

# Enabling choice

## New choices to support clergy with retirement housing

A discussion document



November 2023

# Welcome



John Ball  
Chief Executive



Clive Mather  
Chair

Dear Colleagues,

The Church is blessed by the ministry of its clergy.

Entering ministry is a profound recognition of calling and exercise of vocation in service to others. For stipendiary clergy, and their families, it comes with stipend and pension, and for many, tied-housing, which enable ministry but often create different personal circumstances compared with contemporaries.

The Church of England Pensions Board is privileged to be part of the ministry journey – by overseeing the pension benefits set by the Church, and providing housing at retirement on behalf of, and financially supported by, the Church. In doing so, we also have a responsibility to consider whether the services the Board offers are affordable and will truly meet the needs of clergy and the Church, in the decades to come.

In that spirit, we are putting forward a proposal to rethink how the Church best supports future cohorts of clergy with retirement housing to **enable choice** and **enable individuals to be in the driving seat of their retirement housing plan** throughout their ministry journey, with a smoother transition to retirement.

Today 1 in 6 retiring clergy need help with retirement housing, with a service (sometimes known as CHARM) that is almost entirely focused on one specific type of housing support, rental, at one specific moment in the ministry journey. This requires a huge and increasing investment from the Church and it is hard to imagine how this can continue as it is. We think that there might be a better way: more suited to the diversity of

ministry experience in the future and generationally sustainable for the Church.

This document sets out our ideas to **enable choice**. In place of just one intervention at one point in time, we are setting out ideas for practical support, guidance, choices and services throughout ministry. These ideas have been informed by the emphasis within the Clergy Covenant of Care and Wellbeing (2019) on mutual accountability, and the values of the *Coming Home* report (2021), which underlines that the right housing helps individuals to thrive and build communities.

This is a discussion paper. We invite reflection and comment on our thinking. We welcome views from anybody connected with the Church – and we are particularly keen to hear from clergy in ministry today, ordinands, current retirees, clergy networks, Diocesan colleagues and those who support clergy in exploring vocation through to ordination, to curacy, into first post and later in life.

How many of these ideas can be taken forward depends firstly on whether the ideas resonate and will genuinely help. Moreover, specific proposals arising from these ideas will have to be considered and agreed as part of the national Church's resource allocation decisions.

Finally, and importantly, **none of these ideas imply change for those currently retired and living in Church-provided housing**.

Thank you for taking the time to participate in this conversation.

**John Ball**, Chief Executive  
**Clive Mather**, Chair

## “WHAT DOES THIS MEAN FOR ME?”

Enabling choice is about how the Church might support **future** cohorts of clergy in developing and realising the best housing plan for their retirement. We recognise, though, that as you read this, you might be thinking about your own personal circumstances. To be clear:

- If you have been accepted for housing with the Board and currently receive our property bulletin, you will still be offered a home by the Church.
- If you have yet to apply but are due to retire within the next few years and want help with Church retirement housing, please get in touch with the housing team, to make your application.
- If you are a resident in one of the Board's housing schemes, this document will be less directly relevant to your circumstances because **no changes are proposed that would affect current residents**, but your views would be helpful in determining the right model of support for future cohorts.

## HOW TO SHARE YOUR VIEWS

We welcome your views as to whether this feels like the right direction for the Church to go in, and which ideas, as set out in this paper, might have the most impact for clergy.

Questions for reflection are offered throughout this paper. We would welcome responses through [www.churchofengland.org/enablingchoice](http://www.churchofengland.org/enablingchoice)

Here you will also find further information, resources and details of webinars etc. to help you take part in the conversation around future support with retirement housing.

**Responses should be sent by 31 January 2024.**

Views are welcomed from individuals, teams and Church organisations.



## DEFINITIONS

To help in the reading of this document, here is a brief explanation of some terms:

**The Board** – refers to the Church of England Pensions Board.

**The Church** – refers to the Church of England collectively, without being specific about which body or bodies within the family of the Church.

**CHARM** – stands for Church Housing Assistance for Retired Ministers, first introduced in the 1980s as a generic name for the various housing schemes provided by the Church and run through the Board.

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# How does the Church's retirement housing service work today?

The shape of support has evolved over time – from the early post-war days of 'bed and board' in hotel-style rooms, to mortgage loans (from the 1970s), to more recently offering homes to rent from within the Board's portfolio. Today about 1 in 6 retirees apply for help with housing.

