

IT IS advisable for those who wish to cultivate a Christian attitude to land-ownership to go back to the beginning and to find out what Christ himself thought about it.

Certainty is impossible, for Christ left no writings of his own, and there is clear evidence in his occasional impatience with his followers that he was not always properly understood.

Such incomprehension is doubtless often reflected in the written records, which, as an added complication, are in Greek, although it is probable that Christ spoke in Aramaic. Nevertheless, land-ownership is the basic social adjustment, as the formulators of the Mosaic Laws well knew (see *Leviticus xxv*); so we must make the best of what evidence we have.

Everything hinges on the correct interpretation of the Greek word *ktéma* (plural *ktémata*), which in our versions is usually translated "possessions". It would be easy to assume that any kind of possessions was intended, but for some linguistic indications to the contrary. For example, we are told in *Acts ii, 45* that the members of an early Christian community "sold their possessions (*ktémata*) and goods (*huparxeis*)", which appears tautologous, but makes better sense if, as Alexander Souter suggests in his *Pocket Lexicon of the Greek New Testament*, the first term refers to landed estate and the second to personal property.

Then again, in *Acts v, 1-3*, we are told how Ananias and his wife Sapphira sold a piece of property (*ktéma*) and were rightly accused by Peter of having kept back part of the proceeds of the land (*tou chōriou*). Here the two terms were evidently intended to be synonymous; but the author was striving for variety.

It was on considerations such as these that Dr Henry

Gospel

Barclay Swete, in his edition of *The Gospel According to St Mark: The Greek Text With Introduction, Notes and Indices*, based his opinion of the meaning of *Mark x, 22*. Here we read the story of the young man who wished to "inherit eternal life", had always kept the commandments, but balked at the idea of selling everything and following Christ, "for he had great possessions (*ktémata*)". Probably estates, lands", writes Swete in a footnote.

Sound economic common sense is on our side, as well as the linguistic arguments, if we accept Swete's and Souter's view; for a large accumulation of personal property in the young man's hands would have harmed nobody so long as the means existed to produce more of it. If, on the contrary, the large accumulation were of land, fixed in quantity and essential to the survival of the whole people, his advantages would have been offset by the deprivations of others.

THIS text in *Mark*, I would suggest, illuminates the problem of the Churches to which Anne Netherwood proposes a partial solution; for the Church of England is one of the country's largest owners of agricultural land (over 160,000 acres), and, moreover, derives a considerable income from urban holdings.

In the Middle Ages, when a grant of land was the stan-

From Page 91

statements at quarterly intervals. The archdeacon looks at the terms the Trust is offering. The value of the acre of glebe land is stated as £73,500. The diocese would receive a rent of £4,000 per annum, payable quarterly; just under 5½%.

At the moment, the market value of agricultural land is £2,000 an acre. If it were inside the village envelope and had unrestricted planning permission for housing, it might fetch £120,000.

But the archdeacon has learned not to think in terms of 'market value'. He and the Trust speak of the *social value* of land. This is not a vague figure. It is calculated precisely from the use to which the land will be put.

This is how the Trust manager worked the sums out:

- The acre of glebe land had

road access and was approximately square in shape. It would be possible to build at a fairly high density, say at 16 units per acre. The Trust builds low-cost housing within present regulations, by using local contractors to build habitable shells with basic plumbing and electrical services, full insulation and structurally sound to building regulation standards.

Costs are cut by leaving out some partitions, joinery and decorations to be done by the purchaser. In this way, a 65 square metre shell which will give a two-bedroom house can be built for £300 per square metre, or £19,500.

- The Trust adds 15% to cover professional and legal fees, interest charges and overheads. This is lower than the 20% addition normally made by developers. The reduction is poss-

ible because the Trust does not have to pay interest to shareholders and because all its officers take relatively low salaries.

- The huge demand for low-cost housing ensures a quick sale, thus keeping interest charges down. Houses are often bought even before the contractor has finished work on the site. The buyer moves into the completed shell as soon as the contractor has moved out.

He and his family will continue to work on the house, adding partitions and joinery as they need the sub-divisions and as they can afford to do the work. The total cost of the shell to the buyer is the cost of building it plus 15%; £22,400.

