

SAFE AND AFFORDABLE HOUSING FOR ALL

In May 2017 in preparation for a meeting of Church Leaders with the Prime Minister, key advisors put together a statement on housing to present at that meeting. The statement identified the key issues of this crisis and called on the Government to urgently take action. It has since been made public.

The following notes utilize excerpts from the Statement on Housing (in future identified as the SoH) and give background to some related biblical texts, as well as providing questions for discussion and reflection. Our hope is that they might be useful for preaching, small group, and individual reflection.

For ease of use, the material is grouped under three key questions:

- What is the housing crisis and why does God care?
- What is God's vision for housing in NZ?
- What is God asking of us?

1. WHAT IS THE HOUSING CRISIS AND WHY DOES GOD CARE?

A. Basic information about the housing crisis

"New Zealand's housing situation is at a critical point.

- *The total number of State, local government and community housing units is falling, while New Zealand's population and housing need is growing.*
- *Half the population lives in rental housing, including 70% of all children living in poverty.*
- *The home ownership rate is dropping steadily, despite clear evidence that home ownership contributes to people's wellbeing.*
- *Housing costs as a proportion of income is rising, and is well above recognized 'housing stress' levels.*
- *People are struggling to escape the poverty traps of poor quality and expensive rentals with insufficient access to alternative paths into home ownership, such as shared equity or rent-to-buy schemes.*

These trends are challenging the fundamental fabric of New Zealand society. A growing imbalance of housing wealth is creating new wealth for some and barriers for others to move ahead. The high cost of housing eats away at any income gains and is driving too many people into homelessness."

In a nutshell, housing demand is outstripping supply, there is not enough social housing, and much of our housing is of poor quality. All of these issues are interconnected.

A few key facts

Homelessness: NZ now has the highest rate of homelessness in the OECD – far exceeding any other developed nation. Approximately 42,000 New Zealanders are homeless. Over half of this number lives in Auckland. Note that homelessness is defined as being without shelter, or in temporary, shared, or uninhabitable accommodation.

Social housing waiting lists: People in urgent need of housing go on the social housing register. Between Dec 2014 and Dec 2016 this list grew by more than 20%, to 6110. The number on the Priority A list increased by 67% during this time, to just under 4,000. As a result, emergency housing has mushroomed, with 8860 grants made in the last 3 months of 2016.

Substandard housing: Much housing in NZ is of poor quality. Poor insulation, an absence of heating, and dampness all lead to health issues. One third of NZers surveyed in a State of the Home report in 2017 said their home was damp and mouldy, with only 36% of renters saying that their house was insulated.

Unaffordable house prices: According to Quotable Value, house prices across NZ have increased 51% in the 4.5yrs up until Jan 2017. The average sold house price across NZ, during July 2017, was \$641,280, while in Auckland it was \$1,044,303!

Home ownership: According to a 2016 Stats NZ report, home ownership has dropped to 63% - down from an historical high of 74% in 1991. This is the lowest rate of home ownership since 1951.

Rising rents: With the rapidly escalating house prices and lack of available rentals, rents have also been rising. TradeMe Property states that the average rent for a 3 bedroom house in NZ is now \$500pw, up 4.7% from a year ago. Rents in Wellington have risen 12.5% in that time.

Questions

1. What groups of people are most negatively affected when these issues are present?
2. What kinds of behaviour does this situation encourage in some people who have the money, resources, and power?

Use of the word “crisis”

While our Government balks at the use of the word “crisis” to describe the current housing situation in NZ, in virtually every other quarter there is recognition that we are indeed at crisis point. The SoH states that:

“Church leaders believe we are at a kairos moment, when crisis can trigger a renewed vision for a better collective future.”

Interestingly, the word picture behind the Hebrew word “crisis” is a birthing stool. The experience of childbirth encapsulates so much of what a crisis is – while there is great pain, difficulty, and even danger, there is also the (potential) dawning of new life.

A crisis threatens disaster, but it also offers opportunity. This housing crisis – or “... kairos moment – is an invitation to “seize the day.”

B. Texts for preaching and reflection

The Prophets (and related books around the Exile period such as Nehemiah) are a natural body of biblical material to draw from.

The themes of economic exploitation, lack of care for the most vulnerable in society, and growing gap between rich and poor – all in stark contrast to Yahweh's intention for all people to be adequately housed and able to support themselves economically, are all present in much of the prophetic literature. Additionally, the period contains a series of crises for the Jews – both leading up to their captivity, during it, and through the phases of re-settlement of Jerusalem and surrounds.

While we must, of course, be careful not to overstretch parallels to our own current situation in Aotearoa, nevertheless these texts offer much in guiding us to hear God's heart and intention for just housing in our land.

