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# *Church Worker Retirement Housing*

*A Report from the Small Working Group of the General Synod/te Hīnota Whānui of the Anglican Church in Aotearoa, New Zealand, and Polynesia*

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*May 2022*





*“I attended St John’s Theological College in 1998 – 2000, graduated with my BTh, and was priested in 2001. By that time, I knew that as a Māori, I would not be leaving College to a stipended position within the church as the only paid positions within Tikanga Māori were the bishops and the educators.*

*I naively thought that was the same throughout the Church but learnt that many of the Pakeha friends that I had in College were in fact going to a stipended position which came with a house and allowances that enabled them to do their ministry within their allocated areas well.*

*As an ordained woman within Te Pihopatanga O Aotearoa, I have worked all of my life to pay the bills as well as fulfil my responsibilities as a non-stipended priest. It was something one just did without thought of the injustice of it all. 20 years later, nothing has changed. No minister can afford a rental of \$500 - \$700 a week.”*

*Ven. Hannah Pomare*

*“We believe the Church needs to be actively concerned for the wellbeing of its workers, to ensure that those who give of their time in ministry can maintain a modest and comfortable standard of living, and that they can afford to house themselves during their working lives and into retirement.”*

*Church Worker Retirement Housing Working Group*

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# 1. Background

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Anglican Financial Care (AFC, previously known as the Anglican Church Pension Board) has for 50 years cared for a range of financial needs of those who work for the Church. In 2019 a survey undertaken by AFC of clergy in the province highlighted that retirement housing was of concern to many. Appendix 2 outlines how that survey led to the establishment of the Working Group who have produced this report, and their terms of reference.

For several generations the main paid workers of the Church were stipendiary (paid) priests. While their stipends were modest, their need for housing while in active service was generally met via a Church house, often a vicarage. Other paid ordained roles within the Church such as chaplains, whose jobs did not come with a house, received a housing allowance. These clergy were also part of a pension plan that gave them a lump sum in retirement plus a regular pension on top of government superannuation. These provisions for those who spent their working lives in a stipendiary role were usually sufficient to provide them an adequate standard of living and a comfortable retirement.

This model still exists. However, much has changed, both in the Church and society. There are fewer ordained stipendiary roles and many more non-stipendiary ones. Not so many people spend a lifetime in licensed ministry for the Church. There are more lay people working for the Church. And overarching this, the cost of housing has increased dramatically in recent years, while the relative value of church stipends and salaries has reduced.

AFC approached the governing body of the province of Aotearoa, New Zealand, and Polynesia, General Synod/te Hīnota Whānui (GSTHW), seeking endorsement to explore this issue, and the following motion was approved:

THAT this General Synod/te Hīnota Whānui 2020:

1. **Notes** that a survey of the clergy undertaken by Anglican Financial Care (AFC), formerly known as The New Zealand Anglican Church Pension Board, in 2019 highlighted that retirement housing in New Zealand was a significant financial challenge for the clergy;
2. **Notes** that while any housing provided for church workers is the responsibility of the whole Church, AFC considers that it has a role to advocate in this respect;
3. **Notes** that there may be special issues in relation to non-stipended clergy that will require particular exploration
4. **Commissions** AFC to establish a small working group (including appointments from Tikanga as appropriate, and representatives from GSSC (General Synod Standing Committee) and the Registrars Network) to explore options for the provision of retirement housing support for licensed church workers in the province of Aotearoa New Zealand and Polynesia;
5. **Approves** a budget of \$25,000 from General Synod/te

*Hīnota Whānui to assist the working group's operations; and*

6. **Requests** the small working group to report back to General Synod/te Hīnota Whānui 2022 with its findings and recommendations

## 2. Executive Summary

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*Nāu te rourou, nāku te rourou, ka ora ai te iwi*

*With your food basket and my food basket the people will thrive*

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Is there reason to be concerned about the retirement housing needs of church workers?<sup>1</sup> There definitely is, and this report will expand on that. Is this a straightforward situation to solve? Definitely not, and this report will also attempt to explain why. The Working Group's hope is that the Church will wrestle with our recommendations of possible ways forward and commit to taking action at the General Synod/te Hīnota Whānui meeting of 2022.

Some have said that historically the Church had, or should have had, a social compact with its workers, that in exchange for a lifetime of service, there would be a modest income and lifetime housing. In reality it has never been that simple, and even looking back to the lives of early missionaries, there were conflicts over whose responsibility it was to provide housing for the workers of the Church.

If you are currently a retired, married, Tikanga Pākehā priest who had a lifelong stipendiary ministry, in many cases you will be enjoying a modest, yet comfortable retirement living in your own home. You benefited by historic housing affordability, your spouse probably had some additional income, and you may have received an inheritance along the way. However, if you are retired and were part of a single income household, or were a paid lay worker, or non-stipendiary clergy, or from Tikanga Māori or Tikanga Pasefika, your reality may be very different. Unless you had independent supplementary income, usually from a spouse, or your own other work, you are probably in a challenging financial situation.

Due to the historic distribution of Church resources, life and ministry has often been financially precarious for those

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<sup>1</sup> The Working Group chose to use the term workers rather than ministers, which would have been equally accurate. The intent was to include licensed or paid lay people, many of whom also dedicate a large part of their lives working for the Church. Unfortunately, the terms "minister" and "ministry" are often only applied to clergy.

working in Tikanga Māori and Tikanga Pasefika. There have been limited resources for stipendiary ministry in those tikanga and stipends are often less than for Tikanga Pākehā. Countless faithful workers have given voluntarily of their time in ways that have taken a significant toll on their health, wellbeing, and lifespan. Both Tikanga Māori and Tikanga Pasefika have out of necessity, as well as from creativity, experimented and succeeded at developing models of ministry, both lay and ordained, that in many cases mean the Church is flourishing. However, the human toll is great, and would be eased with more resources. A reciprocal sharing of models and money would likely benefit the whole Church.

In contrast to those already retired, the reality for retirement housing for many currently active church workers is bleak. The gap between housing affordability and income is widening. If they are one of the few receiving a stipend, it is likely the buying power of that stipend has reduced. If they are part of a sole income clergy household, or are non-stipendiary or voluntary lay workers, unless they have other independent income, their service for the Church likely means they are unable to make adequate retirement housing provision for themselves. The difficult double bind is that many of these same church workers often fall just above the threshold for government assistance for social housing. They have become the working poor who may have to pay an unaffordable market rent in their retirement.

Whatever the Church decides to do regarding retirement housing for church workers, it is important for the Church to realise that its current models of ministry and remuneration have significant unintended consequences of keeping or plunging some people into poverty, with precarious housing outcomes. It is unethical of the Church to put this issue in the too hard basket. It is difficult for those most affected to advocate for themselves, and so it is important for the whole Church to address the issue.

The Working Group has explored a range of options, which are outlined in this report, for how the Church could address the issue of retirement housing for church workers. These options largely fall into 4 categories, assuming that to do nothing is not an option. In addition, there is a 5th section on how to resource this:

1. Financial and housing advice
2. Provision of mortgage finance
3. Provision of housing
4. Review of remuneration
5. Resourcing

The report also covers a survey of church workers that was undertaken in 2021, and summarises a range of contextual issues and examples of housing initiatives both here

and overseas. In addition, a brief theological reflection is provided.

Although we have drawn on some of the best minds in the province in the housing arena, the Working Group has struggled to know how to navigate the complexities of the Church structures to fund and bring about change. Either people shrug their shoulders in resignation of “that’s just the way it is”, or comment that “it takes so long to change anything” or give up completely and walk away. None of these responses will adequately address the retirement housing needs of church workers. The report outlines a potential way forward to fund the initial stages of a housing response.

Together we need to focus on what is possible, not what is impossible. We need to make the structures of the Church work for us, not vice versa. And if the existing structures and practices unintentionally create injustice then we have no choice but to address that. The issue of retirement housing for church workers ripples out into every aspect of mission and ministry – addressing that, and all the issues that go with it, has the potential to provide the Church with a pathway for the future.

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*O le tele, o sulu e maua ai  
figota.*

*Through collaboration, the  
most difficult challenges  
can be overcome.*

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***The Working Group asks the Anglican Church of Aotearoa, New Zealand and Polynesia to consider and adopt the recommendations of this report beginning on page 7.***

# 3. Recommendations - Motion to GSTHW May 2022

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GSTHW notes that the Church Worker Retirement Housing Working Group has completed its exploration of options for the provision of retirement housing support for licensed church workers in the province of Aotearoa, New Zealand and Polynesia, and has identified that retirement housing is a significant problem for both Anglican church workers and for the wider community.

## **Recommendation 1 – Housing advice, support, and provision**

That GSTHW:

- a. recognises that there is no entity in the province currently fit for purpose to oversee retirement housing advice, support, and provision for Church workers.
- b. acknowledges that although AFC is seen by many in the Church as an obvious locus of retirement housing support, and that AFC currently provides some welfare and mortgage support for Church workers, AFC would need significant input of resources to broaden its scope of services.
- c. asks AFC to carry out a review of how retirement housing advice, support, and provision could be undertaken in the province, including how a clearinghouse/resource centre for housing advice for Church housing initiatives could be hosted.
- d. asks AFC to establish an oversight group for this review, which may include some or all the members of the current Working Group. The oversight group would report to the Board of AFC.
- e. asks AFC to report back in 18 months to GSSC, including on:
  - i. how and where the development of housing advice, support, and provision can be undertaken in the province in order to make progress on Mission Aligned Investment
  - ii. what ongoing resources would be needed to maintain these two functions, and where those might come from.

(See recommendation 5 for the resourcing for this review.)

## **Recommendation 2 – Provision of mortgage finance**

That GSTHW strongly encourages Church bodies with investment funds to actively consider investing a portion of their funds, via AFC, into mortgage funding for church worker housing.

## **Recommendation 3 – Provision of housing**

That GSTHW requests all church land holding entities to review their current mapping of land held across the province (including parishes, schools, hospitals, social service organisations etc.) together with its provenance and details of current use, if any. Such information needs to include details of each individual title/address to support analysis of fallow land or opportunities for more fruitful utilisation of the land. Where necessary, information will be updated. Church land information can then be made available to those who wish to explore social housing options, including for church workers.

## **Recommendation 4 – Review of remuneration**

That GSTHW

- a. commissions an immediate review of the methodology for setting stipends and lay salaries across all three tikanga, considering issues of affordability for the Church, equity across tikanga, as well as relativity with similar professions. (NB Ven Lyndon Drake has offered an analysis of stipends he has produced for Te Pihopatanga o Te Tai Tokerau, which could be a starting point for this piece of work.)
- b. asks those doing the review to present a range of options for future stipends and salaries, and to note any consequent ministry or financial issues.
- c. requests a report in 6 months to GSSC.

## **Recommendation 5 – Resourcing**

That GSTHW endorse an application from AFC to the St John's College Trust Board to provide immediate funding of \$300,000 for AFC for 18 months, to undertake the work of Recommendation 1.



# 4. Introduction

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It is a human right for people to have access to safe, suitable, affordable, secure, and accessible housing.<sup>2</sup> Often those who are most vulnerable are those who are inadequately housed, and how well all its people are housed becomes an accurate measure of how much a society cares for all its people.

The Kiwi dream is to own our own home, and this was certainly the preference expressed by those who responded to the survey. However, when we examine carefully why we want to own our own home it is because we want a home that is, in the words of the Coming Home Report of the Church of England Housing Commission,<sup>3</sup> because we want homes that are Sustainable, Safe, Stable, Sociable, and Satisfying. Ownership is not necessarily a pre-requisite to achieve these criteria, although it often makes it more likely. However, if we can provide access to housing, directly or indirectly, for those who need it which also meets these criteria, we will have done a good thing.

Borrowing a phrase in common use today, the Church is “asset rich, and cash poor”. The Church is often worried about money, and yet we struggle to fund new initiatives and sometimes hold onto current practices long beyond their use by date. We guard our assets carefully in the name of good stewardship, and then have few resources to share or to invest in new ways. And yes, we are often governed by trust deeds and even Acts of Parliament. However, all of those can be changed should we choose to.

A notable exception in the use of assets is the recent decision by the Board of The Selwyn Foundation to sell most of their retirement villages to free up capital to extend their charitable mission and support greater numbers of older people. They recognised that even though they were very effective in running retirement villages, it tied their capital up in ways that limited their mission.

