

Equipping Leadership Team

REMUNERATION PACKAGE  
PRESBYTERY OF WATERLOO-WELLINGTON

Over the last 10 months, the Presbytery of Waterloo-Wellington has examined the remuneration package paid to clergy and other professional church workers who are called or appointed by the presbytery. The remuneration package is made up of three parts: stipend, housing/manse, and benefits (Health and Dental, Pension, etc.)

**On Stipend:** In Nov. 2021, the Presbytery urged congregations to increase the stipends of clergy and professional church workers, and all other staff by 4.4%. That increase, above the minimum increase of 1.3% adopted by the General Assembly, established a new minimum stipend within the Presbytery of Waterloo-Wellington. As the Assembly has mandated, “Presbyteries can set their own minimums, provided they exceed those set by the General Assembly.” In January 2022, a new stipend grid was introduced to the presbytery to come into effect in 2023. It extends the 8-year grid established by the General Assembly to a 15-year grid within the Presbytery of Waterloo-Wellington.

**On Benefits:** In January as well the presbytery affirmed clergy and professional church workers can take up to 10 days paid of personal time in a given year. This broadens sick leave to include family leave and stress leave.

**On Housing/Manse:** Through the spring of 2022 enhancements were introduced to allow clergy who live in manses or rental accommodation to start growing equity towards their future housing needs, including in retirement. The details of that enhancement will appear later in this document.

Two important final points to close this introduction.

First, the Presbytery of Waterloo-Wellington urges Sessions to have conversations each year with the called and/or appointed staff persons serving their congregation about the changing financial needs of the staff, and how the remuneration package might be adapted to fit those needs.

Second, the Presbytery of Waterloo-Wellington recognizes that these changes will confront some congregations with financial challenges. We invite congregations in that position to reach out to the Presbytery for help and support during the transition to the new remuneration package structure.

## 2023 MINIMUM STIPEND SCHEDULE

In 2022 the following was the Base figure for the Presbytery for full-time employment

Waterloo-Wellington Basic Stipend 2022:	\$41,294
Waterloo-Wellington Increment 2022:	\$ 944

For 2023, the stipend and increment have been adjusted by a Cost of Living Adjustment of 5.1%, and this has been applied to the minimum stipend and to the increments. (The 5.1% COLA increase has been established by the General Assembly Office of The Presbyterian Church in Canada).

The increments are for total years of service in The Presbyterian Church in Canada following ordination or designation, covering all the congregations the minister has served.

Basic Stipend 2023:	\$43,400
Years of service Increment:	\$ 992

Starting Stipend	43,400
After 1st increment	44,392
After 2nd increment	45,384
After 3rd increment	46,376
After 4th increment	47,368
After 5th increment	48,360
After 6th increment	49,352
After 7th increment	50,344
After 8th increment	51,336
After 9 <sup>th</sup> increment	52,328
After 10 <sup>th</sup> increment	53,320
After 11 <sup>th</sup> increment	54,312
After 12 <sup>th</sup> increment	55,304
After 13 <sup>th</sup> increment	56,296
After 14 <sup>th</sup> increment	57,288
After 15 <sup>th</sup> increment	58,280

## HOUSING

The terms of a call state that a minister is to be provided with Stipend and Manse (including utilities) or Stipend and Housing Allowance (including utilities). This second category is further sub-divided into those clergy who are purchasing a house/condo and those who are renting accommodation. These three situations are different, and the actions of the Presbytery of Waterloo-Wellington over the spring and early summer of 2022 sought to address the growing housing challenge for clergy. The Presbytery recognizes that the housing challenge exists for many people, including congregation members. The Presbytery has a special responsibility for the clergy of the Presbytery who are employees of the Presbytery.

### A. For clergy purchasing a residence

The Presbytery of Waterloo-Wellington will provide loans of up to \$50,000 to congregations, to enable congregations to make loans to ministers currently living in a manse or rental accommodation who are negotiating the purchase of a primary residence. Further that the Presbytery will provide loans of \$50,000 to congregations to make loans to ministers who have arrived in the Presbytery since Jan. 1, 2020, and ministers who have recently purchased a primary residence.

(Primary residence includes clergy who are taking up a new call in the Presbytery, or clergy who are moving from manse or rental accommodation into home ownership. These loans are not available to clergy who already own a house, and while not taking a new call are moving to another house that they will own.) The loan is due 15 years after it is made, or when the minister (on behalf of whom the loan was requested) moves to a new call or retires (whichever comes first).

