire of humans to be like gods. In the Scriptural account of New Jerusalem we find that the Christian hope is bound up with the idea of regaining a sense of home, where we dwell in harmony with God and others. If the overarching Scriptural story is about losing and finding home, how can that inform our own social activism around the housing and homelessness crisis?

“...left to ourselves, we lapse into a kind of collusion with entropy, acquiescing in the general belief that things may be getting worse but that there’s nothing much we can do about them. And we are wrong. Our task in the present ... is to live as resurrection people in between Easter and the final day, with our Christian life, corporate and individual, in both worship and mission, as a sign of the first and a foretaste of the second.” **N.T. WRIGHT**, Surprised by Hope, 41.

POSSIBILITY FOR ACTION

Sometimes we feel overwhelmed and hopeless at the scale of it all but God’s Kingdom is like yeast and works organically, relationally, through small things.

Are we willing to lobby our local politicians for housing first implementation, rights to housing in the constitution, and a thorough-going vacant land tax? Are we called to engage with canvassers, to prayer – individually and communally – around the housing crisis, and to sacrifice when it comes to increased taxes or reduced property values?

RELEVANT SOURCES

Consider these media extracts highlighting how human decisions have brought us here. If that is so then how can we live as people of hope?

“NAMA said that ‘if the receiver for the project had decided that the best way to maximise the value of the asset was through an open sale process ... the agency was powerless to intervene’.

But we own NAMA and through it we own this site. Who decides on our behalf that flogging it off is the best way to maximise its value to us? And why is an agency that set aside more than 2 billion of our money for professional fees ‘powerless’ to act on behalf of the people who pay those fees?”

“It is insane to look to developers to solve housing crisis”, **FINTAN O’TOOLE** Irish Times, September 18th 2018

“Research at the Department of Public Expenditure found it would be a lot cheaper for the State to build, rather than rent, social housing. Providing cheap State-owned land for developers, as an incentive to provide social and affordable housing on less than half of the available site, will not seriously threaten a broken housing system.” “No time for political caution,” **IRISH TIMES EDITORIAL**, Irish Times, September 17th 2018

“The Department of Housing spent almost a year in 2016 working up an affordable-housing scheme based on the idea of giving cash subsidies to private landlords, before it was shelved.”

“Why an affordable housing scheme promised two years ago was shelved”, **LOIS KAPILA**, Dublin Inquirer, October 10th 2018

POLICY BACKGROUND REPUBLIC OF IRELAND

The Irish Constitution does not offer the right to housing. This is something that can be changed and that would make a long-term difference for those currently experiencing homelessness or at risk of losing their homes. In 2014, the Constitutional Convention voted to have the right to housing explicitly stated in the Constitution, along with clauses guaranteeing social security and essential healthcare. As it stands, unlike with other issues addressed by the Convention, the government has been unwilling to move in any way towards putting this to a referendum.

One is entitled to ask why.

The Convention, after all, was established by the government with a view to considering what would need to be done to equip the Constitution to guide contemporary Ireland, which has changed so much since 1939.

Bills have already been brought forward in the Dáil to see such a referendum called, but they have been soundly defeated by a government that seems intent on not extending such constitutional rights.

In the light of the Scriptural passages over the previous weeks, it seems clear that Irish Christians should be vocal in opposition to such approaches, that in real-terms invariably mean that there will be homelessness.

A Constitutional clause would not resolve the problems overnight, but it would reframe the conversation away from the current situation which often puts commercial concerns prior to people to one where people who were not housed would have the possibility of calling on the courts to force local authorities to fulfil constitutional obligations.

NORTHERN IRELAND

Society and media all too easily locate the “problem” in the individual experiencing homelessness rather than in the wider societal structures that create the problem.

Consider the analogy of a game of musical chairs. There are not enough chairs (houses) for every person playing the game to have a chair when the music stops. If you are watching the game be played you can tell who is/is not likely to get a chair when the music stops. Those who have some disadvantage or difficulty, who are too timid, limping, or just in a bad position will likely not get a chair. Similarly, people who experience poverty, are ill, addicted or abandoned are most vulnerable to being among the number of people who struggle to access the too few houses that are available.

What our partners working with people impacted by housing security and homelessness have learned is that almost all of us are within one or two unfortunate life events of such vulnerability. Loss of a job, relationship breakdown or illness can happen to anyone and, in six months, could lead to the risk of loss of a home through mortgage or rent arrears.

To really address homelessness in the long term we need an adequate supply of affordable social housing. Pending that we need control exercised over the rents charged in private rental properties and sufficient support available for those who are most vulnerable to homelessness.

I ALWAYS WONDERED WHY SOMEBODY
DIDN'T DO SOMETHING ABOUT THAT.
THEN I REALISED **I AM THAT SOMEBODY.**



SO WHAT NEXT

The situation is dire. The needs of many thousands of people demand our attention. But there is no space for despair. We can make practical steps – like calling for the right to adequate housing to be enshrined in law – and we can do so secure in the knowledge that the Lord is making all things new.

You may like to finish this series by considering what the appropriate response could be for your group, in your specific context. To begin, you could find out how people near you are impacted by housing insecurity or homelessness. It's most likely you are not the only ones concerned about these matters. How are other people and other groups responding near you? Would collaboration with them offer an opportunity for ministry?

Even with the oldest and most intractable problems – like finding and keeping a home in Ireland – we can have hope.

Change is in our hands

www.irishchurches.org/homeless



IN SIX MONTHS
A LOT CAN CHANGE