While the Anglican Church of Aotearoa, New Zealand and Polynesia has a centralised governing body in GSTHW, in reality much of the decision making is devolved to Dioceses and Hui Amorangi. Within those entities, decision making is then split between the diocese and their trust boards, adding time and complexity. Decisions made by GSTHW tend to be by way of encouragement to the wider Church rather than mandate. This can make it difficult to get provincial-wide traction on a complex issue such as retirement housing for church workers.

The structures of the Church of Aotearoa, New Zealand and Polynesia, and the underlying assumptions about

ministry, are still largely based on a Tikanga Pākehā parish model with a fulltime stipendiary vicar, plus a range of diocesan social services and chaplaincy ministries. The practical reality is very different. In many parts of the Church attendances are down, income from parish giving is down, parishes are closing or cannot afford full time stipendiary ministry, and much of the Tikanga Pākehā Church particularly, relies on investment income to survive.

This can become a disincentive for Tikanga Pākehā to make changes, as to do so would require a redistribution of resources which would potentially reduce that investment income. The irony is that mission and ministry might flourish more if the stewardship of those resources was extended. We hope to show in this report how the Church can build on the foundation of the He Waka Eke Noa Report (Motions 4 and 11 – Mission Aligned Investing.<sup>4</sup>) and redistribute some of its resources in ways that could meet a range of needs such as retirement housing for church workers, as well as revitalise local ministry, while ensuring a return on investment.

The Working Group recognised that the Church does not exist in isolation from the rest of the community, and the housing needs facing our workers are in many ways similar to those others face. We believe that some of the potential solutions for church workers will be linked to a wider response by the Church for the provision of more community housing.

It is important to acknowledge that housing challenges disproportionately affect Māori and Pacific peoples in the wider community, as they do in the Church. The recent experience of rolling out Covid related support and vaccinations has shown us that support needs to be tailored and targeted, and that we are all much better off when we take care of the most vulnerable or marginalised amongst us (Matt.25:44). Housing responses for both church workers and others need to be self-determined by those who need them. Those responses may literally be “bricks and mortar”, or they may include other kinds of advice and support to enable different housing outcomes.

For the Diocese of Polynesia, the housing landscape is particularly complex. In each of the countries making up the Diocese, the housing situation is somewhat different. Land tenure is held in different ways, and solutions need to take that into account. Climate change is a pressing issue in the Pacific and will continue to have an impact on housing solutions. The vulnerability caused by the forces of nature – earthquakes, cyclones, tsunami – add additional complexity.

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<sup>2</sup> <https://www.hrc.co.nz/our-work/right-decent-home/housing/>  
<sup>3</sup> <https://www.churchofengland.org/about/archbishops-commissions/housing-church-and-community-commission>

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<sup>4</sup> [https://static1.squarespace.com/static/5988cda31e5b6c215dc6507b/t/61678526e95dcb3c17735972/1634174272667/Motion+11+Report\\_A4-02%5B12380%5D.pdf](https://static1.squarespace.com/static/5988cda31e5b6c215dc6507b/t/61678526e95dcb3c17735972/1634174272667/Motion+11+Report_A4-02%5B12380%5D.pdf)



In some cases, more Pacific people live in New Zealand than in their homeland, and a high proportion of those live in Auckland. Traditional housing models in the Pacific usually focus around a village, and since the arrival of Christianity, around a church. This has not been possible in the same way in New Zealand, and although some church members have aspirations to replicate the village model here, more work is required to see if that would be possible.

In considering what possible solutions we could offer the Church, the Working Group has tried to be both realistic as well as aspirational. We believe the Church needs to ensure that it does not create or exacerbate hardship for its workers. Or put more positively, ***we believe the Church needs to be actively concerned for the wellbeing of its workers, to ensure that those who give of their time in ministry can maintain a modest and comfortable standard of living, and that they can afford to house themselves during their working lives and into retirement.***

# 5. Possible Solutions

## 1. Financial and housing advice

The housing landscape in the wider community is continually evolving. In Aotearoa, there are a range of policy and funding mechanisms to provide housing for those who for whatever reason cannot afford it. However, currently housing demand exceeds supply, and the income of some church workers puts them just above the threshold of eligibility for social housing, while still not being enough to buy their own home or to pay market rent. Where there are instances where church workers may be eligible for housing assistance via various government and community housing initiatives, the Church needs to be able to point its workers in the right direction to access this.

Financial literacy and the knowledge to make good financial choices is not universal, and more could be done to provide information, learning, and advice for those in active ministry roles, whether paid or unpaid. There may be some who with early advice could maximise their opportunities to access affordable housing solutions. Some Dioceses and Hui Amorangi have committees who focus on the wellbeing of their clergy, sometimes including lay workers in their scope. From time to time these committees organise speakers, advice, and support for church workers. There could be more opportunities for this, including during selection and training for ministry.

Anglican Financial Care (formerly known as The Anglican Church Pension Board) is the primary body within the province charged with “financial provision for retirement housing for the ordained clergy and other persons in the employment of or in the service of or associated with the Church.”

### **Canon XIV of the ACPB says:**

2.4 *At the discretion of the Board and either alone or in conjunction with others to engage or continue to engage in any activity associated with the provision of retirement benefits, personal sickness and accident insurance and financial provision for retirement housing for the ordained clergy and other persons in the employment of or in the service of or associated with the Church.*

2.5 *At the discretion of the Board to contract with the Church or any institution, programme or body operating autonomously within the Church or being part of the Church or with any other church or charitable organisation for the provision of administration or other services, PROVIDED THAT these services are*

- a. *associated with retirement, superannuation, insurance, investment, or other financial services in respect of the clergy who have at any time been licensed to an office in the Church or in the*

*service of or associated with the Church or any other church or charitable organisation as the Board may determine from time to time or*

- b. *associated with insurance, investment or other financial services intended to assist with and support the work of the Church or any institution, programme or body operating autonomously within the Church or being part of the Church or any other church or charitable organisation as the Board may determine from time to time*

2.6 *To do all such other acts or things associated with the retirement and / or welfare and care of those eligible to participate in any of the superannuation schemes, trusts or funds administered or operated by the Board as the Board shall from time to time determine.*

The challenge for AFC, as for any other part of the Church which might pick up an extra focus on church worker retirement housing, is needing the additional resources of time, skill, and money to undertake this work. AFC already provides some mortgage support for church workers. It could potentially extend that, provided a way could be found to resource the extra work.

As well as the need for financial and housing advice for individuals or whanau, there is also the need to be able to point people in the right direction if they wish to explore, scope, implement, build, and/or manage any kind of housing initiative. There are already so many housing initiatives underway and planned both across the Church and in the community, that the Working Group does not think the Church needs to replicate these. However, there is a definite need for somewhere people can go to find out how to proceed if they wish to undertake any kind of housing project. AFC could potentially host a clearinghouse or resource centre for housing projects across the Church, or it may be that this is best hosted elsewhere. Resources will also be needed to determine this.

### **Recommendation 1 – Housing advice, support, and provision**

That GSTHW:

- a. *recognises that there is no entity in the province currently fit for purpose to oversee retirement housing advice, support, and provision for Church workers.*
- b. *acknowledges that although AFC is seen by many in the Church as an obvious locus of retirement housing support, and that AFC currently provides some welfare and mortgage support for Church workers, AFC would need significant input of resources to broaden its scope of services.*
- c. *asks AFC to carry out a review of how retirement housing advice, support, and provision could be undertaken in the province, including how a*

- clearinghouse/resource centre for housing advice for Church housing initiatives could be hosted.
- d. asks AFC to establish an oversight group for this review, which may include some or all the members of the current Working Group. The oversight group would report to the Board of AFC.
  - e. asks AFC to report back in 18 months to GSSC, including on:
    - iii. how and where the development of housing advice, support, and provision can be undertaken in the province in order to make progress on Mission Aligned Investment
    - iv. what ongoing resources would be needed to maintain these two functions, and where those might come from.

(See recommendation 5 for the resourcing for this review.)

### Additional notes

We were inspired by the recent Archbishops' Commission on Housing, Church and Community within the Church of England.<sup>5</sup> They have recognised that in order for the Church to make progress with housing and community engagement, dedicated leadership and resourcing is needed. The Working Group was able to make contact with the Commission, and also with the Church of England Pension Board which administers a range of housing initiatives.

We acknowledge the differences between England and New Zealand and recognise that an exact transplant of their model is not appropriate. We stopped just short of recommending the same model here as we see there is work to do to contextualise it. However, we do believe there are lessons to be learnt from their work and would encourage the oversight group to consider which aspects of the English experience are relevant for this province.

We did see value in their Bishop of Housing role. While again the context is different (e.g. their Bp of Housing is also a member of the House of Lords, and has her own diocese as well), we would ask our House of Bishops to consider if they would allocate a portfolio responsibility to a current or retired bishop who has the time and interest in being a regular member of the oversight group.

## 2. Provision of mortgage finance

Currently AFC has some investment funds it makes available to church workers and their families as mortgage finance. A few dioceses from time to time have also used their funds to either provide lending for or make direct provision of retirement housing for its workers. These initiatives are modest in number and size. From AFC's experience, mortgage lending carries extremely low risk to the lender; there have been no mortgage defaults in all the years that AFC has provided mortgages, although a small percentage

of mortgagors occasionally fall into arrears with their repayments and require close management. The avoiding of defaults is partly due to the wrap around support offered by AFC to borrowers, particularly to Anglican clergy.

If church workers are able to buy a house pre-retirement, and are not able to live in it at the time, they are likely to rent it out. However, there is a limitation currently on the use of Kiwisaver funds for a first home purchase if the owner is not going to live in that house themselves due to living in church housing. This issue of "tied or service accommodation" also affects other categories of workers such as those in the armed forces, and teachers living in school housing. AFC has been involved in making a recent parliamentary submission to try and address this unintended consequence of recent law changes.

AFC could provide more mortgage finance to church workers if other Church bodies with funds under management (FUM) were willing to invest a portion of their funds through AFC for this purpose. Rather than doing it themselves when the provision of mortgages may not be an area of expertise they have, by placing those funds with AFC it avoids having to duplicate the required administration and collaborates with a part of the Church that already has the necessary skills. It would also allow AFC to scale this important work.

## Recommendation 2 – Provision of mortgage finance

That GSTHW strongly encourages Church bodies with investment funds to actively consider investing a portion of their funds, via AFC, into mortgage funding for church worker housing.

## 3. Provision of housing

The current housing landscape is complex and specialised. Many in the Church do not have the experience to undertake building projects. What we do have collectively is land, and equity, and a mission to serve. When this can be combined with the growing expertise in the wider community, there is huge potential for the Church to make a much greater and tangible contribution to the wellbeing of our own people, as well as for the wider community.

It is possible for a proportion of any community housing built to be reserved for church workers, both those currently active and those retired. Some told us in the survey we undertook, that they do not want to live in retirement with just church workers! They want to live in regular neighbourhoods. We have the potential as a Church to contribute significantly to building good neighbourhoods suitable for a cross section of the community, including church workers.

Caring for the most vulnerable amongst us is a Gospel requirement and parts of the Church have often been at the forefront of housing provision, both for our own workers, and for others in the community. Across the Church we have

<sup>5</sup> <https://www.archbishopofcanterbury.org/priorities/archbishop-commission-housing-church-and-community>



developed a great deal of experience that can be leveraged to build more houses. A few examples are included on pages 35-39.

Not all housing needs to be owner occupied, and not all responses to the need for Church worker retirement housing need to include building housing. However, some can, and should. As the Working Group looked at retirement housing for church workers, it became clear it was difficult to do this without also considering the wider community needs for housing. We believe it is possible, and probably desirable, to increase the Church's overall contribution to housing stock. Some of this can be for our own workers and some for the wider community.

As a Province we have already committed ourselves, via GSTHW Motion 4, 2021 to moving from faithful investing to fruitful investing. Investing in social and affordable housing provides a mechanism for the Church to meet multiple mission outcomes while at the same time providing the financial return that trustees of Church investment funds need to ensure. The provision of social and affordable housing, particularly on Church land, also provides the opportunity to enliven the Church's mission in the local context. By addressing our responsibilities as a Church to use our resources wisely for the greater good, we not only can contribute to meeting the wider need for social and affordable housing for the community, within that we can also contribute to making retirement housing provision for those who dedicate their lives to working for the Church and are not otherwise able to make this provision themselves.

