

**From the Chair: The Rt Revd Colin Fletcher writes:**

Dear Sisters and Brothers,

I wonder if you've ever had a conversation that has run something along these lines.....

'Well, Bishop/Vicar Christmas must be quite an easy time for you. I realise that there's a lot going on but at least you don't have to think very hard about what to preach about - after all the message is clear and it's all given to you on a plate'.

My reply, if I've had the chance to give it, has usually been along the lines that I find my Christmas sermons some of the hardest to write, not because there isn't something very wonderful about the light coming into the world, and the darkness never eradicating it, but my challenge has always been to try to keep my message fresh, both to myself and to those who might listen to me. As a result my practice for many years has been to pray specifically that some aspect of the Christmas story will strike me afresh, and that I will be able to explore that different aspect in a variety of contexts.

This year, with less demands than in former years on my spoken output, I haven't been praying that prayer quite so vigorously as I have done in the past, but the result has been the same, though coming from an unexpected quarter, or, rather, resulting in an unexpected focus.

It began with reading the Advent book by Martyn Percy (An Advent Manifesto) and was continued by the passages chosen for BRF's Guidelines Notes (my apologies if you feel that I should be declaring an interest at this point as, yes, I continue to chair BRF Ministries and sales of books and Bible Reading Notes are important to us). The notes a few weeks ago included the account of the Rape of Tamar in 2 Samuel 13 which, as the author pointed out, is rarely read, and still less preached on. I read it just at the time when the most horrendous accounts of the sexual violence that had happened in Southern Israel were beginning to appear - and the bloody revenge of Absalom on Amnon, the rapist, forced me to reflect further on the way in which violence has so often bred violence, leaving so many unhealed wounds of trauma in its wake, as in Gaza and elsewhere on the West Bank today.

Coming from a different angle, Martyn Percy was pointing to the fact that there are a lot of uncomfortable, even traumatic, experiences and events in the Christmas story. Mary was 'greatly troubled' by the arrival of Gabriel and the message that she heard and, even though reassurance swiftly followed, there was still plenty to concern her. How would Joseph react? What would her family and friends say? What would her pregnancy be like? No wonder, perhaps, that she needed some time out with her cousin, Elizabeth, to readjust to such a changed situation. And then, of course, there was the journey to Bethlehem when nine months pregnant, and after that the flight to Egypt, and news of the infanticide in and around Bethlehem itself. There's a dark side to the Christmas story that I know I too often lose sight of in the midst of all the celebrations.

But the more I've thought about it, the more those dark elements have come to mind as I reflect on what's happening around us at the moment. The atrocities in the Ukraine can so easily be forgotten with the present focus on Israel and Gaza, as can the immense suffering caused by natural disasters over the past twelve months. More locally, in my work with schools, I've been reminded that the waiting list for a CAMHS referral is now three years so a young person aged 15 with, say, a mild form of depression, won't get seen before they reach 18 and at that point they are an adult, and they have to start waiting all over again. Only this week too I read the latest update from the National Council for Voluntary Organisations (NCVO) which is predicting a 'Cost of Giving' crisis with rapidly rising costs, falling funding and demand increasing such that they are predicting that up to '1 in 5 charities could be forced to close until things improve, leaving people and communities at risk' - and I'm sure that many of you will be experiencing that for charities that you are connected with - certainly I am. Even closer to home, one of the privileges I have as your Chairman is to hear some of the stories of deep hardship being experienced by some of our members, as well as by the many who are in stipendiary posts. Last year was a first in recent history for the Clergy Support Trust as it gave out more money than it brought in, supporting as it did 2,300 households, including 1 in 6 of all serving Church of England Clergy. To that end the conversations about housing and pensions highlighted elsewhere in this email remain very important, if not for you personally, then for many of our colleagues.

But I'm straying away from my main theme - it's all those dark elements which I am sure have sharpened my focus on the darker elements of the events surrounding the Nativity. And the message I'm reflecting on is that God is present in the darkness, and walks with us in dark times, even when we would want to echo the psalmist's complaint that he is absent - and that the hope of Christmas is that the light does shine in the darkness, however faintly, and that the darkness will never overcome it.

With every blessing for Christmastide and the New Year

+Colin Fletcher



## **Supporting future retirees with their housing plans**

*Guest article from Natasha Gray, Director of Strategy & Engagement, the Church of England Pensions Board*

In November, the Church of England Pensions Board published a discussion paper setting out ideas for how the Church might introduce different choices and options around retirement housing for those in or just starting stipendiary ministry today.

While the focus of this work is for those who have not yet retired, we would welcome thoughts from those who have already retired. We therefore wanted to take this opportunity to set the scene and invite you to take part in the conversation.