## Rental

Retiring stipendiary clergy, who do not have their own retirement housing provision, are offered the opportunity to rent a modest (usually 2-3 bedroom) home from a portfolio of properties owned by the Board. This is on an assured tenancy basis (giving security of tenure in retirement) and on a below market rent<sup>1</sup>. Clergy may express interest in one or more of the properties advertised on the Board's housing bulletin. Properties once seen, can be reserved up to five years in advance of retirement.

The rental offer is available to retiring clergy and their spouses/partners, subject to completing 15 years' stipendiary service<sup>2</sup> and a means test. The Board has c.1,200 rental homes across England, with a few in Wales.



The Board's Community Living scheme at Fosbrooke House

## Community Living

The Board also runs seven Community Living schemes, offering clergy and their partners/spouses the opportunity to live independently in their own flat, while being part of a supportive Christian community. Each scheme is purpose built, with around 30 one-bedroom flats, and shared gardens, laundry and catering. These schemes have a wider eligibility criteria than the rental option, with applications accepted from stipendiary and non-stipendiary ministers, members of Anglican religious orders, licensed lay ministers etc.

## Other services

The Board's offer of support extends beyond its own housing provision. Colleagues support clergy in exploring home ownership at retirement, signposting to providers who specialise in later life homeownership. The Board also helps individuals explore options with other faith-based charities and retirement living providers to suit their circumstances.

For regulatory purposes, the Board is classed as private landlord. For more details, on the Board's housing services, please go to [www.churchofengland.org/housing](http://www.churchofengland.org/housing).

1. The Board uses a target rent model, which sets rents with reference to property size, value, location, and local earnings. This means rents are on average c.60% of what would be payable for a comparable property on the open market, though there is variation.

2. There are some variations to the eligibility criteria, for example to facilitate clergy couples and those with stipendiary plus some House for Duty service. A lower service threshold applies for those retiring on ill-health and families following a death in service.



# Why consider a change?

## Clergy are asking for more help with planning ahead

While some clergy have their plans for the future all set, concerns about how to manage in retirement are a worry for others.



**We have no plan for afterwards and no financial security, and that's something that I think about from time to time and then I think God will provide, it's fine.**

(Stipendiary minister in their mid 20s, within the [Living Ministry Wave 1](#) research).

Financial security is about how you manage day to day, your ability to withstand the unexpected bill and to save towards the future. For clergy in ministry, financial security is tied up with household income and expenditure, and the ability to put money to one side for a rainy day. Currently only one in five voluntarily save more towards their pension.

At retirement, having somewhere to live is an important part of financial security. This can be challenging for everyone, but there are particular challenges for clergy.

Today much of the engagement with retiring clergy about their housing plans happens in the five years prior to retirement, where too many conversations start with 'if only I had...'. More help towards preparing clergy financially for retirement would be valued.

## Demand for help will grow over the coming decades

Today c.60% of serving stipendiary clergy own property. Of the 40% who don't, about half will in due course need help with retirement housing. In the future, stipendiary clergy may be less likely to own property when they reach retirement, because of:

- Property price growth.
- Individuals living longer, possibly with care costs affecting the timing and availability of an inherited property or contribution to home acquisition.
- Difficulties in saving towards a property – not only a consequence of the current cost of living crisis, but also increased household costs e.g. university fees, childcare costs etc. that didn't exist in the same way for previous generations.
- The success in fostering young vocations means that there are now more clergy entering stipendiary ministry without a pre-ordination income/property exposure.

## Good stewardship of Church resources

The costs of Church retirement housing are almost entirely met by rent from residents and funding from the Church (with annual funding agreed by General Synod through the Archbishops' Council budget). The purchase of retirement housing is financed through commercial borrowing which has to be serviced and repaid.

All organisations are facing rising costs and pressures from inflation and interest rates; the Pensions Board is no different. In 2022, the Archbishops' Council and Church Commissioners granted emergency additional funding to help keep services going in the short term.

Looking ahead, it is estimated that keeping today's retirement housing offer, will require upwards of £20m p.a. of Church support, which is much more than



previously provided. That doesn't include the funds required to decarbonise the housing portfolio to meet the Church's 2030 net zero target. It's a very significant amount, necessitating as a matter of good stewardship, that we consider if there might be a more cost effective way of offering support to clergy.

