



**The United Church
of Canada
General Council**

GC45 BNS01 Clergy Housing Assistance for Summer 2025

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Origin: Betsy Hogan

1. What is the issue?

Like many other faith groups in Canada, congregations of The United Church of Canada have always accepted responsibility for ensuring that their paid accountable leaders are housed for the duration of their ministries. While for many decades this housing was a manse held in trust by the congregation, the past fifty years have seen a significant shift away from the provision of manses toward the provision of a housing allowance.

As the cost of housing in Canada has skyrocketed, however, congregations and clergy of The United Church of Canada are now facing the following serious problems:

1. Clergy who have not yet entered the housing market and are living in manses cannot leave them. They cannot accept a call elsewhere. They have no equity to make a down payment that secures a mortgage sustainable with a clergy housing allowance.
2. Clergy who own homes in less expensive housing markets cannot accept a call that requires a move to more expensive housing markets. They do not have sufficient equity to make a down payment that secures a mortgage sustainable with a clergy housing allowance.
3. Congregations are not able to call either of the above unless they
 - a. have a manse, or
 - b. are able and willing to negotiate a loan for a down payment

2. Why is the issue important?

Our capacity as a church to uphold the Spirit's work in calling ministers and congregation into new covenants with one another is being severely limited by the simple cost of housing and the financial structures that govern access to the market.

Not only are real senses of call being set aside, real hopes for new ministry faltering, and real gifts for ministry not landing where they can flourish, but clergy who cannot move are being left increasingly vulnerable.

3. How might the general council respond to this issue?

Some congregations of our church simply do not have the resources to offer a down payment loan themselves. The United Church of Canada has long provided loans to congregations through the Capital Assistance Fund, for purchasing, constructing, or renovating manses. We believe this speaks to our denomination's commitment to ensuring that ministry leaders are housed for the durations of their ministries, and that expanding the Capital Assistance Fund to include provision of down payment loans/grants would therefore be consistent with its existing mandate.

Therefore

We believe that the Holy Spirit is calling the General Council

- to expand the Capital Assistance Fund to include the provision of down payment loans/grants, in part or in full, to clergy who require them in order to move to accept a call.

4. What will be the impact?

As our church continues to accept its responsibility for ensuring housing for ministry leadership, we believe that these actions will mitigate some of the barriers to moving that clergy are currently facing due to the extremely high cost of housing.

Attentive to this issue, our Region and its Pastoral Relations Liaisons will encourage and assist congregations to consider ways in which a down payment loan can be negotiated for a preferred candidate when necessary, so that a call can be accepted.

The expansion of the Capital Assistance Fund by General Council to include the provision of down payment loans/grants when no other resources are available would presumably have staffing and financial implications. These extent of these would depend on the amount of infrastructure change required and on the degree to which this is – and continues to be – an issue across the church.

For the body transmitting this proposal to the General Council:

Please select the appropriate option and provide the key discussion points for items being forwarded to the General Council:

- ☐ Agree
- ☐ Disagree without forwarding to the General Council
- ☐ Disagree and forwarding to the General Council

If you have questions regarding this proposal, please send them to: GCinfo@united-church.ca

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