*The background* Today the Church helps 1 in 6 retiring clergy with retirement housing, primarily through the Board's rental and Community living schemes.

Over the last year, the Board has been considering how that help with housing might need to evolve in the future in the context of changing ministry patterns, and a pull for more tailored – and earlier help – with retirement planning from individuals. Also, today's retirement housing offer will require significantly more funding from the Church in the future, and it's hard to imagine that this could continue as is in perpetuity. As a matter of good stewardship, the Board must therefore think differently about the future.

*Introducing our ideas* Through our discussion paper, we have set out ideas for a different model of support with housing, in which a range of interventions offered throughout ministry would act to enable choice for clergy about their retirement housing plans.

For instance, there are steps the Church could perhaps take to spark and encourage earlier planning, including establishing a regular rhythm of conversations across ministry that support and open up access to expert advice on financial planning. There could be support too, to overcome barriers to home ownership in ministry, where that is someone's aspiration, perhaps by offering financial support and investment towards deposits.

We also recognise that there will always be a need for more focused support in the immediate run up to retirement, with the Board envisaging that clergy might be offered a 1-1 session with an expert in the 10 years before retirement, to look at different housing options that best suit their individual circumstances.

These new services would sit alongside a continued offer of Church housing, for those who most need it, with choices too for the Church about what that might look like in future.

*How to take part in the conversation* These ideas and more are set out at [www.churchofengland.org/enablingchoice](http://www.churchofengland.org/enablingchoice). Here we have published an interactive discussion document, which invites comments on our ideas against a set of structured questions. Since launching in November, we have been delighted to receive hundreds of responses from clergy right across the Church and at different stages of life – just starting out in ministry, curates, incumbents and retired colleagues.

If you have not already taken part, please take a moment to visit, read the ideas and offer your thoughts.

We are also holding several webinars, to offer individuals the chance to hear more about this from Board colleagues and ask questions. The next one is on Wednesday 17 January from 1 to 2pm. You can sign up to this session through the same link.

The feedback we receive through this process will help inform the development of more detailed plans, that can then inform future national Church funding discussions.

*What does this mean for me?* If you are reading this, and are in a Church retirement property, inevitably, you might be thinking this very question! To be very clear, none of our proposals imply or require any change for you. And if you have any questions at all about your housing circumstances, or need to talk to the Board about anything, please get in touch through the normal route to [housingservices@churchofengland.org](mailto:housingservices@churchofengland.org)



### ***Notes from a meeting of the National Council of the RCACoE held on 12<sup>th</sup> December 2023***

This meeting was called at short notice to discuss the issues raised in the foregoing article. 12 members were present and we reflected on the “Considering Your Retirement Housing Options” and “Enabling Choice”.

The meeting began after prayer by considering the reasons for the “perfect storm” afflicting the work of the Pensions Board which has given rise to these documents.

Prior to Common Tenure the incumbent's freehold enabled him/her to remain in their parish accommodation for life, or until they chose to retire. The introduction of Common Tenure and compulsory retirement at 70 was bound to increase the level of demand for housing in retirement. The increased life

expectancy has also contributed - lengthening the tenancy of PB property and reducing the number of vacancies.

This raised the question of whether the PB was sufficiently funded to cope with the current demographic of retirement, we are aware that rents only cover a percentage of the costs of provision partly because of the loans which the PB has had to take out in order to purchase newer stock, loans which are connected to inflation. Demand is exceeding the budget provision. The burden of borrowing is simply too great.

We want to suggest that the Church Commissioners be requested to fund the PB at a higher level to meet present and future needs because looking at the “Considering Your Retirement Housing Options” pages there are few new options, but largely a recounting of existing options which will be discussed later in this document. We feel that these options will only be attractive to a small number of retirees and do little to reduce the pressure on demand for assured tenancies offered by the PB. It would be possible to progress motions through Deanery and Diocesan Synods and then General Synod to enable further funding by the Commissioners. Diocesan General Synod members could also be lobbied about this issue to come up with Private Members Motions.

We then turned to looking at “Considering Your Retirement Housing Options” – **page 4** suggests advice offered by the Elderly Accommodation Counsel, none of our council had heard of this organisation, and looking at their website today (13.12/23) only 2 full time employees are mentioned and no trustees are listed on their website, their President is named but the text next to her photograph is in Latin. We wonder what volume of enquiries this body could deal with effectively.

In the para. on page 4 about Independent Financial Advice only Ecclesiastical Financial Advisory Services is mentioned. We wonder what happened to the arrangement with LV for financial advice. Some indication of likely charges here would be helpful.