The Church holds significant resources of land which could be utilised for housing. Our forebears were creative, entrepreneurial, and also sometimes self-serving in their acquisition of the resources we now benefit from. Most Church land is now owned by Tikanga Pākehā. However, much of that has been acquired over the last 200 years through a variety of means, some of which do not always meet today's criteria of fair and informed acquisition or use. There is scope, and an obligation, for Tikanga Pākehā to engage meaningfully with their tikanga partners in the development of Church land for housing. This also provides a mechanism to express restorative justice in a practical way. Maintaining an inequity of resources is not a reflection of the Gospel. Perhaps it is time for a Jubilee Year (Leviticus 25:8–13). The provision of housing for both church workers and the community gives the Church a concrete opportunity to redistribute its resources more equitably.

We believe the next step on this journey is to have a clear understanding of all the property owned by the Church within the Province. We understand a stocktake was undertaken around the time the Constitution was adopted in 1992<sup>6</sup>. It would be helpful to check if this is still current or needs updating. This would become a key tool to enable Church-led responses to housing needs. We also understand that the Diocese of Wellington has approached the St Johns

College Trust Board for funding to map land history in their diocese. There may be potential to extend this proposal.

There are a range of financial mechanisms that are being developed to utilise the equity in church land, together with investment capital, to build such housing. It is also possible for this to generate an ongoing return – see page 36. What the Working Group think is needed is a place people can go when they want to explore these possibilities. We as a Church do not need to replicate what exists; we need to be able to point people in the right direction. We have at this stage called this function a clearinghouse or resource hub - see recommendation 1 (b).

### **Recommendation 3 – Provision of housing**

**That GSTHW requests all church land holding entities to review their current mapping of land held across the province (including parishes, schools, hospitals, social service organisations etc.) together with its provenance and details of current use, if any. Such information needs to include details of each individual title/address to support analysis of fallow land or opportunities for more fruitful utilisation of the land. Where necessary, information will be updated. Church land information can then be made available to those who wish to explore social housing options, including for church workers.**

## **4. Review of remuneration**

Historic models of ministry, and resourcing for that ministry, no longer appear to be fair for many of those who dedicate much of their lives to the Church. When a significant portion of the Church's workforce experiences poverty now or in retirement, we need to ask ourselves why. When much of our ministry provision is based on largely voluntary and low paid work, for situations requiring high levels of skills, it is no wonder we often struggle to recruit people, or to keep them.

It is unreasonable to expect people to work fulltime for low or no pay, and not also provide for their wellbeing now and in retirement. This burden is most heavily carried by those outside most urban areas of Tikanga Pākehā – those in poorer urban areas, rural areas, and in Tikanga Māori and Tikanga Pasefika.

For those receiving stipends, although there is regular work done in the province to check stipend levels, there is a strong perception that even with inflation adjustments, the underlying stipend has not kept pace with the cost of living. The province and each Diocese and Hui Amorangi have various methodologies and policies to set and review clergy stipends; however, we believe the methodology underlying these reviews needs re-examining. We are unaware if any provincial work has been done to benchmark lay salaries.

If we start from the point of affordability, because the Church has less and less available income to pay workers, we end up concluding that we can't afford to pay people more. It leads to the predicament that we have now, where even some

<sup>6</sup> Church Lands Tribunal Canon F/MI

of those paid a stipend cannot afford to live comfortably on that, let alone to make retirement housing provision for themselves. Those who are voluntary, without independent income, are even worse off. The more time they give to the Church, the more precarious their lives can become.

We could instead start again, not from the perspective of affordability for the Church, rather from what would be a modest yet fair stipend or salary for those who dedicate their lives to ministry for the Church. We may land in a different position than where we are now, and at that point we would need to consider the implications of that.

However, this exercise on its own will not address the potential retirement housing needs of non-stipendiary and voluntary workers. If people are freely contributing their time out of their surplus or self-sufficiency, then retirement housing for these workers may not be an issue for the Church. If our ministry models though are based on not paying people for roles that then prevent them from earning enough to support themselves, and we also do not consider how we can then support them in retirement, are we creating a serious injustice for people?

There are honest conversations that need to be held with those entering the Church's workforce about the level of remuneration currently possible for them, if any, and the level of housing support and options that are likely to be available, both in the present and for their retirement. We need to check if people who are offering to work, or those we ask to volunteer, can do that without creating unintended hardship.

For those we pay, there is a balance to be considered – do we find a way to pay our workers more and then leave their housing needs up to them, or do we accept the remuneration package is low, and then provide a range of housing support for those who may need it? Many won't need it – e.g. those with others who contribute to the household income, those with independent income, those who are bi-vocational – but some will, and they should not be excluded from paid work in the Church because they don't have other income to supplement the low income the Church provides.

For those we can't or don't pay, we need to stay mindful that under NZ law, volunteers need to be provided all the same support and protections that employees do. Without engaging in the stipend vs. salary issue, and whether people are paid for set hours or for being available, we still need to be mindful of the expectations we put on volunteers and part time staff. We need to respect the gift of their time, while recognising the limits of that time so that, where possible, they can also make adequate provision for all other aspects of their lives.

The Church of England has undertaken a comprehensive review of clergy remuneration which provides a useful

contribution to this discussion.<sup>7</sup>

#### **Recommendation 4 – Review of remuneration**

That GSTHW

- a. commissions an immediate review of the methodology for setting stipends and lay salaries across all three tikanga, considering issues of affordability for the Church, equity across tikanga, as well as relativity with similar professions. (NB Ven Lyndon Drake has offered an analysis of stipends he has produced for Te Pihopatanga o Te Tai Tokerau, which could be a starting point for this piece of work.)
- b. asks those doing the review to present a range of options for future stipends and salaries, and to note any consequent ministry or financial issues
- c. requests a report in 6 months to GSSC.

#### **5. Resourcing**

A core issue for undertaking any innovation in the Church is where the resources will come from to do that. We recognise that the Church's limited cash resources have been impacted significantly by the important work of the Royal Commission of Inquiry into Abuse in Care. We also understand that much of the Church's resources are currently invested in assets and managed funds and take time to access. In 2021 GSTHW approved Motion 4 endorsing the He Waka Eke Noa report on Mission Aligned Investing. Little direct progress has been possible on implementing the report's recommendations, largely due to the impacts of the Royal Commission, as well as of the Covid epidemic.

The Working Group sees the opportunity to use the issue of church worker retirement housing, as well as of increasing the Church's overall provision of community housing, for the Church to learn more about what Mission Aligned Investment looks like in practice. Given the educational component of this journey for the Church, the working group asks that the St John's College Trust Board be asked by GSTHW to consider funding the discovery phase of this work to be undertaken under the umbrella of AFC.

#### **Recommendation 5 – Resourcing**

That GSTHW endorse an application from AFC to the St John's College Trust Board to provide immediate funding of \$300,000 for AFC for 18 months, to undertake the work of Recommendation 1.

#### **Additional notes to Resourcing**

The timeframe of 18 months allows a lead time of 3 months to gather the oversight group, establish clear terms of reference, and to recruit one or more people to lead this

<sup>7</sup> <https://www.churchofengland.org/sites/default/files/2021-06/GS%20Misc%201298%20Clergy%20Remuneration%20Review%20Report.pdf>

work, giving 12 months of dedicated focus, with a further 3 months to collate the findings and prepare the necessary reporting. While there would be approx. 15 months of staff time focussed on the project, the other 3 months of salary would be needed for the set-up phase.

Using the Strategic Pay Not for Profit Remuneration Survey (2021) the salary, which may be divided pro-rata amongst more than one person, the pay is set at the median level of a Senior Policy Advisor /Researcher.

#### **Breakdown of costs**

Salary - \$150,000pa or \$225,000 for 18 months

Administration/overheads - \$25,000

Travel & expenses - \$20,000

Oversight group costs - \$30,000

**Total - \$300,000**



# 6. Other issues to note

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Although the brief of the Working Group was retirement housing for Church workers, it was impossible for us to do our job without noting some other issues that were connected to it. Below are three that we believe are important for the Church to address as part of making a meaningful contribution to housing issues.

## Current Church housing

A by-product of the survey undertaken on behalf of the Working Group was confirmation that not all Church bodies are equipped to be professional property and tenancy managers, particularly local parishes. Those who occupy Church housing sometimes report long waits for maintenance to be done, and housing that does not meet government Healthy Homes standards. Although some good work has been done, there is more to do to ensure all Church housing is of a suitable standard.

We encourage each Diocese and Hui Amorangi to investigate the standards of property and tenancy management in their area, and where these do not meet legal or moral standards, to provide the necessary support to remedy this, or outsource this management. We also would like to see long term repairs and maintenance plans for all Church housing property.

## Data

It was unreasonably difficult trying to gather meaningful and comparable data on church workers. It is incomprehensible that the Church cannot quickly and easily say who its workforce is. Each Diocese and Hui Amorangi collects data differently, and not all have straight forward mechanisms to say who all their workforce is. AFC collects some data on its members, but that is only a subset of the wider workforce. The GSTHW office collects some data on clergy for the clerical directory, but that is also not comprehensive.

There is nowhere in the province where the Church can go and definitively describe or contact its workforce. There are so many reasons why the Church needs to have mechanisms to collect, store, and retrieve information on its people. The risks of not having this are significant, and the ability of the Church to plan is seriously compromised without it. Although this issue has been recognised for a long time, it has been difficult to get traction on solving it. During the writing of this report, approval was given for a scoping project to explore options for data collection across the province. We hope the outcome will be a cost effective, cloud-based solution across the province for relevant data on Church workers.

## Language of ministry

The use of the terms “ministry” and “ministers” have been largely applied to clergy, despite us all being ministers. When attempting to circulate the survey on housing, we used a broader definition to include paid and/or licensed lay workers. There were several comments from lay people who appreciated being included. However, there was confusion in some quarters as to who was involved in ministry. People asked if licensed lay leaders should receive the survey. Some saw youth workers as transitory and therefore perhaps the survey should not apply to them. There is ongoing work to do to value and build on the ministry of the whole Church.

# 7. Theological Reflection

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Many people have developed a theology of housing in much more detail than we are able to do here. We will simply make a few observations and then reference just some of the resources that are available should you wish to explore this area in more detail.

A theology of housing can be crafted from the wider context of both the Biblical text and also from public and practical theology. The Biblical story incorporates narratives of exile, immigration, emigration, refugees, and homecoming. The importance of belonging, family, hospitality, and security are emphasised in many ways. It is impossible to ignore the many references to place, home, land, community, justice, security, and the fair distribution of resources. And so, our challenge is not whether we should as the Church, and as Christians, be involved in the provision of housing; rather it is how and where we need to be involved.

## **Just a few Biblical texts that point us to the importance of housing and caring for others:**

Micah 4:4 Everyone will sit under their own vine and under their own fig tree, and no one will make them afraid.

Is 65: 21-22 They will build houses and inhabit them: they will also plant vineyards and eat their fruit. They will not build and another inhabit, they will not plant and another eat.

Matt. 25:44 Then they will answer him, “When, Lord, did we ever see you hungry or thirsty or a stranger or naked or sick or in prison, and would not help you?” The King will reply, “I tell you, whenever you refused to help one of these least important ones, you refused to help me.”

In the Parable of the Talents (Matt 25:14–30; Luke 19:12–27), Jesus urges his followers to be fruitful stewards, not merely faithful stewards.

