

Housing and Loan Fund Speech—General Assembly 2023

Rev Dorothy Anderson

At the risk of this seeming more like an episode of a popular quiz show than a Report to the General Assembly, I want to ask you if know what these have in common:

- The cost of living crisis
- Presbytery Mission Plans
- Pastoral care
- Climate change, and
- The Prime Minister?

The answer is, of course, the Housing and Loan Fund.

Other reports to the Assembly, other facets of the life and work of the Church, cover these topics too, but in the work of the Housing and Loan Fund they come together. For all of these, in some way or another, and sometimes more obviously and significantly than at other times, have a bearing on what the Fund does.

The Fund's full name is The Church of Scotland Housing and Loan Fund for Retired Ministers and Widows and Widowers of Ministers. Despite the length of its name, and despite there being more people in the class of beneficiaries than even that name suggests, the Fund's core purposes are simple. To provide houses, or loans for the purchase of houses, so that people may make homes to live in in their retirement. That has always been, and remains, the main work of the Fund.

However, in carrying out their work, in setting the parameters within which they operate, the staff and the Trustees of the Fund regularly take into account fluctuations in the property market, changes in interest rates, inflation and fuel prices and how these are likely to affect the tenants of and borrowers from the Fund.

Last year's events in Ukraine and at Westminster made consideration of those matters more challenging and more urgent than is sometimes the case. The expected impact of Presbytery Mission Plans and the ways in which churches are emerging, still, from the effects of COVID lockdowns – and whether those have accelerated or delayed ministers' retirement plans – also have a bearing on the work of the Fund and how it plans for the future.

That said, though we do keep our eyes on the wider world and take cognisance of developments in the Church, most of the work of the Fund is routine. Routine, in the sense of ordinary, normal, even predictable, rather than suggesting it is mundane, uninteresting or tedious, for it is never those things.

The Appendices to our Report give you the facts and figures, the statistics, about the work we do. Even though it didn't feel like it at the time, last year appears to have been a quiet year. Already this year we have had 25 enquiries, have bought five properties and there are another seven people house-hunting or about to start doing so.

Behind every property transaction, every tenancy or loan, every decision on interest rates, we are very aware of the people who have turned to the Fund for help with their housing needs. Whether we are determining if an applicant falls within a house to rent or a loan category, considering a request for a move to a more suitable property occasioned as a result of changed circumstances, or deciding whether, or not, we should increase rents, we are mindful of the folk affected by our decisions. Whilst there are guidelines and regularly reviewed parameters which provide a framework for the Trustees and create a level playing field for those who approach the Fund, we never forget that applicants and beneficiaries are individuals,

human being with human needs - unique, complex, infinitely varied, with different expectations, requirements and situations, each and every one made in the image of our diverse and wonderful God.

The Housing and Loan staff are the people most involved in supporting, caring and helping those who approach the Fund, and the Trustees are grateful to them for the compassion, professionalism, care and empathy which they bring to their work. We are not the only ones who appreciate what they do, as the quotes on the screens testify.

We are also grateful to the Law Department and the General Treasurer's Department for the help and support they give to the Fund.

On the topic of staff, we are pleased that this past year the Property Assistant, Selena MacArthur, has increased her hours, so providing more administrative and practical help to Hilary Hardy, the Property Manager, and helping streamline the Fund's work. We can also report that Mark Learmonth began work as our Project Manager in February of this year. He is tasked with two related matters. The first is to take a more proactive approach than has been possible in recent years to the maintenance and improvement of our stock of tenanted houses, and the second is to improve the energy efficiency of those houses. Together these will make the houses more comfortable places for those who occupy them, should help with fuel bills and will play a part in the Church's Net Zero Agenda. With over 180 houses, it's not going to be possible to do it all at once, but equally, because it is going to take a while, it is important to get started. Although it is not yet a legal requirement, it seems likely that, in the not-too-distant future, as landlords, we will be required to get all our properties to Energy Performance Certificate Level C or above, and the work the Project Manager is heading up will get us on the way to achieving that.

His work is part of the Strategic Review of the Fund which was mentioned in our Report to last year's Assembly. We had hoped that the Review would have been completed by now. Whilst it is well under way, and many hours have been spent on it, it has turned out to be not quite so straightforward as we had imagined. Accordingly, at this stage, I can simply report that progress is being made and that we expect to be able to report more fully in 2024.

This means, alas, that Allan McCafferty, one of our Trustees, will not see this matter through to fruition, as he now comes to the end of his service as a Trustee of the Fund. We thank him for all that he has brought to the Fund's work and deliberations over the years. Assuming the Assembly accepts the second section of our Deliverance, we look forward to welcoming the Reverend Dawn Laing as a Trustee and to her contributions to our work.

Finally, I want to mention The Baird Trust. When the Housing and Loan Fund was established in 1969 the Baird Trust was instrumental in getting it going, providing £25,000 to help set it up. That's around 27% of the initial funds. Since then, as required by our Constitution, some of the Baird Trust Trustees have also been Trustees of the Housing and Loan Fund. We are grateful to them for what they have contributed over the years, not least to the current representatives for the wisdom, insight and skills they bring and readily share.

As some of you may know, the Baird Trust was established in 1873, meaning that it is 150 years old this year. We congratulate them on their sesquicentenary, and thank them, in particular, for their stalwart support of the work of the Housing and Loan Fund.

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