

One of the ways we aim to support Clergy and their households in retirement is by offering discretionary grants to those on very low income and with limited, if any, savings or assets.

## Who can apply for a grant?

Our grants are designed to help retired Clergy or their surviving spouse or civil partner, who are on a low income and are struggling financially.

If you are receiving a Clergy pension from us, and you're over State Pension Age (unless you retired early on ill health grounds), you can apply for a grant.

There is no limit on the amount of pensionable service you need to apply for a grant. If you live abroad, you can still apply.

## What are the eligibility criteria?

Our grants are discretionary and are awarded using objective eligibility criteria, which we review from time to time.

When you apply, we consider your financial circumstances against our Minimum Income Standard.

To do this we will ask for information and supporting documents on all your sources of income, including state benefits with the exception of Attendance Allowance, Personal Independence Payments (PIP), or Disability Living Allowance (DLA).

We will also consider any savings, property, or other assets you own. If you own your own home or have savings or capital in excess of £16,000, we won't be able to offer you a grant.

If you are married or in a civil partnership, we will need to confirm your combined income, capital and savings. If you have another adult living with you (including a partner or children), we may also take their income into account.

We will also ask you to confirm you are not living in a care home or other care setting.

## What is a Minimum Income Standard?

The Minimum Income Standard is based on how much we assess an individual or couple's needs to maintain their home, pay bills, manage the weekly food shop and spend on transport, travel and leisure.

## How much is the Minimum Income Standard?

From April 2023, our Minimum Income Standard is:

£19,000 p.a for an individual, and,

- £25,200 p.a for a couple.

If you live abroad, we may adjust our Minimum Income Standard to better reflect your local cost of living.

## Is there a maximum grant?

Yes, the maximum grant we can award is £5,000 a year.

## How is the grant paid?

The grant is paid monthly by BACs along with your monthly pension.

## Is the grant taxed?

Yes. Our grants are classed as income and are taxable in the same way as any other income from pensions or work.

Your grant will be taxed based on your individual tax code, which HMRC tell us to use. If we do not have a tax code for you, we will deduct tax at the basic rate.

## How often is my grant reviewed?

Each grant will last for three years before we ask you to reapply. We will contact you at least three months before your grant is due to end to ask if you would like to apply for another grant and help you with the process.

## What if I am receiving means-tested benefits?

We award grants, acting in our capacity as a charity, and under the terms of our charitable trusts in relation to the relief of poverty. Our understanding is that charitable payments are usually disregarded for the purposes of calculating entitlement to means-tested state benefits. If you are in receipt of a means-tested benefit, you might need to let DWP know that you have been awarded a grant from us to help avoid any issues with your payments. If needed, we can provide a letter to you that gives more background on how grants are awarded.

# What if circumstances change during this time?

We appreciate that circumstances can change at any given moment. If your financial circumstances change, we encourage you to talk to us as we may be able to alter your grant.

***This reflects our understanding of current legislation and practice. You should always talk to a financial or legal adviser if you need specific guidance or advice.***





To apply, fill out a grant application form and we will assess whether we can help you.

**[Click here to download an application form](#)**







You will need to be in receipt of all the state benefits you are eligible for before applying for a grant.

**Check your eligibility here**

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