## **A selection of theological reflections on housing and land:**

A Theology of Turangawaewae, Rev’d Katene Eruera, Manukura, St John’s Theological College, commissioned by the Anglican Social Justice Unit, 2017

<https://static1.squarespace.com/static/5988cda31e5b6c215dc6507b/t/599ba66dcd0f68cd4de788be/1503372917743/Theology+of+Turangawaewae.+printable.+white.pdf>

The Housing Crisis Facing Pasifika People in Aotearoa, Ronji Tanielu, Salvation Army Social Policy and Parliamentary Unit, pgs 4-6, 2019

[https://www.salvationarmy.org.nz/sites/default/files/files/%5Bfile\\_field%3Atype%5D/sppu\\_pasifikahousingcrisis\\_2019.pdf](https://www.salvationarmy.org.nz/sites/default/files/files/%5Bfile_field%3Atype%5D/sppu_pasifikahousingcrisis_2019.pdf)

Tūrangawaewae: Whānau Wellbeing for All, Dr Lily George, Paul Gilberd, Anthea Napier, Rev’d Dr Paul Reynolds, Rev’d Jolyon White, Anglican Church in Aotearoa, New Zealand and Polynesia,

<https://static1.squarespace.com/static/57176f9f20c6478937696378/t/5a32f990652dea38bba2b224/1513290129810/Parity-Vol30-08-%28October%29---REVISED-46-48.pdf>

Safe and Affordable Housing for All, Wayne Kirkland for the Anglican Social Justice Unit, 2017

<https://static1.squarespace.com/static/5988cda31e5b6c215dc6507b/t/599dfa8f8fd4d294421dc412/1503525524933/Wayne+Kirkland.+theology+from+housing+statement.pdf>

From Houses to Homes: Faith, Power and the Housing Crisis, The Centre for Theology & Community, London, 2016

[http://www.theology-centre.org.uk/wp-content/uploads/2013/04/CTC\\_HousestoHomes\\_V3.pdf](http://www.theology-centre.org.uk/wp-content/uploads/2013/04/CTC_HousestoHomes_V3.pdf)

Vine and Fig Tree. A Theology of Housing: Land, Limits and Jubilee Hospitality, Dr Jill Suzanne Hook, 2021

<https://makinghousinghappen.net/2020/02/04/what-does-the-bible-say-about-land-and-housing-good-news-for-todays-housing-crisis/>

Vanua: Towards a Fijian Theology of Place; Ilaitia S. Tuwere, A theological reflection on the links between the Fijian vanua and theology. Published by Institute of Pacific Studies, 2009.

The Presbyterian Church of Aotearoa New Zealand – Theology of Property and Money

[https://www.presbyterian.org.nz/sites/default/files/about\\_us/general\\_assembly/Theo%20of%20money%20\(Final\)-compressed.pdf](https://www.presbyterian.org.nz/sites/default/files/about_us/general_assembly/Theo%20of%20money%20(Final)-compressed.pdf)

# 8. Overview of Church Workers

## (The survey and what it told us)

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### Context

In the planning stages of the Working Group, we decided it was important to extend the scope of the enquiry beyond the clergy, to all those who work for the Church in both paid, and also licensed and voluntary capacities. There are several ways the Church pays its workers. Typically, those clergy who are paid receive a stipend, although there are some who are waged or salaried. And usually lay workers who are paid receive wages or a salary. The remuneration package for clergy often includes housing provision, either by way of a Church house, or rented accommodation, or a housing allowance. There are sundry other smaller allowances available depending on role.

A very early issue for the group was to seek to understand the nature of the Church's workforce, and the extent to which retirement housing was a concern for those workers. The Anglican Church in Aotearoa, New Zealand and Polynesia does not currently have a centralised, comprehensive database of its workers. Each Diocese or Hui Amorangi collects its own personnel data, and there is no consistency in how that is done. The only way we could attempt an understanding was to try and engage directly with the Church's workers.

We were fortunate to have Dr Kay Saville-Smith as part of the group. Kay is Research Director at CRESA (Centre for Research, Evaluation, and Social Assessment) and has significant experience in housing research. She and her colleague, Ruth Fraser, assisted us in designing a survey which we distributed as widely as we were able within the constraints of the Church's ability to identify and connect to all members of the Church's workforce. Cresa received 549 survey responses and undertook the analysis of the survey data. All data was anonymised, and CRESA provided two summary reports.

It is difficult to establish the extent to which the Church's workforce was given the opportunity to participate in the survey. Consequently, the data cannot be treated as a representative sample, nor can the response rate be determined. Nevertheless, Dr Saville-Smith advises that she believes the results to be consistent with patterns that could be expected given the age profile and characteristics of the survey respondents.

The survey results make sobering reading. While a good proportion of retired church workers have been able to make retirement housing provision for themselves, there is a high degree of uncertainty and anxiety about their retirement housing prospects amongst many currently active church workers. In many cases those now retired have been able to

take advantage of past housing affordability and supports. However, for those not yet retired, housing affordability has deteriorated rapidly, and church remuneration has not kept pace in relative terms with even modest mid-market salaries.

For those who do get paid by the Church, and this proportion is decreasing, they are increasingly disadvantaged. They are squeezed at both ends – they have less spending power, and housing prices are more out of reach. For those who offer their time to the Church voluntarily they often fall into one of two camps: either they have independent means and can afford to volunteer, or they live in relative poverty because they forgo the opportunity to earn a living while working for the Church. The Church is unintentionally creating a precarious standard of living for some of its workers. Overall, it may be concluded:

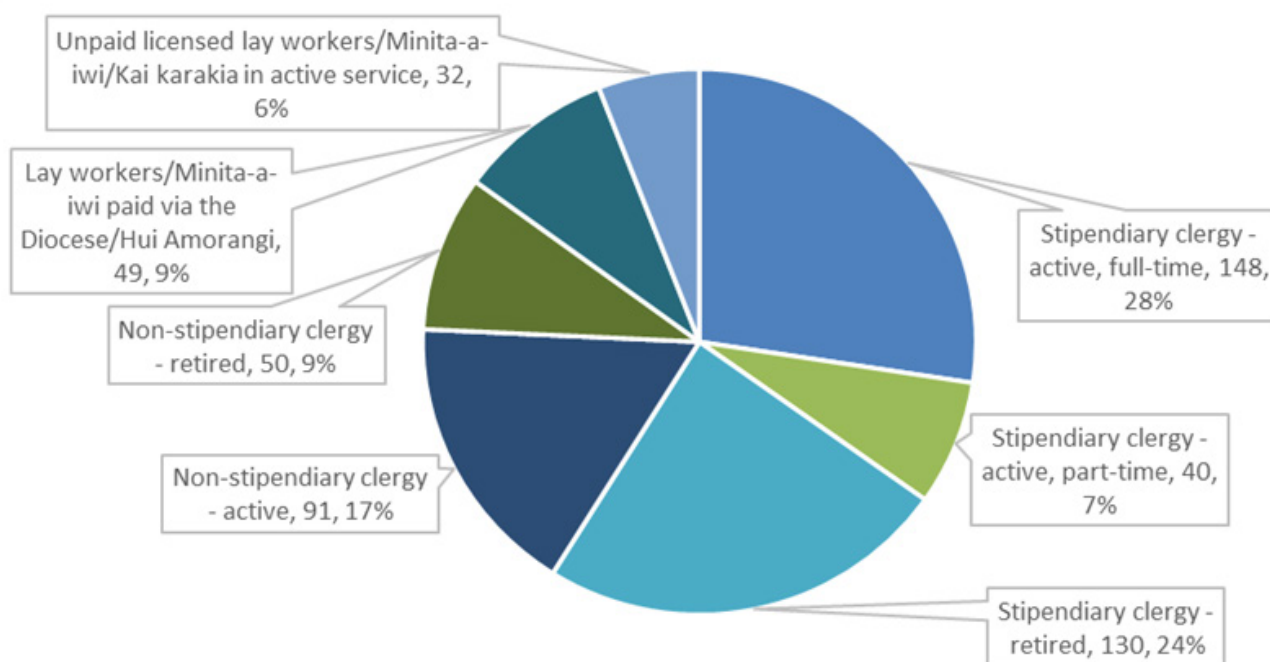
- *That the age of survey respondents and when they entered the Church workforce is currently a critical determinant of actual and likely retirement housing futures. What happens around housing for the workforce when they are young and middle aged, dictates what happens for housing when they retire.*
- *There is a general move away from owner-occupation of housing. This raises issues about being well housed in retirement in a way that we didn't have to confront in the past.*
- *The Church needs to consider:*
  - a. the full spectrum of opportunities, from rental to other ways to support shared or self-ownership, and*
  - b. its ability to support the people who are committed to serving the Church.*



### Core demographics from the survey

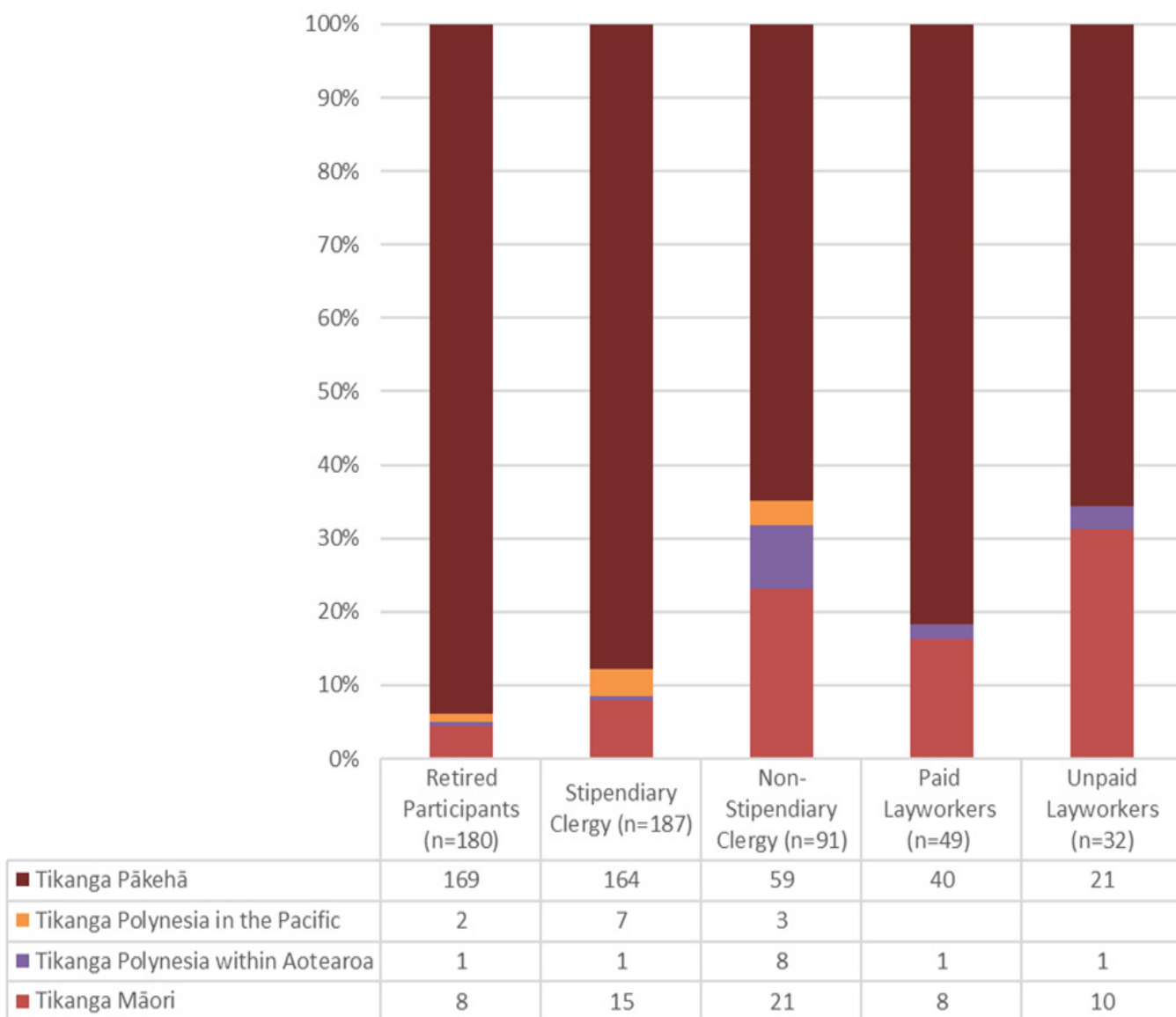
Figure 1 shows the spread of respondents by position. Overall, 85% of respondents were clergy, 9% were paid lay workers, and 5% were unpaid lay licensed workers. 59% of respondents were clergy who were currently or had been paid by the Church before retirement, and 26% of respondents were unpaid clergy. However, 24% of the clergy who had been paid were retired leaving just 35% of the survey respondents currently paid part or fulltime. Over half of participants were 65 years and older, with another 30% aged 45-64 years.