**Page 5** “Renting in the private sector” we wonder about the reality of this given the current housing crisis in this country and as far as we are aware there is little hope of securing an assured lifetime tenancy (which PB provides) in this sector. Private sector rentals tend to be relatively short term and subject to uncontrollable rent rises. Also, the sector is diminishing as landlords are having difficulty servicing their buy-to-let loans. The tips on this page are useful but we feel there should be a “health warning” on this page. This is not a new choice.

**Pages 6-9** We felt that these were useful pages but again not new choices and in many cases would necessitate queueing with others wishing to move out of private and social housing into housing for retirement. This kind of accommodation would be most useful in the move which takes place in retirement when some form of support is needed rather than at retirement itself.

**Pages 10-12** We were pleased to see these, but the criteria will vary considerably and will not be suitable for someone retiring with both a partner and a dependent close relative(s).

**Page 13** Again we would suggest a health warning for these organisations. Some of us have encountered them in our ministries and been made aware of high service charges, especially for refurbishment of communal areas with little transparency for residents about the value and timing of the work done. Some have rules about no religious services taking place in the premises or even the flats. The organisation might also expect the property to be sold through them on departure rather than in the open market.

**Page 14** Limited applause for this page regarding seeking advice. We questioned the ability of a retiree where there is only one income in the family being able to take advantage of this. Again the question is who will pay for the advice - the client, the diocese the retiree is leaving, the PB, the Clergy Support Trust? The PB safety net of rented housing is going to have to be larger than all of these pages envisage. What about a Churches Mutual Housing Association?

**Page 15** We felt that the outline for shared ownership was a worthwhile one and much better than the old PB shared ownership scheme and it has the advantage of being able to begin at age 55.

### **Enabling Choice**

**Page 3** There is a statement on this page that “no changes are proposed that would affect current residents” yet we have seen an e-mail to a resident which indicates that a move within the PB provision would not be possible in future. This will prevent anyone moving to a smaller or more accessible property, or one nearer family support. Any diminution in the number of rented properties available over ensuing years may result in a reduction in the quality of expertise and service offered by the PB to its residents.

**Page 6** has an interesting quotation from a stipendiary minister in mid-20s. Over the last 5 decades stipendiary clergy have been assured by church institutions and those responsible for their pastoral care that living in tied accommodation during ministerial service carries with it the promise of “being looked after in retirement” by the provision of an assured rental tenancy in an area of their choice should they not be able to afford any other form of housing. If there is a future lack of this promise and reliance on house purchase then clergy will have less ability to move around the country as needed and called in future. The ability to purchase property will require two incomes in a clergy household, one to pay the mortgage, the other to pay living costs, this too will limit the mobility of clergy. Demand for rented property on retirement will also grow as more vocations emerge from social housing households. As far as the para. about stewardship of church resources is concerned we understand the problem but feel it could be resolved by the synodical action indicated in the “CYRHO” document. This would mean the Church Commissioners through the PB invest in providing more rented property and accrue the benefit of the rising value of the housing market.

**Pages 8-9** these are not new choices, many of them have existed for some time but it is worthwhile re-stating them.

**Pages 10-11** these pages have some very sensible and helpful suggestions but do not reflect the understanding on page 7 that “more than 1 in 5 of over 50’s have some form of caring responsibility”, expecting saving to be at the forefront of such households’ thinking may not be realistic. Clergy in their 50s may also be putting children through university or other further education, which can be a very expensive process, they may also be guaranteeing dependents deposits and rents. Savings will also be diminished if there is divorce or long-term ill-health in the household.

The proposals do not reflect any consideration of how the Climate Crisis and its consequences may affect financial markets and institutions during the next 30/40 years – financial bodies currently in good standing may not have the same reputation in 30 years: some of us remember the Equitable Life additional contribution debacle. Whilst the post-war world has been relatively stable there have been many who have been harmed by the financial mismanagement of savings, who can guarantee that in a situation of monetary turmoil present promises will be fulfilled?

The use of financial advisers is again mentioned on page 11, who is going to meet this cost, the client? the diocese in which he/she works? the PB? There is no reflection in the document that in recent years the value of the stipend against average earnings has been declining, giving less and less ability for clergy to fund advice or save for a property. This year 1 in 5 serving clergy had financial help from the Clergy Support Trust.

**Pages 12-13** the prospect of a loan to value of up to 100% is and encouraging one should it be realistic. However, advice given to clergy in the past about house purchase during ministry does still need to be heeded. There is no recognition of the range of responsibilities laid on the landlord should the house be let – finding suitable tradespeople to carry out checks, repairs as and when necessary, cost of managing agency fees, and loss of rental income during void periods. It may also tie the stipendiary to being relatively near the rented property.