### More tailored support and options are needed

The current model of Church retirement housing was set up in a time when clergy households were more typically 'cleric plus one'. That doesn't easily match with the increasing diversity of family situations. For instance, more children live at home for longer than a decade ago. More than one in five over 50s in the UK have some form of caring responsibility<sup>3</sup> – whether to a parent, child, grand-child or other relative. Recent research by the Living Ministry project on supporting the wellbeing of clergy from working-class backgrounds also noted similar challenges.

A 'one size fits all' model of support increasingly won't work.

### Ministry is becoming more diverse

Eligibility for retirement housing today is based on length of stipendiary service, and driven by the link to, and prevalence of, tied accommodation. While there continues to be a very important role for stipendiary ministers in the life of the Church, ministry patterns are changing. For some, the exercise of vocation in the future may well involve features such as moving between stipendiary service and ministry in secular employment; a period where one half of a clergy couple is stipended; perhaps more use of housing allowances, etc.

It's hard to predict how ministry might evolve in the Church in the coming decade. But it's clear that having more options and choices can only put clergy in the best possible position to take different routes/paths.

### There are more alternative options available

Compared to even 10 years ago there are more providers and more potential choices to support clergy retirement housing plans. For example, incentives such as Lifetime ISAs may be effective in helping some clergy get access to property ownership. Shared ownership has become far more mainstream, and the Older Persons Shared Ownership scheme offers a tailored model for older people.

The potential development of a new Church Housing Association (recommended by the *Coming Home* report) could if implemented also offer an alternative for clergy, within the regulated sector. The right information made available early enough might open doors to different choices for some.

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3. Living longer: caring in later working life (Office of National Statistics 2019 study).



# What is enabling choice all about?

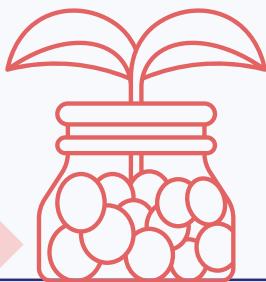
**In the future**, enabling choice means that from the first call to ministry, clergy will be encouraged, empowered and practically supported to develop the right retirement housing plan for their circumstances.

Enabling choice involves a shift from putting all the effort into help with housing at retirement, to investment, new services and initiatives throughout ministry that put clergy in the driving seat of their retirement journey.

There are four elements that the Board believes are essential to this:

- Sparking planning ahead and encouraging saving, with regular conversations, support and services throughout ministry.
- Enabling home ownership during ministry, through overcoming barriers to level the playing field between clergy and their peers.
- Opening doors to different retirement housing options, working with faith-based and market providers.
- Continuing to offer quality Church retirement homes to those for whom fewer other choices are available, but with an aim that this is the case for fewer clergy over time.

## Sparkling planning ahead and encouraging saving



## Enabling home ownership during ministry





## What will clergy experience?

Enabling choice involves introducing new services for different generations of clergy:



Of course, depending on when you enter ministry, some of these services might cross over!

These services are designed to focus still on stipendiary clergy, given tied accommodation continues to be an intrinsic part of the remuneration package. Over time some actions might have benefits to a much broader group of clergy.

## Questions for reflection

**Q1.** Do you support the concept of enabling choice for clergy, so that they have more options and choice about their retirement housing plans?

**Q2.** Do you agree that the Church should prioritise offering help with retirement housing plans to stipendiary clergy who are reliant on tied accommodation?

## Opening doors to different retirement housing options

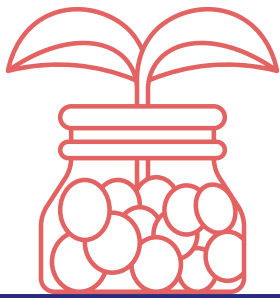
## Offering quality Church retirement homes



# What could enabling choice mean in practice?

We welcome your views on the various ideas that sit beneath each of the four elements of enabling choice.

## Sparking planning ahead and encouraging saving



### In summary:

Housing and future plans become a regular conversation across ministry, with quality signposting, information, services and 'check points' to help clergy make informed decisions about their financial future, starting from vocation, through to ordination training, through to first post and beyond. This might include a kick-start too, for all ordinands towards saving for their future. This is about creating planned and resourced 'moments' to prompt thinking and planning, not just getting a leaflet or email once in a while.