Figure 1: Position of Survey Participants (n=540)



Most respondents (Figure 2) were part of Tikanga Pākehā, with 11% from Tikanga Māori, and 5% from Tikanga Pasefika spread between Aotearoa (2%) and the Pacific (3%). The distribution of roles by tikanga showed that the majority of stipendiary workers are from Tikanga Pākehā. Likewise, of those currently actively working for the Church in Tikanga Pākehā 72% are paid. However, only 45% of respondents in Tikanga Pasefika are paid, and 43% of those in Tikanga Māori. Anecdotally we believe the percentages of paid workers in Tikanga Māori and Polynesia are likely to be much less, given the low response rates particularly for lay and non-stipendiary workers from those tikanga. The largest single set of participants lived in the Auckland region and Auckland also attracts the largest single set of participants reporting this as their desired place of retirement.

Figure 2: Tikanga of Participants by Position



## Current housing status

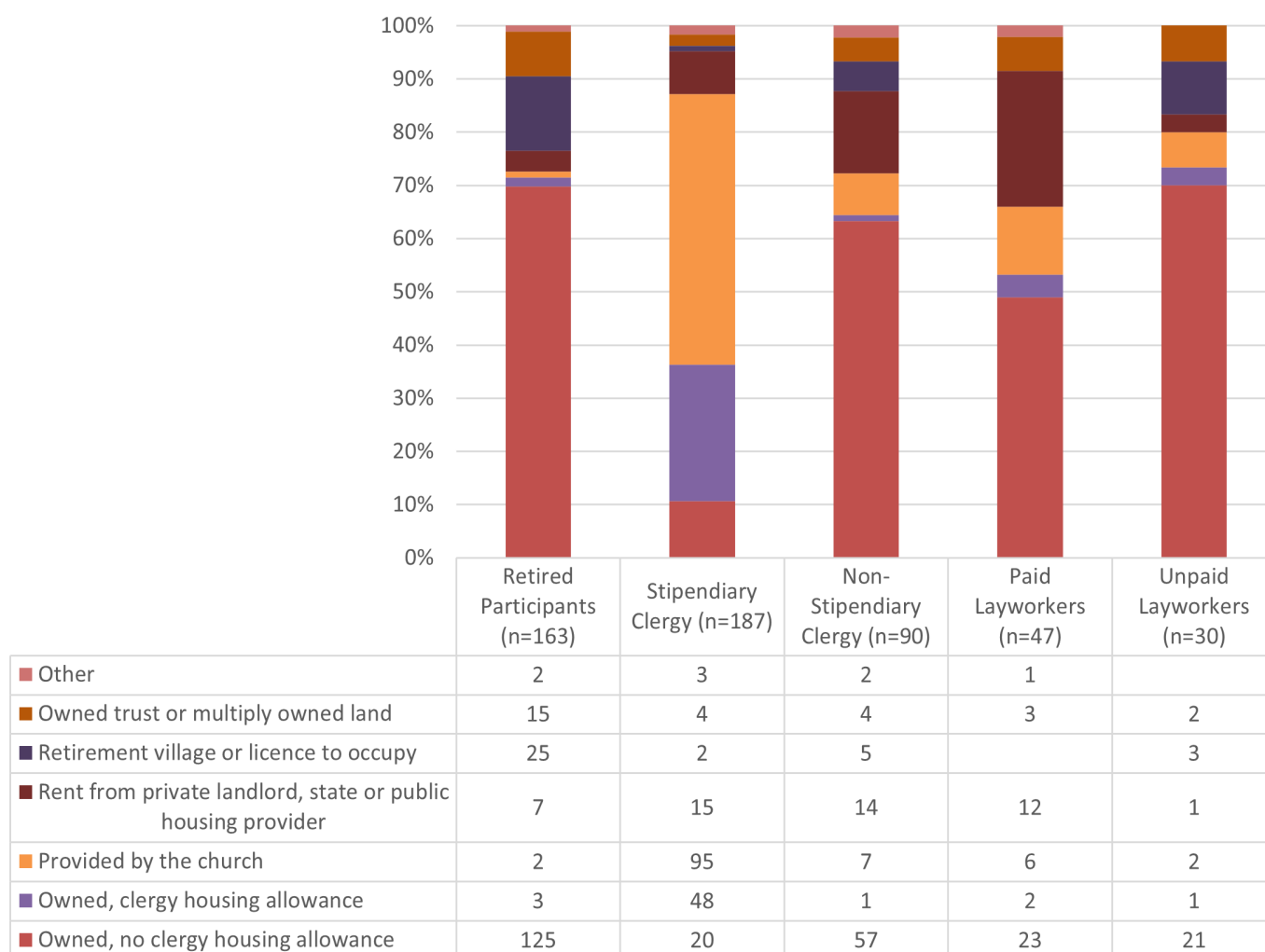
There are distinct differences in the housing tenure between stipendiary and non-stipendiary clergy, and among paid and unpaid lay workers respectively (Figure 3). While broadly 68% of New Zealand households in 2018 were in owner occupation, only around 57% of the survey participants were, with around 6% in retirement villages or with occupation right agreements.

Low proportions of active stipendiary clergy own their own home (11%). For those who are retired that increases to 77%. It is important to keep in mind that the housing and economic conditions in place when many of those now retired stipendiary clergy bought their own homes were likely to be very different than today. It is not a predictor of the housing futures of those in current stipendiary roles. Many participants recognise that their housing advantages arise from past housing conditions in New Zealand including low prices that do not currently prevail. Others explicitly mention advantages coming from inheritance and/or housing assistance through the Church. Around a quarter (23%) of participants also own a dwelling in which they do not currently live.

For non-stipendiary clergy the proportion of home ownership is 63%, for paid lay workers it is 49%, and for unpaid lay workers it is 70%. This suggests that the ability of non-stipendiary clergy and unpaid lay workers to offer their time to the Church may be closely linked to the security provided by owner occupation.

Forty-one participants reported that they were beneficiaries of a dwelling owned by a family trust or in some other form of collective or communal ownership. Only 27 of those participants reported that those dwellings could be used to provide or finance their retirement housing. Sixty-five participants reported access to land on which they could potentially build a retirement dwelling.

Figure 3: Tenure and Participant Position





## Current housing costs and affordability

Over a third of participants reported that housing costs make their situation precarious. Only 43% of participants report that they had no worries about housing costs. Around a fifth of participants reported that their housing costs allowed them to both meet their commitments and save but would find any increase in housing costs difficult. About a third of participants have mortgage commitments, and about 21% have financial commitments and liabilities but no loans or mortgages.

Retired participants and unpaid lay workers are most likely to report having no mortgages, loans, or financial liabilities. This undoubtedly reflects the tendency for these groups to be in owner occupation. Stipendiary clergy and paid lay workers are most likely to report debt and financial liabilities.

The median liability for New Zealand for loans/mortgages is \$160,000. However, some participants reported substantial liabilities with 6% reporting mortgages/loans in excess of \$600,000. Almost half (48%) of the 166 participants who reported loans or liabilities estimated that they would be mortgage free in ten years or less, but around 8% were unsure when their mortgages would be paid off. Some believed it was unlikely they would ever pay off their mortgages or loans. Eighteen percent of participants noted that they had costs arising from leasing, maintaining or resourcing financially, village, church, family or communal lands or dwellings.

Less than half (49%) of participants have savings in Kiwisaver or an overseas equivalent. Around 35% report making contributions to other pension or savings schemes, which roughly correlates with the proportion of stipendiary clergy who will be part of the Church's compulsory pension scheme.

## Housing Futures

There was a strong preference across all participants for individual owner occupation in retirement. Most (77%) would prefer to live in their own home, while 11% would like to live in a retirement village. Functionality, manageability, and comfort are the most important criteria for people in their retirement home, with room to offer hospitably important to many. What was very notable was the small proportions of participants, irrespective of position, that aspired to living with children or other family.

Overall, only 44% reported feeling very or extremely confident in their housing retirement futures, while 29% were somewhat confident and 27% were not confident at all. When those figures were differentiated by position, retirees were the most confident about their retirement housing, which is understandable given a high proportion already own their own home, whereas paid lay workers were the least confident.

## Snapshots from survey comments

Many survey participants contributed comments which add colour and insight to the survey results. The following is a selection of those comments grouped under headings. These were provided to the Working Group in an anonymised format.

### Barriers

- » At the beginning of the year, I enquired with AFC about a mortgage. I was offered this response "Unfortunately, due to the complexities of registering a mortgage on Māori land, we do not offer mortgages for these properties." I would like to see something done about this.
- » Housing affordability is the greatest challenge at the moment. I'm unable to access Kiwisaver [to buy a house] because I live in housing provided by the Church.
- » I wonder whether a single-income couple [household] can ever afford to meet the cost of retirement housing even after a lifetime ministry.
- » We do not want to leave this vocation but with stipends being so low it is increasingly unrealistic to expect ourselves to make ends meet long term. The clergy do not enter ministry for the money, and mission is always sacrificial. However, the inability to afford housing or to save is an issue not just for us but for our ordained friends. We have three friends who have already left stipended ministry, and another two who are planning to in the near future, due to financial pressures.
- » We have many clergy friends in Tikanga Māori who do not have retirement housing and are in really worrying positions with the current housing crisis and escalating housing costs. Some have to work to try to cover rent when they are not well and physically should be fully retired; most don't have NZPB pensions or minimal, if any Kiwisaver, as they were unpaid clergy or minita a iwi and they are feeling so vulnerable at the moment.
- » While housing provided as part of a stipend gives a degree of housing stability it is virtually impossible to save for one's own home.

### Uncertainty

- » Both my & husband and I will soon have to depend on superannuation, it is of concern how we will then manage. Keeping our current home is not an option and having to move away from the area would be distressing.
- » House pricing is making it more difficult to achieve the deposit on housing. Each time we feel we can get together enough, the prices continue to rise, and many properties are being sourced by developers into multi-complex residential units. With less ability to match money with them, housing is becoming a serious concern as I draw closer to retirement age.
- » I am fearful about housing for the future. As a sole income provider with no savings, I live hand to mouth and fear how I will provide a home for my family in the

future.

- » It makes me seriously consider whether I can afford the financial cost of this call on my life, or whether I need to leave it now, so that I can retire. The Anglican Church gives me no security and I feel incredibly vulnerable long term.
- » Personally, retirement housing/future security is a growing and serious concern affecting emotional and mental health and has impacted on ministry and health. There are also concerns that if I as a vicar gain access to a vicarage as part of the job, if I die, my spouse & family would have nowhere to go.
- » The housing crisis and costs is scaring me that I will not be able to retire as won't have anywhere to live.

#### Level of remuneration/equity/affordability

- » Clergy salaries [stipends] are not keeping up with the liveable wage and inflation. They are very similar now.
- » Everything seems back to front for Tikanga Māori in terms of your present calling and future housing security. There are limited resources for stipendiary ministry in TM. So, you serve as Minita a Iwi/non-stipendiary either when you're 1) retired or 2) on a pension/ benefit or 3) you have to work full time to survive, and part time ministry because the church can't afford to pay you... So, for Tikanga Māori, how can you work, serve, and save for retirement? I see so many of our people who have served the Church for decades for no or little compensation, and in their old age have no or little options and financial resources to retire in a dignified manner that matches their dedication to the people as Anglicans in Aotearoa, it is a tragedy.
- » Having lived on a clergy stipend for 40 years it has been very hard to save for retirement and buying a house at this stage, with the prices they now are, makes it almost impossible.
- » Those faith workers who are financially able may be able or already own a home and can (in some cases) claim housing allowance to help pay for their private home. Those unable to afford a house don't get this added 'income', therefore those better off get more, while those more in need have no 'long term' help towards owning a home. Effectively, if you are able to claim a housing allowance, the church gives you a bonus towards retirement.
- » When I was first ordained, a retirement home could be purchased in the city I lived in for around 4 times stipend. Now that same home will cost around 14 times stipend. This is partly a systemic issue in our society where the gap between the rich and the poor is growing, but it also reflects the fact that if a priest lives on the stipend today they are living in poverty. As I grow older this reality is frightening.

#### Financial planning

- » Clergy need to be saving for a property when entering ministry and being mindful that living in a church house is not going to be necessarily helpful for them in the long

term.