The offer of a substantial contribution is interesting. What will happen if the stipendiary leaves stipendiary service for another occupation after the “gift” has been given by the Church?

How long will the banks and building societies indicated but not named continue their offers – 3 years? 20-30 years?

**Pages 16-17** 1. One reason for the current PB offer being largely 3 bedroom properties is that these are the majority properties in the UK. 2 bedroom properties are relatively rare except in bungalowland and starter homes since they make very little profit for the builder. If the PB in future only purchases 2 bedroom properties this would severely limit the ability of the retiree to be close to family support, it would also be problematic for the one-income family with either a child or older dependent.

2. Focus on more affordable parts of the country would presumably mean the North East, Yorkshire and Humberside, North West – often far from the social and familial support networks built up during ministry.

5. In this time of higher interest rates should not some consideration be given to those who some years ago bought a house with a mortgage when rates were low, but can no longer afford their mortgage and need to sell and move out?

6. A substantial number of our members would like to see a return to rents being based on a percentage of household income instead of the present system, their income is often a good deal less than the income of people living in the properties around them - their clergy pension has not gone up at the same rate as property values because the pension has been devalued over the last 15 years.

**This is not our final response to the discussion documents issued by the Pensions Board, this will be further developed during early January with contributions hopefully from our readers. So, if you have any views you would like to express about all of this please write to our secretary Malcolm Liles at [secretary@rcacoe.org](mailto:secretary@rcacoe.org) as soon as possible so that your contribution can be considered and included.**

The meeting then moved to a desire encourage members to lobby General Synod members on Ian Paul's private members motion which will appear at the February 23-27 GS. This is attached below:

#### **GENERAL SYNOD 2330A**

#### **Private Member's Motion on Clergy Pensions by Ian Paul**

**Summary** My motion asks: 'That this Synod request the Archbishops' Council, the Pensions Board, and the Church Commissioners to work together to find a way to make use of the whole range of assets and

**resources across the Church to enable the restoration of the clergy pension to its pre-2011 benefit level as soon as possible.'**

### **Background**

1. In 2007 there was a real concern about the sustainability of the then arrangement for clergy pensions, and the pressure that contributions to the pension scheme were putting on diocesan finances. The actuarial concerns about pension scheme contributions were not limited to the Church of England.

2. Paper GS 1660 proposed a change in the 'accrual rate', so that the full pension was only gained after 40 years' service (FTE) rather than 37 years.

3. The Synod motion passed at the time ran as follows: "That this Synod (a) endorse the recommendations contained in paragraph 52 of GS 1660, and (b) request the Archbishops' Council, in the event that the pensions climate improves sufficiently, to bring forward recommendations to the Synod, after consultation with the Pensions Board and the Church Commissioners, with a view to restoring pension levels."

In other words, the intention was always for this to be a temporary, and not permanent, change. That commitment appears not to have been followed up.

### **Further Changes**

5. In 2011, there was a further change in the accrual rate, from 40 to 41.5 years of service, and a significant change of the pension from 2/3 of the National Minimum Stipend to 1/2 of NMS. This change was introduced in the light of Government changes to the state pension, and the possibility of employers contracting into the State Earnings Related Pension, soon known as the State Second Pension (S2P) which was intended as a top-up to the state pension.

6. However, the S2P was abolished in 2016 when the Government introduced a revised, flat-rate, state pension. The benefits in the Clergy Scheme remained unchanged at 1/2 NMS.

7. The net results of the change in the accrual rate, and the reduction of the pension as a proportion of NMS, mean that the clergy pension is now 1/3 less than it would have been had these changes not been made.

8. Full details of the changes, and the wider pension context, are set out in the supporting Technical Note from the Pensions Board.

9. This loss of pension has been further compounded by the steady erosion of the NMS compared with average pay. We are now in a situation where many retired clergy are facing situations of genuine hardship.

### **Current situation**

10. During this time, the investment scene has changed markedly, including for pension funds. As a result of improved investment performance, the Pension Fund has recently reduced the demand it makes on dioceses for contributions. This reduction is approximately the amount that would be required to restore the clergy pension to its previous level, and fulfil the commitment made by Synod in 2007 (see Question 111 in Synod Questions paper, February 2022).