### What this could involve:

1. **Guidance on long-term financial health and wellbeing questions, including housing, to consider through the discernment process.** This guidance, together with the offer of some training, would be for Directors of Ordinands (DDOs) to help prompt discussions. DDOs, and others involved exploring vocations, are not expected to and should not be giving financial advice, but would have access to expert contacts to whom they can signpost individuals to for tailored advice based on their circumstances.

2. **The offer of in person and online seminars at key points in early ministry about financial planning** e.g. in final year of theological college, final year of curacy. There is so much good information available from the Government e.g. the Money and Pensions Service, or specialist Church organisations (e.g. the [Churches Mutual Credit Union](#)), that part of the challenge will be to package up what's most useful in the best way!

These seminars could be followed by an invitation to an event 10 years into ministry on 'financial wellbeing' which starts to more fully look ahead to retirement plans.

3. Continuing with the Board's programme of email prompts to members around key birthdays/milestones – and expanding this, to **offer invitations to webinars, events and to share new materials to help with 'talking money.'** While this might be structured engagement, some of this could also be helpful for individuals to access in a more unstructured way as life changes.

4. **Once 10 years into ministry, all stipendiary clergy could be offered an individual 'financial health check'** with an Independent Financial Advisor, to offer advice tailored to their circumstances to help realise future plans. This could be repeated at checkpoints through ministry, or encouraged earlier, depending on appetite.<sup>4</sup>

5. **Embedding questions around planning ahead in Ministry Development Reviews**, and other pastoral conversations, again with onward signposting, recognising that those who carry out such conversations aren't usually financial experts and should not be offering financial advice.

6. **Offering a kick-start to saving**, upon completion of IME1, for example, a lump sum (perhaps around £500–1,000) provided by the Church which curates could choose to save in a way that best supports their future plans. For instance into:

- A Lifetime ISA – which can be opened before the age of 40, and offers tax relief against saving particularly towards a deposit for a house.

- The Church's Additional Voluntary Contribution pension scheme – particularly suitable if an individual's priority is to save towards retirement.

An early kick-start to saving has the benefit of compound interest over a longer period, and the receipt of a regular statement may of itself serve as a reminder to save more.

It may be appropriate for any such scheme to be directed towards those with fewer resources, both on equity and affordability grounds.

**These ideas would build on the great practice that already exists within the Church to support planning ahead e.g. pre-retirement seminars, mid ministry events, which should continue.**

### Questions for reflection

**Q3.** Which of these ideas, do you think, might have the most impact in sparking and encouraging planning ahead?

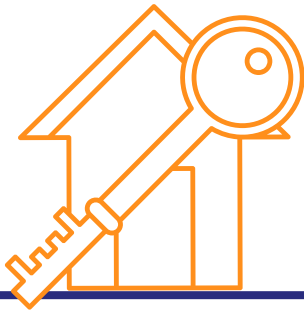
**Q4.** What other ideas might be considered?

**Q5.** Do you agree that any future help to kick-start saving might best be prioritised to those with fewer resources (i.e. means tested)?

4. The Government has recently launched the concept of the [mid life financial MOT](#). This might form the basis of the conversation, but tailored for clergy circumstances.



## Enabling home ownership during ministry



### In summary:

Because those in stipendiary ministry may face additional barriers to becoming a home owner, this element presents ideas for ways in which the Church could overcome these barriers for those who want to pursue this. These ideas include offering financial support towards building up deposits, and partnering with market providers to make mortgages and other home ownership products more accessible to those who want to buy.

### What this could involve:

1. **Partnering with mortgage providers to develop products that understand clergy circumstances, and overcome hurdles towards building deposits.**

For instance, working with experts to bring a new product to market that would allow clergy access to a 95–100% mortgage through a partner bank/building society. This would be subject to standard affordability checks, and comes with ‘consent to let’, on an initial fixed term, with rental income taken into account in assessing affordability. To enable clergy to be offered a mortgage with a loan to value ratio of up to 100%, the Church would put forward part of the property value as security. This would be a relationship between the Church and the bank/building society. The Board has had positive conversations with potential partners that show this is a realistic prospect. To ensure such an arrangement is affordable for the Church in the long term, there might be a case for targeting the support e.g. towards households with fewer resources.