- » For most full-time church workers who have a house supplied, they need to be investing in a property and renting it with a property manager so they can buy their own retirement property and have money for that final shift and any new items needed.
- » I believe serving in the church is not financially sustainable or adequate for housing needs for a full career with spouse and partner - it requires multiple sources of income and financial support of the 40 years for one to minister - stipendiary and non-stipendiary.
- » I am grateful that I was ordained after a career that enabled me to have established my family with a home.
- » I think it is important for Church workers to have a planned retirement option regarding housing.
- » I was able to purchase my own residence whilst still working as clergy person because I was getting a housing allowance. As I am on my own, I could not have done so without it.
- » Tied in with this, because you cannot disconnect them, is the question of whether a pension is sufficient to live on without worrying about money for the basics.
- » Advice on strategies to provide for retirement should be given to all clergy early on.

#### Other options and ideas

- » I think it would be ideal for the Anglican Church to develop an Eco Village or Co-housing alternatives to conventional home ownership.
- » I would gratefully live in a home I own, or that I could rent affordably from the church, or an affordable retirement village, or a communally owned home.
- » I would really like the church to consider purchasing properties that we can rent in retirement, especially as the Selwyn Foundation is now out of the financial reach of most clergy.
- » It's time to provide 'tiny' housing estates in safe places that people can own outright, with transportable, environmentally efficient qualities so no building permit/resource consents required, and easy to care for in old age with friends and family wanting to do the same thing.
- » Our denomination is shrinking and aging. We have too many churches and some hard decisions are needed to sell under-utilised properties to reinvest in ministry unit workers' retirement needs and to recruit younger workers.
- » One thing I would like to raise is the fact that with a housing allowance paying a mortgage isn't so bad. The issue is having a decent deposit. I have wondered about the church offering low deposit mortgages or some creative way around this.

# 9. The Wider NZ Housing System

## The New Zealand housing system – the great divide

There has never been a greater divide than exists today between those who own property and those predominantly stressed renters, who do not. Both housing ownership and rental are now among the least affordable in the OECD. In a single generation, since the economic reforms of the late 1980s and early 1990s, New Zealand has transformed itself into a society divided by property wealth. This is disproportionately, and negatively, impacting our most vulnerable households.

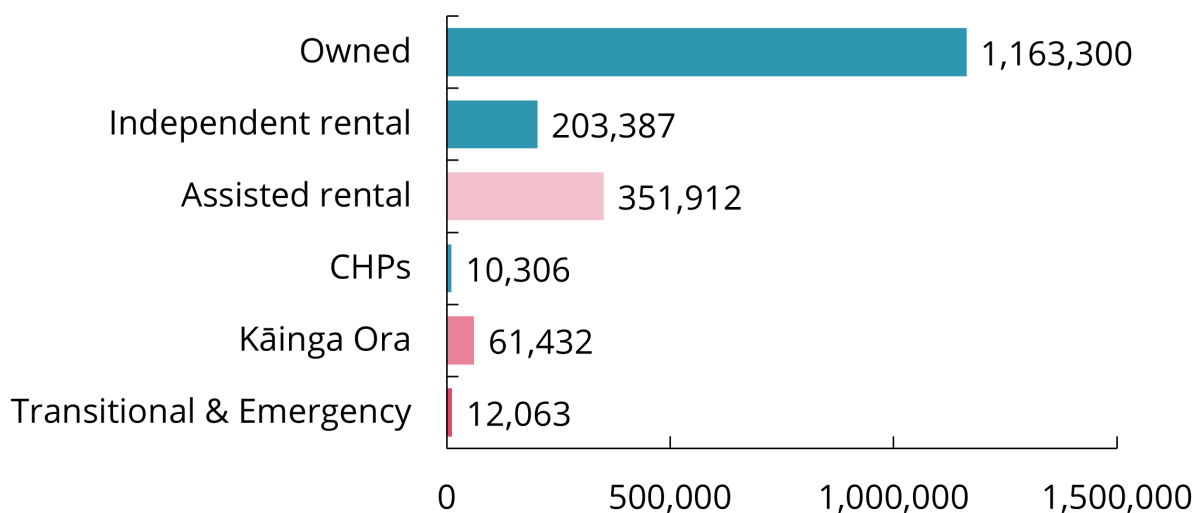
The New Zealand housing system is not working for those with moderate and low incomes who do not own property. For those who do own their home, there is often no housing crisis; for many of these people their homes have been earning more for them (in untaxed capital gains) than they have been earning from their paid employment.

However, for a very significant proportion of the population, the dream of independent home ownership is now permanently out of reach and will never be attained. They are stuck, paying rent well in excess of 30% of their income, only one life shock or event away from requiring far greater levels of Government assistance as they spiral into the chaos of housing induced poverty. In New Zealand today it will take the average wage earner 29 years to save the deposit to purchase the average house.

In the chart below one can see the distribution of housing assets by tenure. The blue “Owned” bar represents owner occupied homes. Many of those households own multiple properties some of which are rented to those in the two bars immediately below. The key aspect of this data to focus on in the context of this report, is the combination of all the groups from Assisted Rentals and those below them. These households represent the 400,000+ stressed renting households who are struggling every day and for whom their housing costs have ceased to be sustainable. They are all receiving significant support, and they typically do not have security of tenure.

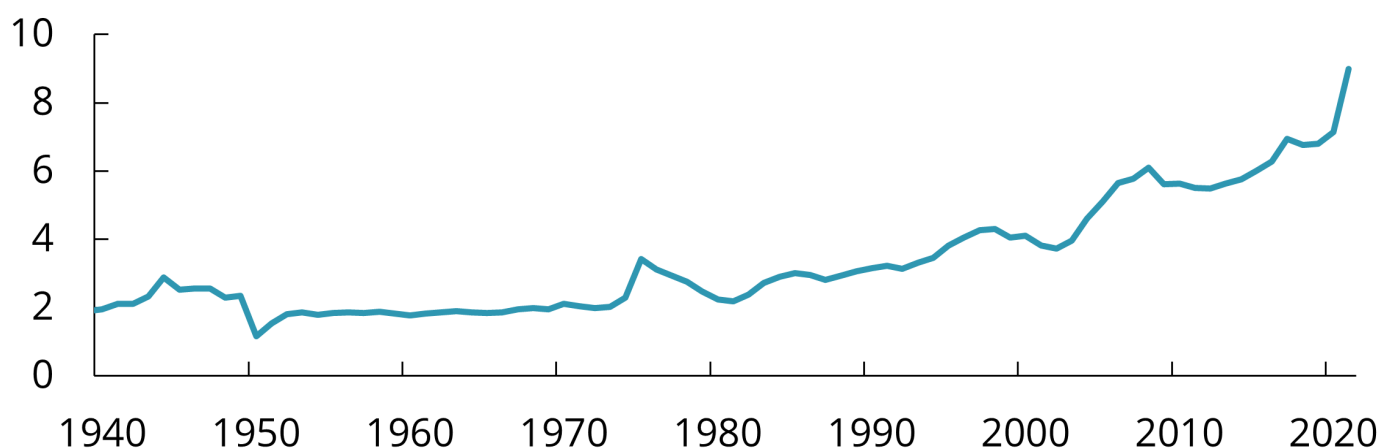
The heavy financial burden of their insecure housing arrangements is impacting negatively on a wide range of wellbeing indicators including, but not limited to, physical and mental health, sense of community connectedness, school attendance and achievement, feelings of wellbeing and social cohesion, to name a few. It is interesting to note that 70% of all rental properties in New Zealand, a market some would have us believe is ‘working very well’, are receiving some form of direct support from the Government.

**Housing Continuum (2021)**



Most church workers, current or retired, fit into the moderate to low income cohort, which is sometimes referred to as the intermediate market, or described as the “can’t afford to rent or buy” market. In this case, affordability is defined as the household paying no more than one third of its total combined gross household income on either rent or mortgage payments.

## House Price to Income Ratio

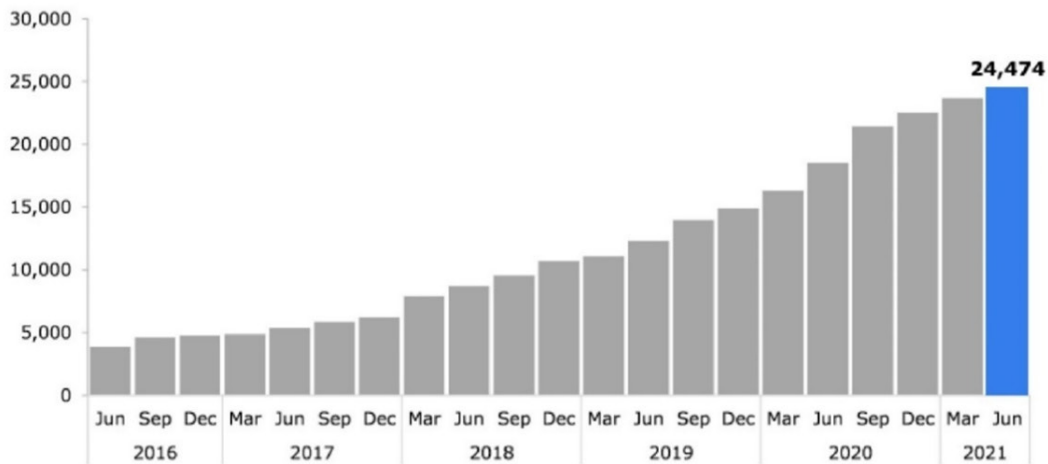


In the context of this piece of work, and a focus on providing solutions, we must accept that our target cohort of church workers, like all other people in the intermediate market, cannot afford a home without some help. At present there are a range of government financial packages available to assist households and these include the Accommodation Supplement (AS) and the Income Related Rent Subsidy (IRRS).

However, even if all the current planned new dwellings are delivered through to the year 2024, by all the key parties including the Government agencies (Kainga Ora) and the Community Housing Providers, they will only provide new homes for half of the households currently on the waiting list. This assumes no further growth of the waiting list between now and 2024. So, our housing plan at present will not provide housing for everyone. It is widely believed that the figures below are a significant understatement of the true unmet need in New Zealand because many households, especially those in remote or vulnerable areas, choose not to register on the list. The reason for this is often because they know their community and they do not see the point applying for homes that they know do not exist. We urgently need more new affordable homes to be delivered and no single entity, no matter how large it is, can fix this problem on its own. We are all in this together.



# Need: The Housing Register



MINISTRY OF SOCIAL DEVELOPMENT

## The New Zealand housing system – the solutions providers

There are options and opportunities for asset holding entities to play a significant and meaningful role as part of a collective impact movement where we work together to do what we can, in proportion to the resources and the talents that we have available to us. For its part, the private market, which effectively build all new housing in New Zealand, has been increasing the number of new homes it builds significantly in recent years. However, the market is not incentivised to build affordable homes and to a large degree has failed to provide the right size and type of housing where it is most needed.

To their credit the Government has recently significantly increased its procurement of new social housing. More recently they have also started offering Kiwibuild ‘affordable’ housing and progressive home ownership products. This is welcome and right and proper, but it will still not be enough.

The not-for-profit Community Housing sector has an increasingly important role to play as community builders; here the measures of success are broad and include a range of wellbeing measures as well as a range of tenures and typologies that match supply side delivery with local unmet demand side need.

The Community Housing Provider (CHP) sector has a strong track record of providing excellent services to support vulnerable low to moderate income households into stable, secure tenure, affordable housing options. Recently some new entities have been formed in the New Zealand housing system to support the growth of the CHP sector through the provision of low-cost debt on terms that work for

construction and development finance.

The concept arose from the simple opportunity of matching the transformative power of finance with the proven solutions delivered by leading CHPs. Many of the CHPs in New Zealand come from a faith background and all CHPs have struggled over the years to gain access to money on terms that work to deliver large scale new affordable housing supply. This is the opportunity that has invited the creation of innovative financial solutions.

The churches of New Zealand have significant fallow land that could be used more fruitfully in service of our communities. Many parishes and dioceses are actively looking for ways to be of greater service in their places. In the past, Church land has often been sold and no mission aligned community enhancing outcomes have been achieved. It is no longer acceptable for such missional opportunities to simply be sold on the open market to the highest bidder. We can do better than this, we must do better than this.

