



DIOCESE OF BIRMINGHAM



CLERGY FAMILIES HANDBOOK

June 2011

FOREWORD

To all who are married to clergy in the Diocese of Birmingham, and their families, as well as the clergy themselves.



“When we told the congregation we were moving to Birmingham, they wanted to know with which missionary society we were going to serve.”

Coming new to a Diocese can be both exciting and confusing. It can also be lonely at first. This handbook has been compiled for those married to clergy, and their families. It is intended to welcome you, and to encourage you that you are not alone. It also comes as a practical way of dealing with the inevitable questions and problems that arise in clergy houses and families. It will have been worthwhile if it also prevents some problems from arising at all.

This handbook comes with best wishes from the Clergy Spouses Committee. You will be most welcome to join in any of the events we arrange for Clergy Spouses - normally an Awayday in the Spring, and an evening event in the Autumn, and occasionally other activities - though of course there is no pressure to do this! The committee consists of a representative from each deanery, and you should receive the name of your current deanery rep with your welcome letter. We do hope you will not hesitate to pick up the phone and ask for help if you need to, either from myself or your local deanery rep.

We hope you find the handbook friendly, readable and practical, and perhaps a pointer to making real and lasting friendships in the years ahead. It comes with our best wishes and prayers.

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on behalf of the Clergy Spouses Committee

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THE HOUSE

Your home

First and foremost the parsonage house is your home, and is the centre of your family life. How much you open it up for the parish is up to you as a family to decide. Doubtless this will depend on parish facilities, the age of your children and your commitments. Do not feel obliged to do as your predecessors have done.



*“Dear Vicar and family,
We warmly welcome you into our midst. We hope you will be very happy here. You will need some time to settle in, but we thought you ought to come to our next meeting tomorrow at 2.30 prompt. Signed: The Women’s Bright Hour.”*

Moving in

Before you move in, any necessary work on the house should have been completed. You will have had the opportunity to discuss any minor works you have wanted considered. Curtain rails and light fittings normally belong to the house and so should have been left for you (and subsequently need to be left for your successor).

The kitchen will normally have both gas and electricity supplied. It is however for you to provide and maintain the cooker. It is for you to provide furniture, carpets and curtains. Any carpets and curtains you inherit, or leave behind for your successors, will be subject to an arrangement (if any) among successive occupants; the Diocese is not involved.

Maintenance

Houses for Incumbents, Priests-in-charge and Team Vicars will normally be maintained by the Diocesan Board of Finance (DBF). Houses for assistant priests and curates may be owned by the DBF, or else by the Parochial Church Council (PCC). The appropriate body will be responsible for the insurance of the house and exterior maintenance, and for the regular servicing of the central heating system.

The annual maintenance contract for burglar alarms and replacement of external security lights is the responsibility of the occupier, although usually the PCC will agree to cover this. Garden sheds and greenhouses are your responsibility to maintain and insure. Television aerials, fridges, cookers, freezers, dishwashers and washing machines are also your responsibility to provide, replace and maintain, even if they were provided in your property when you moved in. The parsonage is your home and you are expected to undertake minor repairs and maintenance and report any defects that appear dangerous or cause damage to the house as soon as possible, and to keep it in good condition. In particular, you should ventilate and heat your house sufficiently to avoid condensation and damage to the building or to the health of you and your family.

Internal Decorating

This is a matter for the occupant. At present the DBF is only able to provide small grants at the end of a vacancy for houses it maintains. Before you move in, the Parochial Church Council and churchwardens will also have been asked to help, physically or financially or both, and most are very good about it. Thereafter you are asked to try to do a room or so a year, so that the house is kept in good decorative order.

Internal redecoration of the house is the responsibility of the occupier, although the PCC is encouraged to assist. The Diocese runs a Decorations Scheme to encourage PCCs to set money aside for this purpose. PCCs can open an account with the Diocesan Office, depositing money in units of £50. When a unit of £50 has been on deposit for twelve months a bonus is added, allowing the PCC to withdraw £75. The Accounts Section at the Diocesan Office will advise on this, and also confirm the amount being held for your parish. When redecoration work is done, either by purchasing materials and carrying out work, or engaging a contractor to do it, receipts or invoices should be sent to the Diocesan Surveyor who, if all is in order, will authorise reimbursement. The Accounts Section prefer to make reimbursements to the PCC's bank account, rather than send cheques to individuals.