Jeremiah 22:13-17 and Isaiah 5:8

Jeremiah's life straddled the period of the last few years the Jews (Judah) were living in their land and their subsequent conquest and deportation into exile in Babylon. Jerusalem and the temple were destroyed in 587 BCE. Jeremiah's prophetic warnings foretell this impending doom. To say that this was a major crisis for the Jews is to understate matters. For it was much more than a physical calamity. It reflected a moral void and led to a crisis of faith for Judah.

So what led to this catastrophe? Historically, what came to be known as the Babylonian Captivity was really the end game of two superpowers with imperialist ambitions putting the squeeze on Judah. To the south was Egypt and to the northeast, Babylon. And it was Babylon who won out. However, Jeremiah warns the nation and subsequently interprets the events as Yahweh's judgment on them. He claims that Judah's failure to fulfill its covenantal responsibilities is really to blame. Their leaders have been unprincipled and self-serving. In this particular passage Jeremiah targets the prophets who fail to challenge the moral and spiritual poverty of the nation.

A lot of the injustice of pre-exilic Judah concerned economic issues. Like the other prophets, Jeremiah essentially states that our worship must walk hand-in-hand with our lifestyle – that the way we treat our money and possessions, such as houses, cannot be separated from the way we relate to God.

Isaiah is another prophet who rails against the kind of accumulation of wealth by some at the expense of others, that led to the downfall of Judah:

“Doom to you who buy up all the houses and grab all the land for yourselves— Evicting the old owners, posting NO TRESPASSING signs, taking over the country, leaving everyone homeless and landless. I overheard GOD-of-the-Angel-Armies say: “Those mighty houses will end up empty. Those extravagant estates will be deserted. A ten-acre vineyard will produce a pint of wine, a fifty-pound sack of seed, a quart of grain.” (Isaiah 5:8, The Message)

- What relevance do you think the prophets' words might have for our context here in New Zealand – particularly as it relates to housing?
- If a prophet like Jeremiah or Isaiah was speaking for God about our housing crisis, what kinds of things do you think he or she might say? Why?

- What do these passages suggest about how we should house vulnerable members of our community?

Nehemiah 1-5

Housing and land crises are nothing new. Where there is a sudden influx of people (like large scale immigration) or a devastating event (for example, war or a natural disaster) the basic necessities for sustaining life, such as housing and work, end up in short supply. This is what happened when the exiled Jews were able to return to their homeland in several waves, after decades in Babylon.

This “re-immigration” must have been very hard on many. The arduous job of rebuilding houses, businesses, and community facilities would have been difficult enough. But on top of this was the shortage of housing and land, with those who had means owning and occupying most of it.

If this lack of stable, secure housing and land was not enough, there was also the insecurity a still-ravaged city brought. In the Book of Nehemiah we read of how an exiled Jew, working as a high-level public servant in Babylon, became aware of what was happening in his homeland. Nehemiah describes it like this:

“They told me, ‘The exile survivors who are left there in the province are in bad shape. Conditions are appalling. The wall of Jerusalem is still rubble; the city gates are still cinders.’”
(Neh. 1:3 The Message)

As a result, Nehemiah wept. In fact, we are told that he mourned, fasted and prayed for several days. He knew that without strong, secure walls, his people had no chance of rebuilding their homes and prospering. In ancient cities, safety and protection were critical. Without solid walls, the people who lived within them (and their homes and possessions) were defenceless from the weather, wild animals, marauding gangs, and any enemies the city might have.

Nehemiah's prayer eventually led him to take action. He went to King Artaxerxes and asked for the freedom and authority to return to Judah to take on the responsibility of rebuilding Jerusalem. His request was granted.

However, Nehemiah soon found that the challenge of rebuilding a thriving city was not just dependent on securing the walls. There were also issues of injustice within the community (Nehemiah 5).

Faced with a number of big issues, Nehemiah sought to bring change through a mixture of responses including acts of mercy, addressing long term injustice, and an extensive rebuilding programme. What makes his leadership even more remarkable is that he responded personally as well as professionally, through acts of hospitality and a refusal to enjoy the baubles of public office while his fellow Jews suffered.

- What did Nehemiah's actions initially spring out of? What might this say to us regarding our own housing crisis?
- What different kinds of action did Nehemiah take in responding to the crisis in Jerusalem? And how did he go about his work?
- What relevance do you think Nehemiah's actions might have for our context here in NZ – particularly as it relates to housing?
- Can you think of some practices in NZ that have aggravated the housing crisis?