A church that has spare unutilised land can choose from a range of options including turning that land into a perpetual inflation adjusted source of passive income to support other missional activities or core parish functions and mission. In that scenario the value of the land can be substituted for the same value of units in the Positive Property Fund and the parish can support a positive social and environmental outcome through enabling the delivery of much needed new social housing supply, owned, and managed by a local registered charitable Community Housing Provider.

Much church land can be considered as being held in Trust for a specific mission aligned purpose, especially if it was gifted as such. A significant amount of work has been done as part of the Motion 11 Small Working Group report to address this matter and guide future discernment and decisions.<sup>8</sup> Significant amounts of unutilised, well located, urban centre, residentially zoned land are held by the Church. This is also the case in provincial New Zealand, across many smaller towns which are now under significant housing pressure, and rural communities needing additional affordable housing. At a national level there are some ongoing structural and legal issues in regard to building on papakainga and Māori land, and ensuring appropriate lending options and license to occupy issues. Good minds are working on solving these issues.

Some episcopal units like the Diocese of Wellington have already begun work on this and they have an opportunities register and an active work programme. The Church of England, which owns over 15,000 homes, has found that a simple map of all land holdings and their current uses has been a powerful tool to assist with discernment planning and action in favour of a range of community enhancing outcomes, including new affordable housing supply for those most in need.

The question we may ask ourselves is: What are we willing to do?

Each parish, each community, has its own context and perspectives on what, if anything, it will choose to do. Motions 11 and 4 and the He Waka Eke Noa report invite us to review what we do in the light of 'Fruitful Stewardship'. Ultimately each community needs to decide or choose for itself the extent to which it wishes to engage and be a part of the wide variety of available solutions there are to choose from. The range of options extends from doing nothing to proactive mission aligned action.

At a Diocesan level? Each episcopal unit has now been asked to report back to GSTHW on what progress has been made, if any, on mission aligned investment. The provision of social and community housing, including for our own church workers, is one practical way for us to learn how to do mission aligned investment. This report is another significant step in the journey towards fruitful stewardship and it speaks into the housing space, for both current and retired church workers and the wider communities we serve. This report has acknowledged there is unmet need almost everywhere we turn.

Parishes across Aotearoa are at different stages of engagement with regards to this workstream and there is clearly a continuum of response to the concept of mission aligned investment. Many get stuck when they are moved to consider fruitful stewardship and cannot find or see a pathway that helps them agree on what they want to do and

how to make it happen. Anglican structures often mean most parishes have to work with the Diocesan Trust Board (as "owners"); this can be a significant challenge / or help depending on the Trust Board. Unlocking the Trust Boards is key, supported and strongly encouraged by Standing Committees and the Bishops who are the mission and ministry vision holders of the Church.

If we have the will, and an idea or vision, then what structures, mechanisms, and delivery tools are available?

We can be helped by first identifying what the constraints are. These range from the Statement of Investment Policy Objectives (SIPO), to Trust Deeds, and a range of other measures and human structures we have put in place to manage and allocate the assets of the Church. The answer to this question depends on the will of the leaders sitting at any of the decision-making tables. If a group chooses to engage in a transition to a more mission aligned allocation of resources and it finds itself constrained by structures such as SIPOs then it has the capacity to change those documents and policies to allow itself to fulfil its purpose.

The law of fiduciary duty is constantly changing and evolving, and the core purpose of an entity is increasingly gaining primacy over and above the narrow historical interpretation which was simply about ensuring the financial return. This is the rub between faithful and fruitful stewardship.

Some further questions to help resource our inquiry:

- What is the stated Diocesan Vision and Mission?
- What is the alignment with the use of resources and the Trust Boards' understanding of supporting and resourcing it?
- Do we have the means, the know-how, and the capacity to deliver?

Form follows function, so what are we wanting to achieve? We are becoming clear as a Church and a society that making more financial profit for its own sake is no longer an acceptable option on its own. There must be something deeper and more closely aligned with either the fivefold mission of the Church, or the specific purpose for which the asset holding entity exists.

### **The New Zealand housing system – one example of a response that is working**

Until recently, it was difficult to access the financial resources to put together with the land resources that the Church has, to find a way to provide more housing. One example is that provided by Positive Capital and Community Finance who now offer churches, CHPs, and community groups, a full turnkey solution to building affordable housing, including a comprehensive development and finance package. In many ways the Church of England has demonstrated how well this can work in terms of the provision of both church worker and retirement housing, as

<sup>8</sup> He Waka Eke Noa. <https://www.anglicansocialjustice.nz/he-waka-eke-noa>

well as new social housing. In doing so they have proved that doing the right thing, for the right mission aligned reasons, can also deliver sustainable social and economic returns. The Ministry of Housing and Urban Development (MHUD) are motivated to work with and through Positive Capital and Community Finance to deliver new public housing supply on Church land and are prepared to offer funding support in the form of long term IRRS contracts with significant Operating Supplements to activate and secure this additional new social housing supply.

“We have proven ability to unlock land, in favour of new affordable housing supply, from Northland right down to Rakiura/ Stewart Island. This opportunity has evolved through long term relationships and partnerships with hapu, iwi, churches and working with values aligned community groups.”<sup>9</sup>

Community Finance is able to provide a proof of concept with a view to delivering solutions at a scale commensurate with the size of the problem. To this end, in 2021 they have launched a new product and service offering to unlock the other big problem in the Community Housing sector; that being a lack of equity. These two complementary ethical financial services - debt and equity - work together very effectively. Moreover, both are highly scalable. The wholesale investment community want ethical options and the Community Sector needs access to both services so they can increase the impact they deliver in their respective communities. Many community centred organisations have access to land but do not have the capital, the know-how, or the balance sheet to build on it. These new tools provide construction finance at rates, and on terms, that work.

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<sup>9</sup> Paul Gilberd, General Manager, Community Finance

# 10. The International Context

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After some online research and Zoom calls with overseas contemporaries, it became clear that the Church of England has the most well-developed clergy retirement housing strategy we could find (NB despite the name, their services are for more than clergy) and is further down the track than us in many regards. It has produced reports and strategies that can be very useful for us. These resources need to be considered in light of our different context, scale, society, and cultures, as not all aspects will be transferable.

The Church of England Pensions Board has for many years provided a retirement housing service for their clergy and other workers.<sup>10</sup> Their website is comprehensive, and we were also able to talk with them via video call. Currently they have approximately 30 staff looking after pensions, 30 with housing, and 10 with investments. They provide rental housing, shared ownership housing, supported housing, and welfare and housing support, all for church workers immediately pre and then post retirement. They were able to explain to us that the wider housing context has changed considerably since their scheme was set up and they are in the process of reviewing whether they need to wind up some aspects of their scheme and implement new services.

They also pointed us to a recent Church of England Clergy Remuneration Review Report which examines many of the same issues that were highlighted in the survey commissioned by the working group, but in far greater depth than we were able to do.<sup>11</sup> Their remuneration levels are slightly higher than ours and their housing affordability is not as bad. However, they still note that there are significant numbers of clergy who are struggling. Aside from ensuring stipends and packages keep up with inflation, they are leaning towards a greater use of allowances and clergy welfare to address the issues. We do not have access to the same resources, so may need to think the solutions to these issues through somewhat differently in our context. However, their report is comprehensive and provides a helpful reference point.

We also spoke online to some of the Church of England's Commission on Housing including their new Bishop of Housing, Bp of Chelmsford, the Rt Rev. Guli Francis-Dehqani. The new Commission is the successor to the Archbishops' Commission on Housing, Church and Community which reported to the Church in Feb 2021.<sup>12</sup> They have picked up the challenges in the report produced

by the Commission which was entitled Coming Home - Tackling the Housing Crisis Together. They have identified the need for the Church to be actively involved in meeting the housing needs of the wider community and have identified 5 values that reflect the standard of homes they seek to be part of building and advocating for. Homes should be Sustainable, Safe, Stable, Sociable, and Satisfying.

We are in the fortunate position of being able to learn from the experience of these two bodies, to consider how our Church can respond to our own and the community's housing needs, to work out how we do this, and which part/s of the Church will take the leadership with this.

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<sup>10</sup> <https://www.churchofengland.org/resources/clergy-resources/retirement-housing>

<sup>11</sup> <https://www.churchofengland.org/sites/default/files/2021-06/GS%20Misc%201298%20Clergy%20Remuneration%20Review%20Report.pdf>

<sup>12</sup> <https://www.archbishopofcanterbury.org/priorities/archbishops-commission-housing-church-and-community>



# 11. Some Church connected housing examples from Aotearoa

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We acknowledge that we have only been able to gather a few examples so there are likely to be others we do not know about. We also recognise that across the three tikanga of our Church, and across the wider communities of the several countries in our Province, there are a multitude of traditional and recent ways that people have sought to house themselves and their families. There are different ways of understanding land and buildings and community. Our examples are just a few of what we know is out there.

## **The Selwyn Foundation**

The Selwyn Foundation has a long history of housing older New Zealanders, including some retired clergy, and also has a range of outreach services to assist people in their own homes and relieve isolation and loneliness. It is based in Auckland and has services in many parts of the country.

## **Haumaru Housing**

Haumaru Housing is a joint venture company of The Selwyn Foundation and Auckland City Council. It is responsible for the Council's social housing stock for older people in the Auckland region and manages over 1,400 homes.

## **Shirley, Christchurch**

This is a collaboration between Anglican landowners (post-earthquake vacant site) and the Methodist Mission to deliver a new affordable housing community in Shirley.

## **Waiapu Diocese and Te Pihopatanga o Te Tairāwhiti**

A collaboration is being conceived between these two Anglican entities at a site in Napier where they both hold land and have a shared vision for a renewed and refreshed Tikanga Māori church and community presence, as well as a significant amount of new social and affordable housing to meet local need. The Waiapu site is bare land with services to the boundary and the Tairāwhiti site has buildings on it that are no longer fit for purpose. In this case, as with others across New Zealand including with the Diocese of Wellington below, Community Finance and Positive Property are offering the following:

1. Define a mutually agreeable outcome.
2. Scope the project.
3. Agree the ownership structure.
4. Design the financial model to ensure appropriate returns.
5. Project manage the development build.

6. Connect the stakeholders with the best social housing tenancy and property management.

## **Wellington Diocesan Board of Trustees: Investment in Christian Savings**

In August 2020, Wellington's Diocesan Board of Trustees made a shift of \$1 million capital into growing the Church's wealth at the same time as financially backing justice and people-centred mission goals. It did this by becoming a shareholder in Christian Savings, an ecumenical finance company that provides capital finance for churches' social, service, and mission developments.

The Chair of Wellington's Diocesan Board of Trustees, John Whitehead, supported the move, which places a \$1 million portion of diocesan funds (approx. 2% of total capital) into Christian Savings. "Wellington is very pleased to be taking this step, as it represents movement towards more fruitful stewardship of our assets, making them work harder for us in favour of the purpose and mission of the church," said John Whitehead. "We make this decision with confidence that we can be both financially prudent and can deliver mission-aligned impact at the same time," he said, as the Wellington Diocesan Board of Trustees became shareholders in Christian Savings.

In Wellington, the Diocese is poised to activate the multiplying power their investment in Christian Savings can offer, with a dozen or so parishes across the Diocese who feel moved to address pressing needs in our communities, and who want to be included in the Diocesan development housing programme. The relationship with Christian Savings has the potential to seed so many exciting housing projects that would draw a blank from the main banks. This relationship unlocks a critical blockage and provides access to affordable construction finance on terms that will work.

## **Wellington Diocesan Board of Trustees in partnership with Koinonia Community Housing Trust**

The Koinonia Community Housing Trust, an independent trust established to provide social housing units to those most in need, opened five brand new units on land adjacent to St David's Anglican Church in Naenae, Lower Hutt in 2019. The properties allow tenants in need to find suitable, affordable housing, in the midst of a caring community.

The units would not have been possible without the support of the Wellington Diocesan Board of Trustees. "The property was pretty tight and restricted, not allowing the number

of units that we really needed,” says Wayne Kirkland from St David’s Church, Naenae, and a Koinonia trustee. “We needed an extra strip of land to provide driveway access, so we approached the Diocese of Wellington to see if they could help.” The Diocesan Board of Trustees were only too willing to help. The Board agreed to provide a legal easement over a strip of parish land which enabled driveway access to all of the units, and that allowed us to maximise the land area to provide housing for as many people as possible.