*“Perhaps the mauve spots on the yellow walls in the lounge **do** look a trifle startling, but the Youth Club did their best.”*

Household bills

Water rates are paid by the PCC. Particular care should be taken not to waste water, especially as many of our houses are on metered water. Some of your lighting, heating, cleaning and garden expenses may be allowable against income tax. Telephone rental (on one line) and business calls should be reimbursed by the PCC as part of clergy working expenses. See 'Money'.

Repairs and improvements

The DBF (or the PCC if it is the owner) maintains the fabric of the house and the utilities, and will also be responsible for any improvements to the house that can be afforded. The DBF has a systematic programme of up-grading on the properties for which it is responsible, subject to available finance; it is prepared to consider requests for essential improvements for inclusion in its annual budget.

For houses maintained by the DBF, the Diocesan Surveyor will also explain the quinquennial inspection arrangements whereby the house is inspected once every five years. A copy of the report on the quinquennial inspection showing the repairs proposed is sent to you for comment before the work is put in hand.

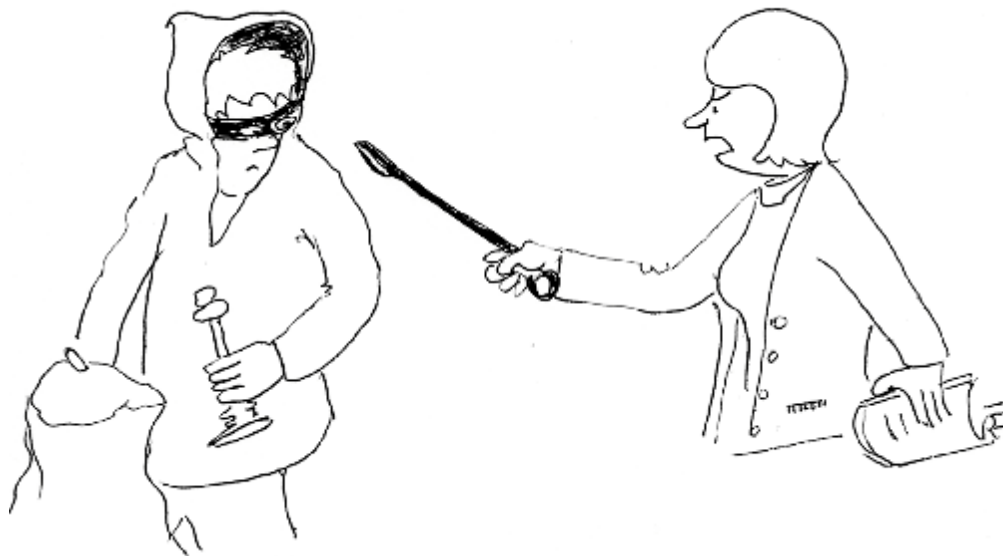
In emergency

Although generally no repairs should be put in hand on DBF maintained houses unless cleared with the Diocesan Surveyor, in emergency or out of hours, contractors may be instructed by the occupants to carry out emergency repairs, particularly where there is a danger to life or to the fabric of the house by, for example, electrical or plumbing emergencies.

After a burglary or break-in

If you are unlucky enough to have a break-in:

1. Contact the Police
2. Make the house secure - contact local glazier for boarding up or reglazing (see Yellow Pages) (The Diocesan Board of Finance will pay/reimburse cost through insurance)
3. Contact the Diocesan Surveyor
4. Send a brief note to the Diocesan Surveyor giving details including:
 - How and when damage occurred
 - Name of police station where crime reported
 - The police crime number if available
5. Contact your House Contents insurer to report any loss.



“Don’t you dare move until I’ve looked up the procedures in the clergy handbook.”

Insurance of Buildings and Contents

Parsonages and houses owned by the DBF are insured by Ecclesiastical Insurance Group (EIG), Beaufort House, Brunswick Road, Gloucester GL1 1JZ (01452 528533. If you have matters that you believe might lead to an insurance claim, the Diocesan Office should be notified immediately. Houses owned by the PCC may be insured with other companies.