11. Given the continued pressures on diocesan finances (which vary from one diocese to another), it would not be appropriate to ask for additional contributions from them to restore the pension to its previous

value. However, there has been a significant growth in the overall assets of the Church as a whole. In answer to Q16 in February 2022, John Spence replied: "According to Diocesan Boards of Finance's financial statements, at the end of 2019 the total of unrestricted funds held by dioceses was £798m, £184m of which was held in cash. Since then, diocesan reserves have been adversely impacted by the pandemic, although deficits have been mitigated to some extent by sustainability fund grants totalling £24m across 2020 and 2021 combined. According to data compiled for Parish Finance Statistics 2020 which will soon be made available on the Church of England website, at the end of 2020 the estimated aggregate of parishes' restricted and unrestricted reserves were £1,545m, of which £824m was held in cash and £721m in investments."

12. In addition, the Church Commissioners' assets have grown by an average of 10% per year in real terms over the last 30 years. The annual cost of restoring the clergy pension would be 0.25% of their asset base.

13. In the Report of the Clergy Remuneration Review GS 2247 February 2022, the Chair of the Remuneration and Conditions of Service Committee (RACSC) Bishop Richard Jackson commented: "We are aware that the value of the package has declined in real terms over the last 20 years, as a result of stipends not being able to keep up with inflation and changes to the pension scheme. This emphasises the importance of ensuring that future aspirations are realistic and affordable."

14. He went on to report, from the survey that had been conducted, that 38% of clergy in service, nearly 2/5 of the whole ordained 'workforce', are either finding it 'quite or very difficult to manage', or are 'just getting by'. This figure will certainly be higher for retired clergy who are reliant on the clergy pension.

15. We no longer face the challenging pension situation of 2007. The overall investment assets of the Church have grown significantly. We have failed to honour our own commitment to restore the clergy pension. And in the meantime, retired clergy are facing real hardship. This is a change we can make; it is one we should make; and given the overall position it is now one we must make.

**Revd Dr Ian Paul, Southwell and Nottingham 229 Member of the Archbishops' Council October 2023**  
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**Please do contact and encourage your Diocesan General Synod members to ask them to support this motion.**



### ***A Hidden Gem.***

Close to the Barbican, Smithfield Market and St Bartholomew the Great, on the site of a Carthusian monastery, lies the Charterhouse - an almshouse 'Creating a Community of Excellence for the Care of Older People'. Like the Pension Board's supported housing it aims to provide high quality community living though, unlike those, it is not restricted to those who have been involved in ordained or lay ministry but is open to all who are single and who are also over 60, physically fit, and who have need of housing because of a social or financial need.

I spent a delightful few hours there recently and had the chance to talk with the Master, Peter Aiers, and a few of the residents (known as brothers, though both sexes are included), amongst whom are a small number of clergy. It has a lovely chapel and Morning and Evening Prayer are said daily, with a Eucharist on a Sunday, and they are very open to the possibility of some more priests joining them. I have asked Peter to write more about the Charterhouse for a newsletter next year but, in the meantime, I promised to let our members know a bit more about this hidden gem. **Colin Fletcher**





As the Regent of the Berkshire Yeomanry, I have the honour of taking the service of remembrance at the War Memorial in River Street Windsor every year on Remembrance Sunday. This year was the centenary after it was erected in memory of the fallen in the Great War 1914 -1918. Over the years it has become the focus to represent all the fallen since that time. During the act of remembrance, the Colours are brought forward and lowered at the time of the two-minute silence.

During the years that I served with the Berkshires I learnt that service above self was an accepted idea. Today we seem to be going through a change of attitude and although many people do still pay their respects to those who gave their lives for our freedom there are others who seem oblivious of the sacrifice of those dedicated on memorials throughout the country.

On Wednesday the 15<sup>th</sup> November, I will also attend the memorial service at private Coopers Grave in the St John's church yard with children from St John's School. Each occasion reminds us all how lucky we are to have freedom of life, freedom of speech and freedom to live our lives in a safe country.

With best wishes.

**Major the Reverend John Scott T.D. Royal Army Chaplain (R'td)**  
But *Padre* to those who know!



From a very early age I have had a great dislike of what is now called Spiritual Abuse. An incredibly good and kind classmate was one of my two best friends. He went to a different church to me but we both professed to be Christians and would discuss our faith a little from time to time. Sadly, he had been seen by a member of his church kissing another boy when fooling around after school. The next Sunday his religious leader called him out and in front of the congregation berated him as an abomination to God and quoted a handful of texts from scripture branding him a sinner. This is how my dislike was ignited as I saw the great and lasting damage it did to him culminating in his suicide. It is only fair to state from the beginning of my reflection as to where I am coming from!

