

**THE UNITED REFORMED CHURCH
RETIRED MINISTERS' HOUSING COMMITTEE
PROVISION FOR HOUSING RETIRED MINISTERS AND CRCWS
("THE GUIDELINES")**

1. Preamble

At the 1979 General Assembly the United Reformed Church accepted a moral obligation to provide housing for retired ministers and ministers' widows who could not otherwise be adequately housed. The relevant clauses of the resolution read as follows:-

"The United Reformed Church delegates to its Finance and Administration Department the responsibility for providing housing for retired ministers and ministers' widows and this it exercises through the United Reformed Church Retired Ministers Housing Society Limited, an independent Company operating within the Finance Department.

The Church regards it as a matter of integrity that retired ministers and ministers' widows should be adequately housed and supports the Housing Society in its appeal for funds and its objects.

The Assembly approves the appointment of a 'Retired Ministers Housing Committee' within the Finance and Administration Department to have oversight of matters concerned with the provision of retirement housing for ministers and ministers' widows and to manage the properties held on behalf of the United Reformed Church."

These Guidelines were produced and have been revised periodically including major revisions in 1985 and 2008. An Appeal to the whole church was made in 2006 to secure further funds.

2. By this action Assembly did not institute an entitlement to retirement housing as of right. A Minister and his/her spouse who have the finance necessary to provide for housing in their retirement (whether completely or as an equity share) may reasonably be expected to do so. Given our limited liquid capital position, the provision of housing by the Housing Society is for those who would not otherwise have any way of being adequately housed, and policies regarding use of capital are thus heavily weighted in that direction.

3. Parameters of the Scheme

The Ministers covered by this Scheme are Ministers of Word and Sacraments and CRCWs who are on the URC Roll and in receipt of a Stipend.

4. Ministers

Normally an applicant must be a minister of the URC and must meet the following conditions:-

(1) All applicants must be in the stipendiary service of the Church at

EITHER **(a)** age 65 or later agreed retirement date

OR **(b)** less than age 65, but having completed 40 years service since ordination and been allowed to retire on pension without early retirement deduction

OR (c) less than age 65, but having been permitted to retire early on grounds of physical or mental incapacity, duly certified by a Medical Practitioner to the satisfaction of the Maintenance of the Ministry Committee. In these circumstances the number of years which the minister could have served up to age 65 would be taken into account in establishing the amount to be made available under 4 (2) below.

(2) The Housing Committee will meet at least annually to decide a ceiling for each county or comparable area. This will be the maximum amount which the Society can make available for housing to the applicant, subject to their need being established. At the time of retirement, a minister, having served a minimum of 15 years and needing housing assistance will be offered 1/40 of that sum multiplied by the years of his/her service, up to the maximum. This will be introduced gradually during the 10 years to 2018. Three years of training will be added to the years of service for this purpose. Ministers can apply directly to the Housing Society for special consideration if their financial circumstances mean that they could not be housed using this formula.

(3) Where a minister satisfies the requirements above but moves into part-time service immediately upon ceasing full-time service, the entitlement to consideration for assistance will be carried forward until final retirement.

(4) Equivalent full-time service is pro rata part-time service (i.e. 10 years of 50% scoped service is equivalent to 5 years full-time service)

(5) An application from any minister whose service falls just outside these guidelines may be considered nine months before retirement in the light of the merits of the case and the resources available at the time.

5. Service for this purpose will be full-time and stipendiary in an appointment for which the terms of service include the provision of housing by the Church or other body, and within one or more of the following categories:-

(1) Service with the United Reformed Church (URC) AND/OR the Congregational Church of England and Wales AND/OR the Presbyterian Church of England AND/OR the Re-formed Association of Churches of Christ AND/OR The Congregational Union of Scotland, and their predecessors, either in pastoral charge, in an Assembly, Synod or District appointment or in a special ministry.

(2) Service in a national ecumenical council OR agency in the United Kingdom (UK) in which the URC is directly involved and in which the terms of service are comparable to those of ministers in the URC. Normally such service shall not exceed ten years.

(3) Service with a county OR regional ecumenical body in the UK in which the URC is directly involved either as full-time service or as part-time service coupled with service in a URC Pastorate. Normally such service shall not exceed ten years.

(4) Service in a Local Ecumenical Project (LEP) in which the URC is a full participant: such LEP being duly registered as a local congregation or group of congregations in the British Council of Churches or the successor bodies' registers and recorded as a Local Church in the URC.

(5) Service overseas since July 1977 through the Council for World Mission OR through the Mission Committee of the URC, as full-time ministerial service.

(6) Service as a chaplain in hospitals, schools, colleges or universities, industry or the armed forces which is full-time ministerial service on terms which are comparable with those of full-time URC ministers and in which the URC is directly involved. Normally, only the first ten years of such service shall count towards calculation of housing assistance.

(7) Service with Mansfield, Northern, The Queen's, Westminster and Scottish Congregational Colleges on terms comparable with the conditions of service of full-time URC ministers.

(8) Such other service rendered by a URC minister as may from time to time be agreed by the Retired Ministers Housing Committee to constitute qualifying service.

It is in the interest of a minister, who is considering taking up an appointment involving service as outlined in sub-paragraphs (2) to (7) above OR in any other activity and at retirement will require assistance with housing, to consult the Secretary of the Retired Ministers Housing Committee.

6. Widows and Widowers

(1) The widow, widower or registered civil partner of a minister who dies in retirement as a tenant of a Society property will be granted the transfer of the tenancy on the same terms as the deceased minister providing that the marriage/registration took place before the minister's 65th birthday, or the date of retirement if later.

(2) The widow, widower or registered civil partner of a minister who dies in full-time service and whose service meets or could have met the requirements of paragraph 4(1) above by his or her 65th birthday, will be assisted with housing (except where personal financial resources are sufficient to provide for this). In these circumstances the number of years which the minister could have served up to age 65 would be taken into account in establishing the amount to be made available under 4 (2) above.

(3) In all other cases the needs of a minister's widow, widower or registered civil partner will be considered in the light of the circumstances of each case.

7. Part-time Pastorates

(1) It is not the responsibility of the Society to provide housing for ministers in part-time stipendiary pastorates. Therefore, a minister who moves from a full-time to a part-time stipendiary pastorate at the age of 65 or later can have no expectation of assistance with retirement housing at this stage, but will be considered for retirement housing when finally retiring from pastoral charge, subject to the qualifying service requirements in sections 4 and 5 above being met.

(2) Should a retired minister who is already a tenant of the Society, or of a property managed by the Society on behalf of the URC, be called to a part-time stipendiary pastorate, or his/her period of charge be extended beyond that initial call, the Society will consider continuation of the tenancy subject to consideration by the pastorate making the call to pay the rent surcharge appropriate to that property if possible.

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