

The Retired Baptist Ministers' Housing Organisation has continued to fulfil our aim of housing retired Baptist ministers, BMS missionaries and their spouses. Many churches provide their minister(s) with manse accommodation which leaves them potentially without a home for retirement - which is where we step in, providing a home for life at an affordable rent.

We've been able to provide homes for eight of the ministers and spouses who applied for 2022 and will be housing the remaining applicants in 2023. We relocated five tenants who either wanted to downsize or needed to move closer to family. At the end of the year, we had 265 (2021: 261) properties and were providing homes for 423 people. We now have properties in all four parts of the UK having purchased our first property in N Ireland.

Since our beginnings over 47 years ago, we've grown in our ability to assist those reaching retirement who have served the Lord through the Union or BMS.

As with all landlords, RBMHO is facing some significant challenges in the coming years. Much of our housing stock will need significant investment to meet the new energy efficiency requirements that governments across the UK are bringing into the rented sector over the next five years. We're already considering how we will provide heating as gas boilers are phased out by 2035, which requires high levels of insulation. We welcome these changes as we want our properties to be easy to keep warm, at as low a cost as possible, for the benefit of our tenants; but it will be a great challenge to get

the work done.

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At the end of the year Stewart Green retired after serving as Manager for more than 20 years. He will be greatly missed by our tenants who he's faithfully supported so well. Andy Hughes has succeeded him as Secretary and Tenant Relations Manager and Charlotte Curtis has taken on a different role as Operations and Property Manager. We're currently looking for some new Trustees, so if you think you might be able to help us develop further, please contact Andy.

Finally, RBMHO can only continue to operate because of the faithful prayers and gifts of those churches, fellowships and individuals who continue their support for the work whenever possible. Thank you all most sincerely. RBMHO is delighted that it can continue to provide good homes at affordable prices and values its reputation of caring for its tenants. The organisation looks forward to continuing its work to serve God and his servants. For more on the work of RBMHO, see www.rbmho.org or contact the team directly.





RETIRED BAPTIST MINISTERS
HOUSING ORGANISATION