2. **In addition or alternatively, offering a means tested contribution of c.£20,000–25,000 towards a deposit on a first time buyer mortgage.** This would be offered once a cleric is in their first substantive post of responsibility, and geared towards households with fewer assets/savings. To put this figure into context, over the lifetime of the typical tenancy in retirement

housing, the Church provides a subsidy of £79,000<sup>5</sup> per household. A deposit contribution at the level suggested is equivalent to the discounted value of the same support, and 8–10% of a typical starter home. A deposit contribution could be configured as a gift. It could also be configured as a long-term loan, though this approach may come with different regulatory hurdles, and might discourage lenders.

**3. Working with providers to highlight existing homeownership products that can be adapted for those in tied accommodation.** Discussions in recent months have highlighted options with one building society who have a route to offer 'consent to let' against their residential mortgage products for those in tied accommodation, while another bank would offer a similar arrangement and also would consider gifts/loans towards deposits.

**4. Taking independent professional advice is very important when considering if home ownership is for you – individuals should always seek independent financial advice, and also might need expert input on tax matters (e.g. the impact on owning property of income and capital gains tax). There is a role for the Church in building up – and making visible – details of where to turn to access some of these services, so that clergy have the best possible advice.** The Board already has a partnership with [Ecclesiastical Financial Advisory Services](#) which offers discounted mortgage advice to members of the Board's pensions schemes.

**5. Offering/brokering guidance on how to be a responsible landlord, if you buy a home while in ministry and rent it out.** This would include signposts to guides, regular seminars and opportunities for experts to share best practice, including where to get a good letting agent who can help with managing your property. Staying up to date with best practice is important as regulation around 'being a landlord' is constantly evolving.

### Additional notes

Becoming a property owner comes with risks – as with any other big financial decision. Seeking advice first will be essential, and encouragement to get that advice is built in as a first principle to these ideas. It's important too that clergy don't jump to get on the property ladder with just any home, but consider how that home might fit their future circumstances and retirement plans. Home ownership genuinely might not be the aspiration for all or not right for someone's circumstances (if they have other priorities and pressures). But it's important that 'ministry' itself doesn't pose a barrier to the choice.

### Questions for reflection

**Q6.** Which of these ideas do you think might have the most impact in enabling home ownership?

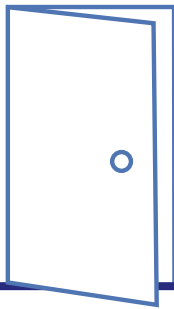
**Q7.** What other ideas might be considered?

**Q8.** Do you agree that any direct financial support (whether through a grant to a deposit or the Church-backed mortgage) should be subject to a means test so support is targeted?

5. This calculation allows for the fact that if the £20–25k were invested today it would grow over time, towards paying the future cost of retirement housing.



## Opening doors to different retirement housing options



### In summary:

Supporting individuals 10 years out from retirement to consider a range of choices/options for their retirement where they don't already have a firm plan, or feel they need a bit more help to make their plan happen. This could involve offering clergy a tailored conversation with a housing expert with the Church, and building partnerships to open doors to a range of choices including later life home ownership or rental.

### What this could involve:

Bringing forward retirement housing conversations – which today typically only happen five years out – for those who haven't quite got their plan set, supported by:

1. **A small team which can offer one-to-one conversations to stipendiary clergy, 10 years out from retirement, with good quality information offered in person and online.** This would cover the different housing choices that might be available to suit individual circumstances (including inside and outside of the Church). By having conversations 10 years from retirement, there is still time for individuals to make 'course corrections' to their plan, or engage with choices where they have not already done so.
2. **For those with some capital, clear signposting to later life home-ownership options, some of which are available from age 55, for example:**
  - The Older Persons Shared Ownership scheme (offered by the Government).
  - Retirement interest only and other later life mortgage options.
  - 'Do it yourself' shared ownership providers (e.g. which can apply to older properties, not just new builds).



The Board is already making information available about these routes online, including through our new online decision tool, which can help individuals navigate the choices that might best suit their circumstances. The Board's partnership with EFAS also allows all clergy to access discounted mortgage brokering<sup>6</sup>.

