

Housing and Loan Fund Speech — General Assembly 2022

Rev MaryAnn Rennie

Moderator, in Matthew's Gospel, chapter 16, verse 19, we read:

'I will give you the keys of the kingdom of heaven, and whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven.'

The words are spoken to Peter in the moments after his declaration of Jesus as the Messiah. It is a significant moment, in which Peter (and the disciples) leave behind an old understanding of who Jesus is and acknowledge that he is of God. A significant moment marked with the giving of keys, a mark of responsibility, a mark of being able to move from one part of life into another.

Keys are significant markers for human life. The age of 21 still seems to be marked as the age at which we are given the 'key to the door' of life. Of course, many young people will have moved into the world of work and responsibility before reaching that age, yet, culturally, we acknowledge 21 as being the age by which most will have completed the years of education and are stepping into the full responsibility of an adult world with work, relationships, and the opportunity to explore the world for themselves. When we choose to make another human being the partner with whom we want to share our lives, we talk about giving the key to our heart and the willingness to allow another to cross into the vulnerable parts of our lives that only they will know. Part of one of the induction services for ministers appointed to new charges includes the giving of keys, a symbol of responsibility and of a new chapter to be shared between minister and congregation.

The giving and the holding of keys mark the changes in our experiences, as we move from one way of living to another. They unlock something new, revealing a sometimes daunting but exciting future.

For beneficiaries of the Housing and Loan Fund, the staff are a significant key to understanding how the Fund could offer the best support. Potential new beneficiaries find that Hazel Bett, the Secretary, is a patient and willing listener as she explores the range of support that will eventually for some either lead to renting a property from the Fund, or with the assistance of a loan from the Fund, the purchase of their own property. This year she has already dealt with 25 new enquiries. The Property Manager, Hilary Hardy, has over 30 years of experience and along with Selena Macarthur, the Property Assistant, ensures

that the 187 rental properties are well maintained and compliant with an increasing raft of legislative requirements. She also prepares properties to be sold once they have become vacant and are no longer required for the purposes of the Housing and Loan Fund.

The Housing and Loan Fund Trustees greatly value the information and talent that the staff hold, and we appreciate the additional support provided by both the Law Department and the General Treasurer's Department, and we particularly want to offer thanks to Elspeth Annan and her Team, and Gosia Fulton.

Some may have noticed that our report offers more information than in previous years. It still includes the regular activities of what the Housing and Loan Fund offers to the church and to beneficiaries. Neither the Secretary nor the Property Manager have been able to return to the visits that were once part of their job, because the Covid-19 pandemic has continued to limit activities. Both have however ensured that beneficiaries have been contacted, and the maintenance and repair of properties is continuing.

The past two years have however not been business as usual for the Fund, and much time has been spent on a Strategic Review of the Fund as the Trustees have recognised that there are significant assets held which could be of use to the wider benefit of the church. It is hoped that that the Strategic Review will be completed by the next General Assembly.

The Trustees of the Housing and Loan Fund are very conscious that we are part of a rapidly changing church, but also a time of significant change for ministers and their families. We would want to encourage those who are considering their options for retirement, and who sit within the eligibility parameters of our current constitution to be in touch with the Secretary. The guidance notes for the Fund are available on the Housing and Loan Fund page on the Church of Scotland website. Sometimes people are unsure if they qualify, and our staff are very willing to explore if the Fund can offer support. We are particularly conscious of those working beyond retirement age and would want to affirm that the Fund is there to offer help. However, the Fund is not just there for those approaching and considering retirement, and we recognise that circumstances change and some may need new or additional support at a later stage.

We do of course still have parameters within which we work, with an upper limit for borrowing and rental. These amounts are reviewed annually in December and take into consideration house purchase prices across Scotland. We are aware that in recent years that for some recent house price rises have meant that in some areas of Scotland it has been more difficult to purchase property, and that some would like us to review the limit more frequently. There is a balance to be found in ensuring that those who have just

purchased are not disadvantaged because they bought just before the limit changes. No system is perfect, but a once-a-year review also ensures that the changes required across various departments within the Church offices are easily managed. In recent years we have been able to offer an increased limit, in part because of the Fund's current good financial status, but also because of the Trustees' commitment to ensuring a good quality of housing stock for those living within them.

While the Financial Review is still to be completed, the Trustees do plan a more proactive maintenance spend to ensure that the rental properties are in the best condition. This spend also enables a move towards the Energy Performance Certificate requirements that are approaching in the next few years and responds to the Church of Scotland's environmental aspirations. Enacting this ambition has not been easy even with the relaxation of COVID-19 regulations, as those involved in the relevant trades are still in short supply because of a backlog of work. Once there is momentum in this action, it is likely that a new member of staff will be employed to support the progression of work and we are in the process of finalising the skill set that will be required for the task.

Our review has also encouraged us to ensure the care and support of our beneficiaries is at the centre of our actions, and our report highlights the other areas of our working where the Trustees have decided to bear more of the financial cost. These include the payment of the Law Department's legal fees, factoring fees that do not include a care element, reduced interest rates charged on loans, and the removal of enhanced interest rates following the immediate death of a borrower.

Moderator, our deliverance this year runs to two sections, with the second asking that the General Assembly appoint Mrs Barbara Finlayson as Trustee of the Fund. Not all of those who serve on the Housing and Loan Fund are appointed by the General Assembly, and the Rev Scott McCarthy will be joining the Trustees as an appointment by Faith Nurture Forum.

With new arrivals there are also departures. This year both the Rev Joanne Hood and I complete eight years of service to the Fund. We would want to thank Joanne for the commitment she has offered, for her wise words and careful thoughts.

As the outgoing chair, I want to wish all of those who will continue to serve the Fund all good wishes as they continue with the Review and the care of the beneficiaries, particularly the Rev Dorothy Anderson as the new chair and the Rev Bruce Sinclair as Depute. For those who have wondered about serving on a church committee, I would want to encourage you to do so, particularly on the Housing and Loan Fund where the wide range of experiences

and knowledge of Trustees are used to best support those who will be, and are, the beneficiaries of the Fund.

Moderator, I present the report and, as I am not a commissioner, I would ask the Principal Clerk if he would move the deliverance.