You are responsible for insuring your contents, including any greenhouses and sheds that you may install, and for third party liability (excluding property covered by the Diocese). You may find it advisable to use the same company.

Fire

It is a good idea to have a fire extinguisher in your home. You are strongly advised to purchase at least one. The Board of Finance has installed smoke detectors in all its houses. If yours does not have one please advise the Diocesan Surveyor immediately. It is your responsibility to ensure that batteries are fitted and replaced at yearly intervals (if the detector is not connected to the mains electricity supply) and that detectors are tested regularly.

Security

The Board of Finance will consider requests for improved locks, lighting and other security measures.

Listed houses

Where a house is listed as of historic or architectural interest, its internal fittings are not to be changed or modified in any way without prior reference to the Diocesan Surveyor.

Sub-letting

You should not sub-let any part of the parsonage house in any circumstances without consulting the Diocesan Secretary. It can lead to serious difficulties. In practice, many sub-tenancies in parsonage houses are established inadvertently by allowing friends or others to occupy a part of the house in response to some urgent plea. In these circumstances you should on no account receive money, either as a direct payment or towards the cost of heat and light, or it may be construed as the payment of rent. If you are normally a sole occupant and another adult comes to live with you, the Diocese is no longer entitled to the single occupancy discount on Council Tax. You should advise the Diocesan Secretary accordingly.

Further Details

A separate booklet "Care of Clergy Houses" is issued to incumbents by the Diocesan Surveyor, who can be contacted if you need further advice. This booklet is available on the diocesan website.



"Internal fittings are not to be changed or modified in any way!!! - Harold, if I were to use an embroidered cushion, would that constitute a modification?"

MONEY

On moving in

Expenses of removal within the United Kingdom for full-time clergy and licensed lay workers arriving in the Diocese or moving to a new post within the Diocese are paid by the Board of Finance (subject to certain limits). Three quotations should be obtained from removal companies - usually the cheapest will be authorised. Approval should be obtained from the Diocesan Secretary.

You will also qualify for the Resettlement Grant, intended for carpets etc., and (if appropriate) the First Appointment Grant, both of which are paid according to a national scale.

Stipend

The current Diocesan Standard Stipend is paid through the Church Commissioners. The Church Commissioners' leaflet, 'Your Stipend - what you need to know', explains the make-up. There is no reduction of stipend for clergy in receipt of state retirement pension.

Assignment of fees

Fees for funerals and weddings etc. form a part of the stipend, but it is possible for priests who are incumbents to complete a Deed of Assignment by which he or she is paid the full stipend by the Diocese and undertakes to send his/her fees on a quarterly basis to the Diocesan Board of Finance. Assigning fees ensures you a regular cash flow, and is strongly recommended. Details are obtained from the Diocesan Secretary.

Parochial working expenses

It is important that clergy come to an early agreement with the PCC on working expenses, as stipends are based on the assumption of 100% reimbursement. Please read the Church Commissioners' booklet, 'Parochial Expenses of the Clergy, A Guide to Reimbursement'. In the event of any difficulty, please consult your Archdeacon.

Life Insurance

All stipendiary clergy are covered by the Church Commissioners' Group Assurance Scheme, which is non-contributory. If a stipendiary deacon or priest dies in service before the age of 65, a lump sum of three times the National Minimum Stipend for the previous year will be payable tax free. The Pensions Board has discretion as to whom this lump sum death benefit is paid. Although clergy aged 65-70 are also covered, the amount of benefit declines sharply to take account of the retirement lump sum payable at the age of 65. This policy does not apply to clergy over 70 or those who have already retired. The Diocesan Secretary is able to advise you on what might be payable by the Church Commissioners. You may decide to take out additional insurance, which is cheaper when you are young.

Car loans

The Church Commissioners have a central scheme for loans at 5% interest to buy cars, usually up to half stipend, repayable over 4 years. Ask the Diocesan Secretary for details. However, there may be more advantageous schemes available commercially.