For most of us the use of the term Spiritual Abuse is a new thing. Yet it is as old as any form of abuse known to humanity! You can see hints of it in the earliest religious teachings and in the 13th century a Pope had to speak out against it and disband a teaching religious order for using Spiritual Abuse to gain control and power over young and naïve people to justify physical and sexual abuse on a great scale. The thing about using spiritual abuse is that for a person with a greater knowledge of scripture than the average person it is so easy to use. To find a text which can be used, out of its context, to suggest that what you are doing to another is justified or OK with God. In many cases this prevents the victim from even realizing they are being abused, especially around financial matters. For example, if an old and slightly senile person is persuaded by the religious leader, through scripture quotes, that God wants them to leave their property to them as God's representative, with just a vague verbal understanding that it will be used for the church, the victim may never realize that they have been a victim of Spiritual Abuse. This is especially the case when the money goes into the religious leader's personal bank account. I have known this happen on numerous occasions in my ministry! It is almost impossible to prove fraud in any way, but it is Spiritual Abuse; through the misuse of scripture and the use of the assumed righteous power of the religious leader, to convince the elderly person to sign over the property.

I have deliberately used the term religious leader as Spiritual Abuse is not restricted to any one faith. Witchcraft is as open to Spiritual Abuse as is Christianity because they have sacred texts which can be used out of context to control and subdue the average adherent. It would seem to me that Spiritual Abuse is a worse sin than any other of the abuses we regularly consider, because Spiritual Abuse uses the Word, or God's will as an excuse to commit abuses of all kinds. This alongside the misuse of the power of being a religious leader in Spiritual Abuse is not only a crime against humanity but also a crime against God. The religions of the world all use the power they have, to cover up abuses within them and they mistakenly use their scriptures to try and show that an abuse can be the will of God. This attitude then leads its followers to justify Spiritual Abuse of perceived sinners. This I believe is basic premise used against many LGBT people across many if not all religions and Spiritual Abuse is so powerful in trying to justify violence and hatred to a section of God's people and creation.

I believe all scripture is there to show the love of God in Creation and should be used to bring all God's people together in love. The challenge for religious leaders is to turn even the most violent actions in scripture into passages that cannot be used to act against the love of God. To put any quotes they use into the historical, religious, and moral context and not just throw them out there. Just as importantly though is the misuse of assumed power of religious leaders. It is no longer acceptable to humanity, and I believe it has never been acceptable to God, to abuse God's love in gaining power, control and influence over someone you intend to abuse. Both of these abuses are now rightly seen as Spiritual Abuse and they are a real challenge to all faiths and none.

Finally, just to show that I can quote scripture I offer this against all Spiritual Abusers." They profess to know God, but they deny him by their actions." (Titus 1:16) ***An anonymous member***



## **There is *Still* a vacancy on the RCACoE National Council**

One of our council members has decided to stand down so there is a vacancy on the national council to represent York, Leeds, Newcastle and Durham. We are looking for a volunteer, or nomination from members in those dioceses to replace Clive Harper. Any offers or enquiries about the role should be

forwarded to Malcolm Liles at [malcolm.liles48@gmail.com](mailto:malcolm.liles48@gmail.com) as soon as possible. Council would especially welcome a women priest to replace Clive if possible. If there is more than one nomination for the region there will be an election via the Easter newsletter.

The main role of a council member is to be in touch with the Retirement Officers in the dioceses they represent and to produce a regional report twice a year for consideration by council. These inform our actions and relationships with the national church institutions and other bodies. Also, to attend by zoom meetings of the national council.



**Annual General Meetings in 2024** We hope to hold two meetings this year, one in each province. We have booked St. Andrew's Church, Short St, London (near Waterloo) for our southern meeting on 12<sup>th</sup> September 2024 when our main speaker will be our President, the Bishop of Guildford, Andrew Watson. The meeting will begin with coffee, etc. at 10.30am finishing around 3.30pm. Those attending will need to bring their lunch with them.

The northern meeting will again we hope be at Bishopthorpe Palace but if no date is forthcoming from York we will be making alternative arrangements in the near future. Details will be in the Easter newsletter.



## **Downsizing for Vicars**

You're downsizing, are you?' So said a few people when I told them the difficulties we were having disposing of all our stuff from the Vicarage and moving into a 2 up 2 down retirement home. 'Well, kind of.' I answered. 'It isn't exactly a lifestyle choice. We have to move.' 'Really? That's not fair,' said one, 'like farm workers in tied cottages!' Well, not exactly, either. The church doesn't see you homeless. An amazing number of people, however, – even in churches- had no idea about clergy housing.

So, looking back about 10 weeks after leaving the Vicarage, what was it like? Well, by the time we finally emptied the Vicarage on Oct 23<sup>rd</sup>, we'd been at it for over 6 months. Six months of selling stuff on auction sites, (very little), giving away to individuals (a lot), giving to charity shops (masses) and way too many trips to the tip. At the start it was measured, by the end it was desperate and not that well considered.