**3. Signposting to external products and services that support financial plans.** For instance, to the Churches Mutual Credit Union, which offers a Commutation Loan product, allowing clergy to borrow against their retirement lump sum. The CMCU has recently agreed that such loans might, in principle, be used towards housing deposits. This loan allows individuals to borrow up to £50,000 (or up to 85%) of their future pension lump sum. Not every provider would be prepared to accept loans towards deposits for a mortgage, so it will be important clergy get advice before applying for a loan. The loans also can be used for works to housing, moving costs etc. on the road to retirement.

**4. For those with lower savings or who do not wish to explore home ownership routes, clear signposting to the range of retirement rental options that may be available,** for example:

- Faith-based charities offering retirement accommodation.
- Almshouses and local housing associations, particularly those with a Church connection.
- Private retirement living options – and how to navigate that market.
- The Board's own Community Living schemes.

In the background, a team will actively search out and cultivate partnerships with faith-based and other providers, to help smooth the paths of conversations and make referrals easier when individuals start to explore options. This might in due course also include the Church's own housing association.

## Questions for reflection

**Q9.** Which of these ideas, do you think, might have the most impact in opening doors to a range of options as clergy head towards retirement?

**Q10.** What other ideas might be considered?

**Q11.** Do you agree that the Church should provide signposting and guidance to clergy so they are informed about the range of home ownership and rental choices available to them at retirement, as opposed to assuming a Church-provided property is the best route?

6. The Pensions Board withdrew its in-house shared ownership product in 2022. This is because the shared ownership market has developed considerably since the inception of the Board's scheme, and there are now market products which offer at least equivalent, if not better, value to retiring clergy.



## Offering quality Church retirement homes



### In summary:

The range of options discussed in the previous sections may be too late for those closest to retirement to offer sufficient alternatives. There will also be those who, despite the other options, need a Church-provided retirement home. Those homes should be safe, well-cared for and suitable for retirement living, which will require appropriate ongoing funding from the Church. This section is a little different to those above, and asks about what the Church retirement housing 'safety net' could look like for future retirees.

Our starting point is that there will always be a need for some form of subsidised retirement accommodation for those for whom fewer other choices are available.

Today's offer is outlined [earlier](#). Maintaining that offer as it is today in perpetuity will require substantially more ongoing funding from the Church for the long term. Given the other priorities of the Church, it is hard to imagine we can continue as now without some changes. So in the context of good stewardship, this section sets out, and invites reflection on, some of the possible ways in which the Church-provided housing offer could become more affordable whilst maintaining a quality albeit different offer for future cohorts of retirees. There is also a question about the pace of any change, recognising that those closer to retirement will have less opportunity to take advantage of the choices outlined in previous sections.

*None of these possible changes would apply to those already living in Church retirement properties.*

Here are some potential choices for the Church to consider:

- 1. Offering smaller properties to retirees.** The majority of Church rental properties are three-bedroom houses or bungalows, with some two-bedroom properties.

The advantage of three-bedroom properties is that they are an easier step down from a typical four-bed vicarage. The disadvantages include larger properties being more expensive to rent, run, maintain – and importantly heat – for a retired single person or couple. Focusing on two (or even one-bed properties) might represent better stewardship and homes more appropriately sized for retirement living.

**2. Focus on offering properties in more affordable parts of the country.** Today the Board has properties located in every county in England. That doesn't mean retiring clergy are offered a home exactly where they want. Invariably many have to make trade-offs based on availability of property at the point of retirement. (This of course is true for those who buy their own home too.) The same resources could deliver more in less expensive areas.

**3. Increasing the minimum length of service required to qualify for subsidised Church housing.** Whereas the current criteria is 15 years' stipendiary service, a higher threshold would ensure that Church retirement housing is focused on those who have given more of their lifetime to stipendiary ministry and who are less likely to have pension/income from past professions.

**4. Reviewing the minimum length of service required to qualify for subsidised Church housing after ill-health retirement.** Nobody retires on ill-health grounds out of choice. It is always out of necessity. Retiring early due to ill-health comes with a lot of challenges, including abrupt changes to household income, unplanned moves, family circumstances etc. That is part of the reason why the minimum service length for housing is different for this cohort, where at present, the Board will offer access to subsidised housing for those retiring on ill-health grounds with at least five years' stipendiary service. Views are sought as to whether there is a case to extend this period given the other options.