Council Tax

If you live in a church-owned house, the DBF pays the Council Tax and no liability falls to the occupant or parish. Any correspondence or notice sent by the Council should be forwarded unpaid to the Diocesan Office immediately. So that we may obtain the benefit of single occupancy discounts, clergy may be asked from time to time to confirm how many adults are living in their house.

Tax and other returns

Clergy are asked to return the PUN (pink) form to the Diocesan Secretary as soon after the start of the tax year as possible. It is the trigger for any increase in stipend. You are also advised to fill in your Tax Return promptly. It may well be worth seeking help from a clergy tax advisory service or an accountant, who for a reasonable fee will manage your tax affairs. The tax office dealing with clergy is in Bradford. The specialist tax unit dealing with clergy has now been disbanded, but the staff are still very helpful – details are in Appendix 1.

Voluntary Contribution to Pension

During your service you can supplement your eventual pension entitlement by making additional voluntary contributions. You should seek professional advice.

Financial headaches

If you have a financial problem which has arisen either by bad luck or bad judgement, get in touch with your Archdeacon - and please do so before your debts mount up!

The Archdeacons also have access to grants from various trusts that can assist clergy with unforeseen expenses (like travel to hospital for a course of treatment). They can often find ways of helping in case of need. Please contact them.

A Will

It is important that both husband and wife make a Will, appointing Executors and stating who should benefit from the estate. Bereavement is painful enough without the added complications which arise when a person dies 'intestate', i.e. not having made a Will. It is well worthwhile to get a solicitor to draw up the Will, usually for a very modest fee. Make sure that Securities, Deeds and Wills are kept in a safe place, and that some other responsible person knows where to find them.

HEALTH

Moving in

When you move in, make sure you register at once with a GP and a dentist. No doubt your neighbouring clergy or churchwardens will be glad to advise you about this.

Illness

Let the Area Dean and churchwardens know at once; they will arrange for all duties to be covered. The Area Dean will inform the Bishop and his Staff if a priest or deacon or one of his/her family is seriously ill, so that they can be cared for and prayed for. If you incur extra expenditure through illness, please let one of the Bishops, your Archdeacon or the Diocesan Secretary know. They have access to funds that may be able to help you.

Sickness Benefit

If you are ill for more than four working days, you should obtain a sick note and send it to the Diocesan Secretary, who will notify the Clergy Payments Department of the Church Commissioners. You should have a copy of their standard form on which to notify them; if not, they will send you one. The stipend will continue to be paid for the first 28 weeks of an illness; thereafter a half stipend is paid for the remainder of the year. Payment for services taken by a locum is the responsibility of the PCC, who may (if necessary) request help from the Diocesan Board of Finance to meet additional costs.

Convalescence

Proper convalescence after an operation or serious illness is vital. Funds are available to make this possible. Your Archdeacon or the Diocesan Secretary will advise.

Maternity and Paternity leave

Clergy are entitled to statutory maternity and paternity leave. It is a priest's responsibility to ensure that there is clergy cover in a parish during this time, but the Area Dean and Archdeacon can help make arrangements. Do speak to them as early as possible about this.

Guidance on maternity benefits is given on the Church Commissioners website:

www.cofe.anglican.org/info/clergypay/your_stipend/benefits.

The Diocesan Secretary can also provide information on this.



“Ah! Blenkinsop! I am so sorry to learn of your illness. Now you must make sure you convalesce properly. Why not take a daily stroll around the boundaries of your parish? Or spend the odd morning reading in the public library? Just get better as soon as you can....”

Early retirement through ill health

If this becomes necessary, it will have been discussed fully with the Bishop and Archdeacon. The financial and housing arrangements, whatever your age, are based on those that would have been the entitlement at normal retirement age.

SECURITY AND PERSONAL SAFETY

Most people with whom you will be dealing will be pleasant and polite. But clergy houses can attract some people in need, and sometimes they will demand provision of food, clothing or money. You need to decide in advance on the strategy you will adopt. General advice is:

- Do not give money.
- Do not allow people you do not know into the house. This is even more important if you are alone or on your own with children.
- Decide as a general policy what you are willing and able to offer a needy caller. Some people will make sandwiches and a cup of tea to give to a hungry caller, some will have a stock of food, some will have vouchers which can be used at a local shop or café. Do not be pressurised into giving more than the limits of your policy.
- Tell the caller where they can get help or advice. (Appendix 3 may be useful).