Basically, it's down to Parkinson's Law, which is strictly about work expanding to fill the time allotted to it, but can also be applied to stuff. Stuff expands to fill the space available, which, in a Vicarage means 4 bedrooms (5 in the previous parish), a study, two bathrooms, utility room, garage, conservatory. When I was a young priest people who wanted to get rid of stuff looked at our house and thought, 'they'll have space' which of course we did, and we were glad of that wardrobe, that sofa, that guest bed. 20 years on in 2013, with children left home, we should have thought about disposing of some of this furniture but, because we were moving to a similar sized house, we just transferred it across.

10 years later, and the chickens have come home to roost. Moving into a nice, brand new but very small home, we had very little space for our old furniture and possessions (including hundreds of books), much of which was unsuitable anyway. So, we got rid of most of it and bought new furniture appropriate to such dwellings. I gave away most of my theological books, to individuals, parishioners, students- near and far, and the ever-hungry Oxfam bookshop. I have a few left, some in storage, but I couldn't easily tell you where!

Some people have asked me how that feels. Is that a great liberation? I'd be lying if I said I didn't miss my book-lined study occasionally, but on the whole, yes. I hadn't read most of the books for years, and the internet has replaced many books of reference anyway. In my youth I was very drawn to the life and lifestyle of Francis of Assisi, and even thought of becoming a friar at one point. Francis is famous for casting off his beautiful and expensive clothes in Assisi town square in front of the Bishop, being thereafter clothed in a simple brown habit. But he didn't like books either, which he saw as cluttering up both space and his brothers' minds when they should be out spreading the Gospel and serving the poor.

He also called his brothers *minores*, 'lesser'. 'The friars dedicated themselves to live first among themselves as a fraternity and second with those in the universal fraternity of creatures among whom they chose to dwell and work.' (Francis of Assisi: his life, vision and companions, Michael Cusato 2023). In other words, the early Franciscans didn't just help the poor, they chose to live amongst them. The 2 lovely Vicarages in which I lived for 31 years were not purpose-built and adjacent to the church, but large houses in the streets removed from the churches, next to other houses of similar size. That meant that our neighbours belonged to the propertied middle classes. I often used to find myself apologizing to wedding or baptism couples from the poorer parts of the parishes where I served, saying, 'It doesn't belong to me, you know,' when they said, 'Wow, what a place you have!' I now find myself apologising to some of my middle-class friends that our new house, is 'very small you know.' Really, I should be glad to be living amongst people of more modest status. Why should clergy be amongst the comfortable middle classes, when their Master had 'no place to lay his head?' Our new house has got everything we need and will cost us a lot less to run when things have settled down, but it's very small.

I'd be lying if I said it wasn't a culture shock, nor that I missed (sometimes acutely) the parishes, the people, and the position of being Vicar, at the centre of things, and yes the Vicarage. But I don't miss some of the baggage – physical or otherwise- that came with it. It's a new start, in a new place, and a new attitude. Don't look back! **Hugh Wright**



### **If you are not convinced by “Enabling Choice” there is an alternative**

The Attercliffe Deanery Synod, of which I am a member, passed the following resolution by 21 votes to 1 abstention at a meeting in November and the resolution will now, hopefully, go to our next Diocesan Synod in March 2024.

**In view of the problems being currently experienced by the Pensions Board in providing sufficient housing for retiring clergy, their partners, dependents and/or widow/ers, within their current funding constraints. This Synod requests that:**

- a) The Church Commissioners invest in the provision of rented housing for retired clergy, widow/ers and others eligible, that is currently provided by the Pensions Board under its CHARM/Clergy Living in Retirement scheme.**
- b) That this investment should be sufficient to discharge the current debt held by the Pensions Board in this respect and should also fully fund the future purchases of all retirement properties for the scheme.**

It would be good if members could promote this resolution to their Deanery and then Diocesan Synods so that it can actually be debated by the General Synod. Or maybe you could persuade one of your diocesan General Synod members to sponsor this as a private members motion. Do please let me know if you are adopting this course of action. Below is a supporting paper for this Deanery Synod resolution:

The question of housing is intimately related to the terms of employment of clergy in the Church of England.