The units were then able to be constructed and tenanted and are providing a very real sense of homecoming for families who were previously in difficult circumstances. “The benefit of the housing units’ location is proximity to the church community,” Wayne says. By being right next door there are plenty of opportunities to form relationships that offer mutual aroha (love) and tautoko (support) to tenants and parish members alike.

The Board’s willingness to cooperate with a parish community to unlock possibilities, enhanced the stewardship of the Board’s land and neighbouring land for desperately needed housing. It has been a real team effort, requiring strong personal networks and relationships within, and beyond, church walls. The project has shown the power of a vision, and also the power of team – without the ongoing desire of a group of likeminded friends, coupled with the ability of bodies like the Diocesan Board of Trustees, the parish, and the Christian Savings organisation that helped fund the project, it wouldn’t have happened. Each of us can learn from this the benefit of leaning into family relationships in the faith communities where God has planted us – and carefully listening (both collectively and individually) to what God is calling us into.

### **The Parish of St Mark in Carterton**

This parish has had a half-acre of fallow land behind the vicarage since the vicar ceased to graze his horse there in the early twentieth century. The bishop’s warden has been a member of the CWRH working group and the stimulus of information flowing through the group excited the 2 churchwardens and the parish treasurer to investigate whether the land might be used for social housing.

So, the group talked with another Anglican parish that provides shelter for homeless men, a Baptist church that provides cabin accommodation and life skills training for at risk youth, the local police, the hospital chaplain, the local member of parliament, the local Tikanga Māori bishop, the Wellington Diocese, and a prefabricator of houses.

The local MP is very excited about one- and two-bedroom dwellings going on the site because these are in very short supply in the Wairarapa and there are people sleeping in their cars in local parks. He offered to broker a meeting with Kainga Ora to have Kainga Ora take a 25-year lease on the buildings and pay monthly rent to the parish while facilitating income related rents to tenants who qualify.

The parish has been undertaking a Mission Action Plan exercise to determine a clear action plan for the next 5 years and the provision of social housing is included in those plans.

### **Waipatu Kaumatua Flats Trust**

Te Hui Amorangi ki Te Tairawhiti Trust Board in partnership with the Waipatu Kaumatua Flats Trust Board has a small residential housing provision that offers access to affordable housing for kaumatua and the disabled. The residential provision is a cornerstone housing initiative that was established by vestry and Church members on Hui Amorangi whenua.

The Waipatu Kaumatua Flats Trust Board is currently reviewing its asset base, strategy, and Trusteeship to prepare for future development and understand its role in the current housing crisis. The Trust is therefore seeking partnerships with those aiming to have a direct impact on the Trust’s beneficiary base (Kaumatua and disabled). The Trust is also open to partnerships with entities that can bring expertise and assist the Trust to develop new internal capability.

# 12. Conclusion and Thanks

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Many people contributed to this project. We particularly wish to thank:

- » Anglican Financial Care – to the Board for their support, Mark Wilcox (previous CE of AFC) for his original sponsorship of this piece of work, Margaret Bearsley (current CE of AFC) for her ongoing support, Jo Ruyters for her efficient and cheerful administrative support of the Working Group, and Jamuel Enriquez for his communications expertise.
- » General Synod/te Hīnota Whānui for their endorsement and resourcing of the Working Group.
- » Michael Hughes, General Secretary, for his helpful and prompt responses to our enquiries.
- » The members of the Working Group, who gave generously of their time and extensive knowledge and experience.
- » Dr Kay Saville-Smith, Research Director at CRESA (Centre for Research, Evaluation, and Social Assessment) and her colleague Ruth Fraser, for their expertise and time in designing the research survey and analysing the results.
- » Those church workers who responded to the housing survey and were willing to share their views and their vulnerabilities.
- » The people who reviewed the draft report and gave us honest and helpful feedback.

# 13. Appendix 1 - Glossary

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## Church related:

**Stipend** – a living allowance paid to clergy to enable them to undertake ministry (not a salary).

**Stipendiary** – those clergy in receipt of a stipend.

**Non-stipendiary** – those clergy not in receipt of a stipend, sometimes called self-supporting, or voluntary.

**Lay/laity** – the people of the Church, those who are not ordained.

**Ordained (sometimes referred to as a minister)** – those who have been trained and set apart by the Church for the ministry of deacon, priest, or bishop.

**Clergy** - people who have been ordained for ministry in the Church. Includes, deacons, priests, and bishops.

**Deacon** – ordained to a ministry of pastoral care, service, advocacy, and social justice within the Church and in the wider community.

**Priest** – ordained to serve as pastor, to proclaim the gospel, teach, and administer the sacraments.

**Bishop** – ordained to be pastor, teacher, and a focus of the Church's ministry in the world.

**Archbishop** – focusses leadership in a group of dioceses, usually termed a province.

**Diocese** – a grouping of parishes and ministry units in a geographic area led by a bishop. There are 7 in New Zealand, and 1 in Polynesia.

**Province** – a grouping of dioceses in a geographic area led by one or more archbishops. The Anglican Church of Aotearoa, New Zealand, and Polynesia/ Te Hahi Mihinare ki Aotearoa, ki Niu Tirenī, ki Nga Moutere o te Moana Nui a Kiwa is a province in the Anglican Communion.

**Tikanga** – way/culture/model – our Province is divided into 3 tikanga – Tikanga Māori, Tikanga Pākehā, and Tikanga Pasefika. Each tikanga exercises mission and ministry within its own culture. People are free to affiliate with any tikanga they choose.

**Te Pihopatanga o Aotearoa (TPOA)** – the Māori Anglican Church.

**Pihopatanga** – region within TPOA. There are 5 in Aotearoa, each with their own bishop.

**Hui Amorangi** – the governing bodies of each of the regions/ dioceses within TPOA.

**Anglican Communion** – the worldwide family of the Christian denomination called Anglicans.

## Housing related:

**Community Housing Providers (CHPs)** registered with, and regulated by the Government and therefore eligible to receive the Income Related Rent Subsidy.

**Income Related Rent Subsidy (IRRS)** – is the main source of contract funding paid as rent for social housing which is either delivered directly by the Government or by CHPs.

**Social Housing** – is housing where generally the rent is supported by the (IRRS), sometimes referred to as Public Housing or State Housing.

**Affordable Housing** – is defined in relation to the income, being the household pays no more than 1/3 of its total combined gross household income on either rent or mortgage payments (depending on their tenure as renters or owners, including progressive home ownership schemes).

**Market Affordable Housing** – is used by Government to describe a housing product that is offered to market at an arbitrary % reduction from current market value or at a fixed price point.



# 14. Appendix 2 - Terms of Reference

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## Church Worker Retirement Housing Working Group (CWRH)

### Background

Anglican Financial Care (previously The Anglican Church Pension Board) identified in 2019, via a member survey, that retirement housing for church workers was an important issue for our members. A motion to set up a working group to explore the issue was passed at a meeting of GSSC (General Synod Standing Committee) in 2020. GSSC provided a budget of \$25,000 for the work of the group, and the budget and group were administered by AFC. The working group will report back to GSTHW (General Synod/Te Hīnota Whānui) at its meeting in May 2022.

### Role/Purpose

- » The role of the Church Worker Retirement Housing Working Group was to:
- » explore the issues involved in the provision of retirement housing for Church workers
- » research ideas and models for the provision of retirement housing for Church workers
- » make recommendations to GSTHW on options for the Church for the provision of retirement housing for Church workers

### Term

The working group operated until the meeting of GSTHW in May 2022. A draft report was prepared by late 2021 for sign off in early 2022 for the GSTHW meeting.

### Membership

Following the endorsement by GSSC in 2021, Anglican Financial Care set up the Working Group which brought together a multi-talented range of people with strong Anglican links and extensive experience in many aspects of housing. Much of our work was done remotely due to the impact of Covid-19. We were able to meet once in person and six times online. We also divided into subgroups to focus on different parts of the work, and there were a range of online meetings for each subgroup. The working group included members from the Board of AFC, from each of the three tikanga, and from the registrars of the Dioceses/Amorangi:

- » Rev. Vicki Sykes, AFC Deputy Chair, Convenor of the working group, self-employed Director and Consultant, (Dio. Of Auckland, non-stipendiary priest)

- » Kerry Burrridge, AFC Board, Director, Manager of the Manukau Central Business Association (Dio. Of Auckland, lay person)
- » Rev. Canon Ihaka Beach, AFC Board, Business Development Manager at Kanapu Holdings Limited (Te Pihopatanga o Te Tairāwhiti, non-stipendiary priest)
- » Canon Tracey Tangihaere, Executive Director of the EIT Tairāwhiti campus (Te Pihopatanga o Te Tairāwhiti, lay person)
- » Ven. Toleafoa Leatuao (Larry) Tupa'i-Lavea, Managing Director of Aiga Energy Ltd, (non-stipendiary priest and archdeacon for the Episcopal Unit of the Diocese of Polynesia in Aotearoa/NZ)
- » Robert Macbeth, Kairahi Kainga, GM, Head of Housing, Tauhara North No. 2 Trust, (Dio. Of Wellington, lay person)
- » Nick Young, Dio. of Wellington Development Manager, (lay person)
- » Simon Cayley, CEO Bishop's Action Foundation and Diocesan Manager for Waikato/Taranaki (lay person)
- » Don Baskerville, AFC Investment Committee (Dio. Of Wellington, lay person)
- » Paul Gilberd, General Manager, Community Finance (Diocese of Auckland, lay person)
- » Dr Kay Saville-Smith, Research Director at CRESA (Centre for Research, Evaluation, and Social assessment)
- » Jo Ruyters, AFC staff and Secretary of the working group

### Roles and Responsibilities

Members of the working group committed to:

- » attending all scheduled working group meetings, whether in person or by Zoom
- » responding promptly to communication
- » preparing for meetings, including reading all papers provided
- » sharing relevant ideas, resources, and contacts
- » contributing to making timely decisions and actions
- » notifying members of the working group, as soon as practical, if any matter arises which may affect the working group, including inability to attend meetings

Members of the working group could expect:

- » that each member will be provided with complete, accurate, and meaningful information in a timely manner
- » to be given reasonable time to make key decisions
- » to be alerted to potential risks and issues that could impact the project, as they arise
- » open and honest discussions

## Meetings

- » All meetings were chaired by the convenor Vicki Sykes. In her absence the group could choose a chair for the meeting.
- » A meeting quorum was 3 members of the working group.
- » Decisions were made by consensus (if a common mind couldn't be reached, progress could be made when members agreed to proceed with the decision even though it may not have been their first choice).
- » Meeting agendas were prepared by the convenor, in consultation with the group.
- » Distribution of agendas and supporting papers, and the taking and distributing of minutes, were undertaken by the Secretary of the working group.
- » Although it was planned that meetings of 3 hours would be held quarterly in person in Wellington, in conjunction with meetings of AFC, due to Covid only one was able to be in person.

## Budget

- » The budget of \$25,000 was administered by AFC and distributed by the General Synod office on receipt of invoices signed off by the Chair of AFC.
- » Meeting expenses were covered for members i.e. travel, accommodation (if needed), and food.
- » Other costs included facilitation, research, report writing, and other relevant costs as agreed by the working group.

## Report

- » Once the draft report was prepared, it was reviewed by key people including:
  - » The Board, CE, and some of the staff of AFC
  - » Most Rev. Sir David Moxon (Archbishop Emeritus)
  - » Rev. Canon Michael Hughes (General Secretary of the Church)
  - » Right Rev. Dr. Eleanor Sanderson (Assistant Bishop of Wellington)
  - » Rev. Charles Waldegrave (Coordinator and Lead Researcher at Family Centre Social Policy Research Unit, Wellington)
  - » Ven. Dr. Lyndon Drake (Kaiwhakamana Amorangi ki te Pihopatanga o Te Tai Tokerau, and Pirihi Whakahaere mo te Takiwa o Manukau)
  - » Ven. Mere Wallace (Archdeacon and Vicar General, Te Waipounamu)

The Working Group then incorporated their feedback and finalised the report ready for submission to GSTHW.