- The Trust also has to construct a road inside the site boundary to serve the houses, and sewer, water mains and

truths

DAVID REDFEARN analyses
Anne Netherwood's dream

ard method of financing the performance of public duties, and everybody was a member of the Church, not only in theory but in practice, a strict judgment of its landholding according to *Mark x, 22* would have been a little harsh. Those were the days when land rights were far more evenly distributed, and involuntary unemployment was still unknown.

Now, however, the Church of England is a landowner on the same basis as any other, and shares the same motive to draw maximum rents, on which it largely relies for the payment of clergymen's stipends. It is therefore not unreasonable to consider its case, together with those of other landowning Churches, as analogous to that of the rich young man. What would Christ have said, one may well wonder, if the latter had pleaded his stewardship, and promised to do his best to make sure that the inhabitants of his estates were housed according to acceptable minimum standards?

This is not to belittle the efforts of those, such as Anne Netherwood, who would like to see the Church, *here and now*, doing more in fulfilment of its social responsibilities. If it were to make at least some affordable housing available, by accepting less than maximum ground rents, it

would not only improve the living standards of a small minority, it would also challenge the common assumption that it is somehow in the course of nature that more and more young people every year should despair of ever having a place of their own.

All the same, it is time for the Churches to realise that the housing problem is only part of the wider one of unemployment and poverty. The existence of a "pool of unemployed" creates competition for jobs and a consequent downward tendency in wages, while at the same time land use or non-use in the interest of a minority of landowners promote an upward tendency in rent. So long as the Churches are part of this problem, they will find no satisfactory solution to their crises of conscience about how to administer their lands.

What is necessary is a return to the Old Testament conception of God as the only landlord, or, in other words, of common rights to land. This may be implemented, not by a process of redistribution, but by claiming the full market rent for society, instead of penalising industriousness, or even mere existence, by means of taxation. As more land came on to the market, which it would, rent would diminish, employment opportunities increase, and wages rise to the point where house ownership could be taken for granted.

It would be a noble and truly Christian gesture if the Churches were to put their special privilege at risk by promoting the application of this measure. Perhaps in the end they might even be rewarded by generous voluntary support, in lieu of rent, from enlarged and grateful congregations.

"For whoever would save his life will lose it, and whoever loses his life for my sake will find it". (Matthew xvi. 25).

electricity, street lighting and parking space. This adds site development costs to the price of the house shells.

A rough estimate for the site development cost works out at £40,000 for the site, or £2,500 per house. The Trust manager adds this cost to the house cost as part of the owner's equity: it saves the Trust having to tie up its working capital in land development costs. The Lord's Housing Trust works without subsidies from Government.

Most subsidies have strings attached, and the Trust is free without them. But the Trust adds 15% to its site development cost as well as to the cost of building house shells, and for the same reasons: to cover overheads, fees and interest. This gives a total site development cost per plot of £2,900.

HAVING done these sums, the Trust manager can now give a value for the land. The 'social value' is worked out on a rule-of-thumb which applies worldwide: land value should not be more than $\frac{1}{3}$ the value of the house built on it.

If the value of the house is £22,400, the value of each plot can be set at £7,500. With 16 houses on the acre, the value of the whole site when developed will be $(£22,400 \times 16) \div 3 = £119,500$.

From this figure, the manager deducts his total site development cost of £40,000 + 15%. The social value of the undeveloped land is $£119,500 - £46,000 = £73,500$.

The Trust manager now checks that the total cost is affordable by local families on low incomes.

Each plot has a 'social value'

of $£73,500 \div 16 = £4,600$. This equity is held by the diocese and administered by the Trust. Rent at 6% per annum will be £276, or £23 per month.

The total equity held by the purchaser is the shell cost of £22,400 plus the site development cost of £2,900 = £25,300. The Trust assumes the buyers can get 90% mortgages; 90% of house-owner's equity = £22,800. Miras mortgage works out at 1% per month: monthly repayment = £228. Total payment made by the family per month will be $£23 + £228 = £251$.

A very rough guide to affordability of housing says that monthly payments for housing should not be more than 3% of annual salary. This means that the houses are within range of a family with an annual family

Continued on Page 94 ►