Jeremiah 29: 5,7

Dislocation, deportation, destruction, and despair. That's how it was for the people of Judah in the years following 586BCE. The longer they spent in Babylon the more they must have grieved for what they had lost. No wonder they cried out, *"Beside the rivers of Babylon, there we sat and wept as we thought of Jerusalem."* (Ps 137:1, NLT) For their broken hearts were not just pining for their homes and land. They were thrown into disarray because they no longer knew how to be God's people in such a strange environment. When asked by their captors to sing songs, they replied, *"But how can we sing the songs of the LORD while in a pagan land?"* (Ps 137:4, NLT)

The Jews were in Babylon under duress. They didn't want to be there and had no idea of how long they would have to stay. They wanted to go "home".

Even so, God spoke to them, through the prophet Jeremiah, saying: *"Build houses and live in them; plant gardens and eat what they produce...seek the welfare of the city where I have sent you into exile, and pray to the LORD on its behalf, for in its welfare you will find your welfare."* (NRSV)

- How do you think this prophetic word would have been received?
- What was God's intention for the Jews while they were in Babylon?
- What was their wellbeing (or *shalom*) dependent on while they were living in this foreign land?
- In what way/s is it helpful for us (Jesus followers) to think of ourselves as exiles (setting up home in NZ but representing another "kingdom/king")?
- What difference might this make to the way we think about our own houses/homes? And what difference might it make to the way we respond to the housing crisis?

2. WHAT IS GOD'S VISION FOR HOUSING IN NZ?

A. Further information about the housing crisis

New Zealanders are housed in a wide variety of ways. This can be viewed as a continuum, from people:

- Living on the street
- Temporary or emergency housing
- Social rental housing (income-related rent)
- Private rental housing (market rent)
- Renting to own
- Shared equity housing
- Owner-occupied – with mortgage
- Owner-occupied – without mortgage

In the previous section it was noted that our crisis revolves around three core issues: demand outstripping supply, not enough social housing, and poor quality stock.

Each element of the housing continuum is deeply impacted by these issues. That is why the SoH calls for a comprehensive housing plan that needs to, “...view the whole New Zealand housing system as one system, as opposed to only addressing isolated parts of that system. Action is needed across all parts of the housing continuum, because all parts are interconnected and influence each other.” (Appendix 2 of the SoH outlines what such an integrated plan might look like.)

For example, lack of supply has contributed to rising levels of homelessness, long waiting lists for social housing, increasingly insecure tenure for tenants (as landlords chase bigger returns), rising rents and house prices.

Questions

- Identify ways in which issues at one point on the housing continuum affects other parts of the continuum.
- What makes a house a home?
- How might the Maori concept of *Turangawaewae* be helpful in our understanding of what all New Zealanders desire and need?
- What do you think the SoH means when it states, “*Prioritise people, homes and communities – not simply on ‘housing’ or ‘housing products’*”?
- The SoH contends that, “*Secure housing is central to the vision of fairness, wholeness of life, and the common good, and it is essential for people’s wellbeing.*” In what specific ways does our current crisis threaten this vision?

B. Texts for preaching and reflection

In one sense, the question, “What is God's vision for housing in NZ?” might seem somewhat presumptuous – as if we could possibly speak for God! However, there are plenty of indications scattered throughout the biblical text that would give us a strong outline of what God would want – certainly not in a way that might result in a prescriptive political housing policy, but still enough of a general guide by which we, the Church, might be able to advocate for, and indeed seek to live out ourselves.

Isaiah 65:17-25

What does God's vision for us look like – particularly in regard to housing? Isaiah 65 describes to the Jews in exile what the full reign of God would look like. Walter Brueggemann notes that this passage, "...voices the most sweeping anticipation of the 'new age' when YHWH's rule is fully established, a promise that is the basis for the immense and final promise of the NT in Revelation 21..."

This description of God's rule is expressed in words and images that the original hearers (the Jews during their exile) would understand and resonate with. In particular, verses 21 & 22 speak to their hopes and longings regarding housing and earning a living: "In those days people will live in the houses they build and eat the fruit of their own vineyards. Unlike the past, invaders will not take their houses and confiscate their vineyards." (NLT)

- Why would this passage speak in the ways it does about houses and vineyards? What struggles might it speak to?
- If a prophet was to describe what our housing might look like in 21st century Aotearoa, if God's reign was complete, what kinds of things might they say?

Amos 5: 21-24

The nation of Israel was in many ways no different to any other country that has ever existed. While it was certainly true that Israel was a more just and fair society than any of its neighbours, the longer things progressed, the more the cracks of injustice began to appear. This happened despite the principled demands of the Law, despite its moderating effect on the human tendency toward unfairness and injustice.