**5. Taking account of household income as well as savings in considering eligibility for subsidised Church housing.** Today, applicants must be in need of affordable housing i.e. not already a property owner nor have the ability to buy a home of their own (assessed as having £250k or more in savings or capital). No consideration is taken of household income, or whether someone has sufficient savings to even part-buy a home of their own. There clearly is a case for including these factors in the eligibility

assessment to ensure Church housing is reserved for those for whom fewer other choices are available, but we would welcome your thoughts.

**6. Reviewing the extent of rent subsidy on new tenancies.** The Church supports retiring clergy households by providing the funding so that rents are subsidised compared to the open market. The starting rent for each Church home today is calculated based on property value, location, size and local earnings, using a formula which typically generates a rent equivalent to c.60% of the market rent for a comparable property on the open market.<sup>7</sup> The approach taken is broadly in line with that advocated by the *Coming Home* report, and was determined through an extensive consultation in 2013/14.

**7. Fixing tenancy start dates.** Today, clergy are offered the option to reserve their rental home up to five years in advance of retirement. While the Board is sometimes able to commercially let property for a large chunk of that reservation period, inevitably there are periods of time where the property lays empty. These so-called voids have increased substantially in recent years and represent a significant cost. The Board also gives a lot of flexibility to applicants to change the proposed start date for their tenancy, often quite late in the day. That too can incur significant additional costs. Might it be reasonable for tenancies to start no more than two years after a reservation has been made, with retirees then supported by Dioceses to plan accordingly?

## Questions for reflection

**Q12.** Do you agree that there will continue to be a need for the Church to provide its own retirement housing option to some retiring clergy?

**Q13.** If it was necessary to change the direct offer to make it more affordable for the Church in the future, which of the above options would you support?

**Q14.** If any of these changes to the Church's direct housing offer were to be made, what would be an appropriate and fair period for transition from today's arrangements, assuming that funding was available?

7. Rents naturally vary across the country e.g. a three-bedroom property in West Sussex might cost around £975 per month, while a three-bedroom property in Liverpool might cost £685 per month.









# Next steps

## Listening to your views

The concepts and ideas presented here could offer a bold change to the ways in which the Church supports clergy with retirement housing: moving from a single model of support to opening up a range of choices throughout ministry. These ideas are intended to be tested and refined through feedback, and if there is support for these ideas, there are lots of details to work through.

Thoughts are welcome on the questions posed throughout, ideally by completing this online form: [www.churchofengland.org/enablingchoice](http://www.churchofengland.org/enablingchoice). If that for any reason doesn't work for you, please send your responses to [enablingchoice@churchofengland.org](mailto:enablingchoice@churchofengland.org).

Views are sought from as many different perspectives as possible – from serving clergy within the Church, those just starting out, retired clergy who are reflecting on their own retirement journey, Diocesan colleagues, Theological College staff, and clergy charities. This is not an exhaustive list. If you have a view to share, please do. Please share all responses by **31 January 2024**.

Colleagues from the Board will also be holding a series of webinars to help unpack these ideas and to answer questions. For more details, please go to [www.churchofengland.org/enablingchoice](http://www.churchofengland.org/enablingchoice). We will also engage with Synod to seek member views on our ideas.

## What will happen to your responses?

The Board will consider all responses received carefully, to help inform its future thinking about how the Church can best support clergy with retirement housing over the coming decades. It might not be possible to respond to every person individually, but collective themes and next steps will be shared across respondents later next year.

## How might any change be delivered?

All the ideas set out here are for discussion. Some could be introduced comparatively quickly while others will take longer; some will also be less relevant for those closest to retirement (and we are particularly mindful of those who, for whatever reason, felt compelled to sell property to enter ministry). There is also a resourcing question to be considered as part of future national Church resource allocations. All these factors and more will need to be considered to ensure a smooth transition – introducing new choices alongside continuing to support those about to retire.

If you are reading this and are planning to retire in the next five years, and want to know how the Board can help with your retirement housing plan, please continue to get in touch in the normal way to [housingservices@churchofengland.org](mailto:housingservices@churchofengland.org).



**Contact details**

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For more information on the Church of England  
Pensions Board: [www.churchofengland.org/cepb](http://www.churchofengland.org/cepb)