1. For the last 3 decades of the 20<sup>th</sup> century many candidates for ordination who may have owned property as a result of previous employment or inheritance were asked their diocese to sell their property in order to pay for their training for ordination. This was still going on in at least one diocese in the first decade of the 21<sup>st</sup> century.
2. Stipendiary clergy are required to reside in the house provided in the parish, acquisition of a house during service was discouraged in many dioceses because it “was a distraction from serving the parish”.
3. Compulsory retirement at 70 is a comparatively recent development in the Church, the Church of England is exempt from the provisions of employment legislation. Until Common Tenure the incumbent held the freehold in the parish and was able to remain in the house provided in the parish until he/she chose to retire. My faith was formed in a parish in which the incumbent was in his 80s and died in office.
4. It used to be the case that clergy would receive an inheritance from relatives before they reached the age at which they would retire but people are living longer, clergy are being forced to retire at 70 and social care of elderly relatives is one cause for this source of retirement finance to disappear. Also, those aged relatives may well be living in council or housing association property with no asset to pass down.

At the July meeting of the General Synod the Chairman of the Pensions Board stated that the Board was in the midst of a “perfect storm”. Some of the reasons for this are set out below:

- A. The demand for rented housing from retiring clergy was above the level budgeted for in this financial year and looking forward was higher than in the past. 100+ houses were needed rather than the predicted 60 this year as a result the Archbishops Council earlier this year had to provide £9 m. in emergency funding to enable demand to be met.
- B. Until 2010 funding for retirement housing came from the Church Commissioners. The change in 2010 led to the Pensions Board seeking loans on commercial terms, some of these have interest rates related to inflation so are costing the PB more than originally envisaged.
- C. Despite a rent increase of 10.1% for the tenants in the scheme (1800+ households) the rentals are only covering 75% of the PB’s service on its debt. Rents are not set at the levels of social housing, but above those, supposed to be “affordable”. Some retired clergy and their partners, and especially those who receive a smaller clergy pension because of ill-health retirement, are finding that paying the rent is consuming most of their clergy pension, especially if they live in the southeast and southwest of England to be near family. They and others are therefore often faced with having to make applications to clergy charities to get by.

The Pensions Board as a result have launched a consultation between now and the end of January about changing the present offer in order to support future generations of retiring clergy and their partners to enable choice at retirement.

They say that this will have no impact on their current tenants who will have a lifetime assured tenancy. One of the features of this assured tenancy has always been the option to move within the scheme should the situation of the tenants change. But I am already aware of tenants who have been told that cannot move out of their rather expensive property to a cheaper one elsewhere in the country. And



some in their 60's but wishing to retire in the next year or two have been told to put off their retirement until the PB can supply a rented house.

The intention of the change of focus by the PB from offering rentals to enabling clergy home ownership on retirement and reduce tenancies over time is a noble one but I would suggest one which is not in touch with reality for the following reasons.

1. The PB seems to believe that their help with early retirement planning will enable retiring clergy to afford to buy a house on a stipend in the current market. Yet over the last few years stipends have fallen in value as a result of stipends rising more slowly than inflation and average earnings.
2. There are very few sources of mortgages for people in their 60's to purchase housing without a substantial deposit, and mortgage interest rates are unlikely to fall to pre-2022 levels in the next few years.
3. Clergy are able to make additional payments (AVCs) to their pensions whilst in ministry, the PB advocate this as a way of saving more money. Some of us remember when the Church encouraged AVC payments to Equitable Life, this collapsed in December 2000 and investors received very little back following this event.
4. During the last financial year over 30% of clergy applied for help with costs to the Clergy Support Trust and other charities, so where is the money for house purchase going to come from?
5. It may well be that the retiring clergyperson will wish to live in the south of England to be near to family, this is possible at the moment under the rental scheme, but will they be able to afford southern purchase prices? In my role as Secretary of the Retired Clergy Association I find increasingly that membership applications show a drift towards cheaper housing areas such as the northeast and Lancashire.

We are not confident that the way ahead offered by the PB is a viable one for the future of the 20% of retiring clergy who currently need to access the rental scheme as it is now. So, our proposal is in the resolution before the Synod. The Church Commissioners assets have grown by an average of 10% a year in real terms over the last 30 years and we are confident that they have sufficient assets enable the rental scheme to continue in its present form.

If the resolution is passed by Attercliffe Deanery Synod, it will go for debate at Sheffield Diocesan Synod, and if agreed by sufficient other dioceses eventually find its way to the General Synod which is the only body which can enable this to happen. Other members of our national council are pursuing this resolution through their own deanery synods. *Malcolm Liles*

**The views expressed in this newsletter are not necessarily those of the Retired Clergy Association of the Church of England**

**Happy New Year to all of our readers!**

**Items from members for the Easter newsletter should be with the editor, Malcolm Liles by the end of March at 473 City Road Sheffield S2 1GF [malcolm.liles48@gmail.com](mailto:malcolm.liles48@gmail.com) preferably in Word Calibri 12 point**