



THE CHURCH  
OF ENGLAND

PENSIONS BOARD

# Charitable grants

April 2023

**Our aim is to support Clergy and their households in retirement. One of the ways we do this 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.

You need to be in a receipt of a pension from us to apply.

If you are a retired Clergy member, you must also be over state pension age, unless you retired early on ill health grounds.

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.

Contact us



[pensions@churchofengland.org](mailto:pensions@churchofengland.org)



020 7898 1802



PO Box 2026, Pershore, WR10 9BW

## 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 Income Benchmark.

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.

## How do I apply for a grant?

To apply, fill out a grant application form and we will assess whether we can help you. You can download a form below, or ask us for a paper copy.

[www.churchofengland.org/media/29266](http://www.churchofengland.org/media/29266)

## What is an Income Benchmark?

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

## Key takeaways

Here are the key points to remember:

- **If your income is below our Income Benchmark, and you are a Clergy pensioner or surviving partner, we might be able to offer you a grant.**
- **Grants are awarded for three years. After this, you can re-apply for a new grant.**
- **If you would like to apply for a grant, just get in touch and we can send you an application form.**
- **Remember, when you apply we will need to ask a number of questions about your finances and you will need to provide supporting documents.**
- **You will need to be in receipt of all the state benefits you are eligible for, before applying for a grant. You can check your eligibility at [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)**



For 2023, we have based our Income Benchmark on the 'UK Retirement Living Standards' report. We have also included an allowance for retirement housing costs.

### **How much is the Income Benchmark?**

From April 2023, our Income Benchmark is:

- £19,000 p.a for an individual, and,
- £25,200 p.a for a couple.

If you live abroad, we may adjust our Income Benchmark 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 will you pay the grant?**

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 upon 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 will you review my grant?**

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 leaflet 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.***