The Law included several mechanisms to bring a levelling effect economically. The main ones were the year of Jubilee, the sabbatical year, a tithe for the Levite, foreigner, widow and orphan, and the practice of gleaning. However, many of these laws fell into disuse even though they were fundamental to living within God's covenant. Ultimately, the same sort of inequity arose as was widespread in the nations round about. In the generations after King David, more and more land was concentrated into the hands of the few. The gap between rich and poor increased accordingly, and the powerful abused their position and status to the detriment of the majority, who were left to scratch out a living under the weight of oppressive practices and high taxes.

Clearly, this was not how God intended his covenant community to live. So Yahweh sent his prophets – men like Jeremiah, Hosea, Ezekiel, Micah and Amos. All attacked the injustices in uncompromising words. Some went to extreme lengths to communicate Yahweh's anger. Nowhere in the Old Testament is the demand for economic justice more vigorously stated than in the Prophets. It is a dominant theme of their messages.

An important emphasis they made was that our relationship with God has social and economic implications. If we say we love God, then this should be reflected in the way we treat others. Conversely, if we engage in acts of injustice and exploitation, our behaviour reflects a poor relationship with God, and our piety is consequently worthless.

Typical of the Prophets' message is the book of Amos. It makes a no-nonsense challenge to those with the power and the means to oppress others. Amos is really the first of the biblical writers to go public with the truth that our worship walks hand-in-hand with our lifestyle – that the way we treat money can't be separated from the way we relate to God.

In verse 24 Amos uses parallelism – a poetic device used to emphasise his words by using an equivalent phrase to essentially say the same thing. In this case, his first line talks about justice (*mishpat*) while in the second he uses righteousness (*saddiq*). Justice and righteousness are very closely intertwined – so much so that they almost the same thing.

- How do you think a vision of *just* housing might look, for God?
- What might these words say to us, God's people, in Aotearoa?
- Discuss how we as the Church, might act justly, in regard to housing.

Psalm 72:12-14; Psalm 146:7-9; Zechariah 7:9-10

The Law of Moses showed special concern for the fatherless, along with the widow and the alien. This is not surprising given that all these groups were clearly the most obviously helpless, defenceless, and vulnerable in such an agrarian-based society. In fact, when the people of Israel lament their situation following the fall of Jerusalem in 586 BC, they actually describe *themselves* as orphans and fatherless. (Lamentations 5:3)

God is so fiercely protective of such people that he is described by the Psalmist (Ps68:5) as “*a father to the fatherless, [and] a defender of widows.*” Under the Law, provision was made for them to glean some of the harvest from fields and vineyards and they also were to share in one of the tithes, along with the Levites. Their debts were also supposed to be cancelled in sabbatical and Jubilee years.

As noted earlier, the Prophets continue the expectation that caring for these In fact, how Israel took care of the orphan, widow, and alien became a litmus test for how just (or righteous) they were as a nation.

- What groups of people are particularly vulnerable in NZ, when it comes to housing?

3. WHAT IS GOD ASKING OF US?

An intrinsic part of the Church's calling is to be a prophetic people.

There are really two elements to being a prophetic witness. One is to stand up against what is wrong/unjust/destructive.

The other is to advocate for *and* live out an alternative – a different way forward. That is, to demonstrate in living technicolour what the kingdom way looks like.

Both are necessary components of our prophetic calling.

So when we ask ourselves the question, "What is God asking of us?" it is important to consider both of these elements of being a prophetic people.

A. Texts for preaching and reflection

James 2:14-26

How can we tell whether our faith is genuine? James is at pains to argue that the real test is whether it has legs on it, whether what we say we believe is translated into action.

In this regard, James is very much on the same page as Paul. For example, in his letter to the church in Galatia, Paul argues that, "...when we place our faith in Christ Jesus, there is no benefit in being circumcised or being uncircumcised. What is important is faith expressing itself in love." (Gal 5:6 NLT) True biblical faith is belief in action, or active trust. Even Martin Luther, who struggled with James, understood faith to be more than just assent to some doctrinal statements. He is reputed to have said, "We are saved by faith alone – but faith is never alone."

Interestingly, the two biblical characters James uses in this passage to illustrate such faith are Abraham and Rahab, and the reason James mentions them is their risky actions in obeying and trusting God. True faith is risky and sometimes dangerous. Trusting God (sometimes in spite of our 'good sense') often involves putting ourselves – and our reputation – on the line.

- How does James understand true (biblical) faith? (i.e. what are the necessary elements for it to be 'faith'?)
- What do you think are the implications this passage has for us regarding the housing crisis?
- Is there any action God might be asking me/us to take that involves a degree of risk?

