

This blog is written by a member of the independent Commission. These views do not necessarily represent the views of the Archbishops' or the Church of England.

We're in the midst of a housing crisis. The Archbishop of Canterbury's Commission on Housing, Church and Community believes that, if real change is going to be made, we all need to play our part. For Lent, we're looking at how individual Christians can get involved. This week, Revd Dr Catherine Shelley writes about her experience of taking in lodgers.



I am a single vicar without children, and given the choice would prefer to live in a flat with just me and the cat. However, because most Church of England clergy are not single and it is still an important part of the role that we 'live over the shop', the tradition of having a vicarage of a minimum size, to house vicars with families, is still necessary.

My solution was to take in lodgers, which, given the housing crisis in London, seemed like the most sensible – and ministerial – thing to do. Over the course of just over two years, ten different people have lived in the vicarage, along with a dog and two cats, in addition to my own feline friend.

The experiment began with a schoolfriend who had been working in Dubai and needed somewhere to stay, with her husband and teenage daughter, when her job relocated to London. They stayed for four months before they found a place of their own to rent.

We struggled a bit with expectations around friendship. They were surprised when I said that my bedroom and study were off limits. It took quite a long conversation to get over how important it was for me to have some private space, boundaries, and an office where I could guarantee the confidentiality of parishioners and others who came to me for support. Our friendship survived and we re-calibrated once they moved out, but major negotiation of expectations was needed.

There was a couple of months' empty vicarage syndrome before another family moved in, this time placed under the temporary accommodation duty by the local authority: a mum, teenage daughter and a 9-month-old baby who were homeless as a result of domestic violence. At around the same time my cousin's daughter also moved in, as she had a London internship for the summer.

In some ways the situation was easier to manage because there were no expectations from years of prior friendship. The family were complete strangers and I had not seen my cousin's daughter since she was five. I had learnt lessons from the earlier experience, and having three—

households rather than me and another family made the dynamics more equal.

Cupboard space in the kitchen was clearly marked out and we sorted out a fair division of cleaning. There was no expectation that we would eat together as our respective diets and timetables differed. We had a calendar in the kitchen to inform one another of visitors and other things that affected the whole household.

The mum of the family was quite vulnerable at times, which meant that a certain amount of pastoral support was needed. Generally speaking, she was very respectful and after a few months had learnt that landing a pastoral crisis on me when I came back in from a full day at 10pm was not likely to find me at my best!

About a year after moving in, the mum started seeing someone. Given her previous experiences, I was a little anxious in case previous patterns were repeated, but he moved into the spare room as another lodger. Sadly, the relationship did not work out. There were a few tense weeks in which arguments flared and I had to ask them to stop for the sake of the rest of us and especially the children. In due course, things calmed down and both parties were reasonably mature about the development.

Temporary accommodation is supposed to last just a few months, but 18 months after moving in, the family were told that it would take 5-10 years to secure social housing, despite being in 'priority need'. Like my friends the previous year, they wanted their own family home and so took the (risky) chance of a move to the private rented sector. We have stayed in touch and I have visited their lovely flat. Through their time lodging at the vicarage, we have become friends and I am excited to see how things will develop, and to see the children growing up.

A delay in the family moving out meant that there was a strange period when I had six lodgers in a five-bedroom house. Another friend needed a room in London a few nights per week from early December – and her overlap with the family meant that with Christmas approaching and my mum, brother and cousin coming to stay, it looked for a while as though we could have ten people in residence. Thankfully, the family moved out a day before the relatives arrived!

Yet the accommodation possibilities of the vicarage had still not been exhausted. On the Saturday before Christmas, we found a homeless woman sleeping in the porch of the church hall. She had been camping in the woods at the edge of the council estate for ten days. However, the rangers had moved her on and the porch was the only place she felt safe to crash. We welcomed her in for a cup of tea and dried some clothes on the radiator. I agreed she could stay in the vicarage garden, which she did for the nine weeks that it took for her to find alternative accommodation.

I did try getting her into the central Crisis at Christmas shelter, but she would not be separated from her dog. We continued to provide food, duvets and other items for the tent, and she came to dance classes, services and meals at the church.

Unfortunately, she also managed to come to blows with some of the church's neighbours, leading to the police being called on more than one occasion. There were allegations of theft, and one day I found myself taking phone calls about assaults in between leading two funerals.

On another occasion I got home at 9pm, from another day so busy that I had not eaten since breakfast. Just as I put the kettle on, the police arrived. They had received a call that our camper was suicidal. I accompanied them out to the garden, by which time she was saying that she was OK and had just panicked. However, the police found that she was wanted for breaching bail, and arrested her, holding her at the police station overnight. She has now been given a flat in another part of Kent and I do hope that she will be able to maintain the tenancy and make a success of it. I still receive texts and so know that she is coping so far.

Through all of these experiences, I have discovered that I enjoy having lodgers in the vicarage, and it is a privilege to have the space to share. There has been a real sense of building community in a very authentic way and a sense of openness to the Spirit. That does not take away from the need to address practical matters like money and space in order to ensure healthy relationships, but the practicalities and the Spirit need not be in conflict.

Advice for similar arrangements:

1. Be clear that as a licensee you can only give a licence to occupy premises, not a lease.
2. Ensure that you have a legal agreement to regulate the tenancy. Anglican Dioceses or their registrars will have a template licence and I would anticipate the property departments of other denominations would have something similar.
3. It is also worth having less formal agreements about the use of shared space, cleaning rotas, privacy, boundaries and other aspects of shared living. Such agreements are essential even, or perhaps especially, with friends.
4. Council Tax also needs to be negotiated; if you would otherwise be single you need to be clear about who will pay any additional Council Tax or whether that is a charge that is included in the rent along with e.g. utility bills.
5. Be clear where the money is going; you are entitled to keep rents as the church house is your home. Rents can also be donated to the parish to help their fundraising (as we have done in Mottingham). Either way, the money is treated for tax purposes as your income. You can claim £7,500 per year in tax relief, if you live in the same house as the room that is being let. However, if the rent income is higher than that you will need to pay tax, though you may be able to reclaim it if gift aided to the parish.
6. Be wary of pets, particularly if you have your own pet; they may not consent to other pets invading their space!
7. If you value your sleep, be realistic about the impact on your capacity for ministry of lodgers with babies, who might cause sleepless nights.
8. Just because they live in church property, lodgers should not feel expectations around parish events. Helping out in the parish, such as locking

up the hall, can be great, but check it out from time to time to avoid your lodger feeling exploited.

[Want to receive occasional updates from the Commission on our work and stories from around the country? Join our mailing list here.](#)

Source URL: <https://www.churchofengland.org/about/archbishops-commissions/housing-church-and-community/church-blogs/my-house-are-many-rooms>