The terms of the loan from the congregation to the minister are to be worked out by those two parties. If they want help from the Presbytery in the negotiations, they must make that request.

Congregations making loans to ministers for the purpose of the minister purchasing a residence should be guided by the considerations outlined in the Ministry and Church Vocations "GUIDELINES FOR CONGREGATIONAL HOUSING LOANS TO MINISTERS." [https://presbyterian.ca/wp-content/uploads/mcv\\_congregational\\_housing\\_loan\\_policy.pdf](https://presbyterian.ca/wp-content/uploads/mcv_congregational_housing_loan_policy.pdf)

Ministers are strongly advised to speak to their mortgage holder before asking their congregation to apply for the loan. As well, it is advisable to consult with a tax expert on

this matter. Initiating and engaging in those consultations is the responsibility of the minister and the congregation. The Presbytery has no role in that process.

To apply for the up-to \$50,000 loan towards clergy purchasing housing, the Session should write to the Clerk of Presbytery.

#### B. For clergy living in manses and those in rental accommodation.

Clergy who live in manses do not benefit from growing equity in a piece of real estate. When they move to the next congregation or retire, they leave the place they have been living and take no equity with them. This has been a perennial challenge and the reason that many ministers refuse to live in manses. (Manses reduce the financial burden on congregations since they do not need to provide a housing allowance to their minister, as housing allowances in much of the Presbytery are running over \$25,000 annually and some places are significantly higher than that. Congregations with manses are not spending close to half that amount each year on their manses.) The dramatic increase in house prices over the last 2 years has added significant stress to clergy households living in manses who are imagining what will happen in the future. How will they find a place to live when their time in the manse is finished?

Clergy who are in rental accommodation are in a different but parallel situation. They too are gaining no equity towards future housing needs. Some of those who are renting accommodation are in part-time ministries where the partial housing allowance is insufficient to get into housing ownership.

These two groups of clergy (those in manses and those renting accommodation) are like the Levites of the Old Testament. The Levites were the religious workers of Israel – priests, choir leaders, temple administrators, custodians – everything related to the temple and the worship and ministry of the temple. All the other tribes of Israel had access to land ownership, the Levites did not. However, the other tribes provided resources so that Levites were able to sustain their households not only during the working lives of Levites but also in their retirement.

In seeking to address the equity needs of clergy living in manses and in rental accommodation, the Presbytery of Waterloo-Wellington has a two-part initiative. In 2022 and in 2023 the Presbytery will make grants of \$6,000 available to congregations in the Presbytery whose ministers live in manses or rented accommodation, these grants are to be passed on to the minister to be invested in a Registered Retirement Savings Plan, a

Tax Free Savings Account, a First-Time Homeowners Savings Plan, or similar financial instrument designated towards future housing needs.

Through these grants congregations are assisting their ministers to begin to build equity towards future accommodation. In this way congregations and the presbytery together will be providing vital support to clergy. And building new models for funding ministry.

In 2024 the Housing Equity Grant level will be \$3,600 and will be a shared cost between the congregation and the presbytery. Details of how that will be managed will be announced in early 2024. In 2025, the grant will be carried by the congregations themselves.

#### Congregational ACTIONS for 2022

1. Sessions whose ministers live in manses or who rent their accommodation should apply to the Presbytery of Waterloo-Wellington through the Clerk of Presbytery for the \$6,000 Clergy Housing Equity grant. These applications should be submitted by Sept. 30, 2022.
2. When the money is received the Congregational Treasurer passes the money on to the minister and adds it to the minister's reported income on their 2022 T4.

#### Congregational ACTIONS for 2023

1. Watch for Presbytery announcement of details and deadlines for the Clergy Housing Equity Grant in 2023 – likely to be announced in the summer of 2023.

#### A FINAL WORD

As was said earlier, these changes may cause financial stress in some congregations. The Presbytery is willing to have conversations with congregations on a case-by-case basis about how it can support these adjustments.

If you have questions, please contact Clerk of Presbytery <presbyteryww@gmail.com> or Peter Bush (St. Andrew's, Fergus) [peter.bush@wightman.ca](mailto:peter.bush@wightman.ca) or 519-843-3565.