Luke 11:5-10

Persistence is the primary point of this story. Luke tags it immediately after his version of the Lord's Prayer.

Hospitality was an important obligation in the ancient world – regardless of the time of day or night. What's more, any loud noise would have not just woken the adults of the house, but the children as well, for they likely all slept in the same room.

This kind of persistence (shameless persistence!) in prayer is reinforced by the parable of the persistent widow in chapter 18:1-8.

- What is it about God's nature and character that Jesus could be so confident in instructing his followers to keep bugging God about their requests for help and intervention?
- What might this say to us, in regard to the housing crisis?

B. Shaping a response

There are a multitude of possibilities to consider in how we should respond. No one response is sufficient in itself.

Our responses may include a mix of the following:

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| Prayer | and | Action |
| Macro | and | Micro |
| Individual | and | Communal |

Prayer and Action

As followers of Jesus we are called to intercede. Praying for our politicians, government agencies, as well as the people we know who are caught up in the housing crisis, is part of our responsibility as God's people. However, often God uses us to be the answer (or at least part of the answer) to our prayers. So we must also prayerfully discern what part he wants us to actively play.

Macro and Micro

Our housing crisis revolves around systemic issues that are driven by politics and policies. Responding at the macro level is very necessary for long term change. This is what the SoH attempts to do, in calling on, "... *the Government to lead and host the formation of a comprehensive and effective housing plan by bringing diverse groups (political parties, iwi, regions, community organisations and developers) to the table.*" Protest, drawing attention to an issue, advocacy, and affirmative action can all play a part in addressing these macro issues.

However, the consequences of these macro issues are felt by countless individuals, families, and communities. As a result, there is also much room for responding at the micro level through such mechanisms as personal advocacy, hospitality, and the provision of housing for specific people.

Individual and Communal

Asking what God might want *me* to do is an important question. My response will be shaped somewhat by my circumstances.

However, there is also the potential for communal responses. This might involve a home group, a parish, or a whole diocese. Drawing on our collective resources and talents can often make a big difference.

C. Examples of responses already made by various individuals and groups

Building on church land

A parish recognized that they had some unused land that could be made available for housing. After finding funding they employed a local builder who worked with a couple of men connected with the parish who didn't have work. Together they built two dwellings – a one bedroom and a two bedroom unit, under the one roof. This accommodation is now rented out to people in the community.

Responsible landlording

A couple owned a rental property, but began to realize they weren't taking their responsibility as landlords seriously enough. So they began to think about what would be important to them if they lived in the house. Plus, they began a conversation with their tenants to find out what were two things that would make the biggest difference. The tenants replied that the house was damp and cold in the winter. So the couple decided to increase the insulation and install a heat pump, even offering to reduce the rent slightly in the winter, so the tenants could comfortably afford to run the heat pump.

Protest

A parish had vacant Housing NZ land right opposite their church property. It had been vacant for over 4 years. So they decided to organize a "live-in" for three days, to highlight the issue and call for a response. They erected tents and a marquee and camped out on the land. Most of church was involved. They ate meals together, had games, there were times of prayer, lots of neighbours and interested people were welcomed and fed. Media came, as did politicians – both local body and national. On the Sunday a service of lament was held on the land, followed by a meal and march.

Church hospitality

A church made available their facilities for emergency accommodation, providing not only dry, warm space, but also meals, friendship, and advocacy for those they knew who were needing more stable housing.

Home hospitality

A person found a man sleeping on the bench outside his church one cold winter's morning. He invited the man for a coffee and shower at home. This led to the person staying for a couple of days and eventually deciding to go back up north to his whanau.

Advocacy

A person advocated on behalf of a family who were in desperate need of suitable housing. They went to Housing NZ on their behalf and also contacted a local MP. Eventually, after some weeks, the family was offered a 4 bedroom HNZ house in their suburb.

Generous landlording

A landlord discovered that the rent they were charging was putting undue financial strain on their tenants. So they offered to lower the rent.

Downsizing

A couple offered their home to a family moving into the area, figuring they needed the space more than themselves. The couple moved into a two bedroom unit close by.

Strategic tenanting

A couple who were landlords found themselves with a vacant unit. When they advertised they received multiple inquiries and applications. They decided to prayerfully select tenants who were in the most desperate situation and may struggle to find a suitable place elsewhere.

Political forum

The Anglican diocese of Wellington has organized a forum on housing and has invited spokespeople from all the political parties to share what their plans are to address the housing crisis. Additionally, several people have been asked to share their story of struggling to find safe and affordable housing.