Most clergy homes in the diocese are fitted with alarm systems which incorporate panic buttons. When answering the door, make sure you know how to trigger the alarm quickly, and how to reset it afterwards.

“The last vicar always put pickle and onions on when he gave me a cheese sandwich.”

If you are threatened or feel in danger, call the police on 999.

Telephone other nearby clergy households if you suspect that a difficult caller is doing the rounds.

If you have experienced harassment, threats or assault at home, at church or out and about, please report this to your Archdeacon, who will aim to respond quickly and provide follow-up support where this is appropriate.

Experiences of this kind are rare, but it is wise to have thought beforehand how you will respond to difficult situations.

General advice to clergy and their families on matters of personal security can be found on the National Churchwatch website: <http://www.nationalchurchwatch.com/>

It might be an idea for you to find your local police station once you are settled, and find out who are your local PCSOs (Police Community Support Officers). Ask them to call on you, and they will be able to give you local information, and become a good point of contact for you.

SCHOOLS

State Schools

Information about local schools may be obtained from the Local Education Offices. The Diocese falls between five different authorities. The local offices are :

Birmingham - (0121 464 5512/5513.
Sandwell - (0121 569 2200
Solihull - (0121 704 6000
Warwickshire - North and East - (01926 742047
Warwickshire - Central and South - (01926 742037
Worcestershire - (01905 765765

You are entitled to express a preference as to which state school your child attends. Whether this preference is met will depend on local circumstances.



“We feel it so important that our little Hubert finds the right school with first class teachers. His last two teachers both had nervous breakdowns.”

Church Schools

There are many church schools in our Diocese - all but 2 being Primary. They are listed on the Diocesan website. The Diocesan Director of Education can be contacted at the Diocesan Office.

Grammar Schools

There are eight Grammar schools in the Diocese, three for girls and five for boys. All but two are grant maintained. Selection for these schools is made by tests taken in the Autumn of the last year at primary school.

Independent Schools

Information about independent schools can be obtained from the Independent Schools Council: www.isc.co.uk/

Grants

- a. *County Council Schools including Maintained Anglican Schools.* There are some charitable trusts which may provide help, particularly if special schooling is needed, e.g. for disabled or gifted children. Also help may be available towards the cost of uniform, travel, books, equipment, musical instruments, from your local authority, or you can discuss it with your Archdeacon.
- b. *Independent Schools.* As well as ISCI S, the Diocesan Office has a copy of 'The Handbook of Grant Making Trusts and Charities' which may help. The Corporation of the Sons of the Clergy gives advice and may be able to help with grants or school fees for clergy children where the necessity of such schools can be shown.

TIME OFF AND TIME OUT

All clergy should take one complete day off each week. Preferably a regular day in the week should be chosen, which should be known to parishioners.

All clergy should take four weeks (including four Sundays) holiday a year and, in addition, the inside of a week after Christmas and Easter. Bank Holidays (or days in lieu where necessary) should also be taken. Particular care should be taken to ensure that Self Supporting Ministers in employment have adequate time off, both days off and holidays. Parish Priests should see that their assistant staff take the time allocated.

It is essential for Area Deans to know when clergy are away. Funeral Directors should be advised. The payment of locum tenens fees for the above occasions is the responsibility of the PCC. It is sometimes possible to provide financial assistance with holidays; applications in the first instance should be made to your Archdeacon.

HOLIDAY IDEAS

If you want some ideas for holiday accommodation then take a look in the Church Press (such as Church Times).

The Mothers' Union have some caravans to let, and can offer opportunities for families or parents to spend an 'away from it all' break. Details can be found from either your local branch of the MU or by contacting www.themothersunion.org/ or (020 7222 5533

LEISURE ACTIVITIES

Birmingham has much to offer during time off for all the family, accessible from the surrounding region.

Log on to www.localife.co.uk/birmingham which is a one-stop solution for finding information about all aspects of community, business and leisure in Birmingham and surrounding area. www.birmingham.gov.uk the website for Birmingham City council offers a wealth of information about what's on in the city and beyond.

Local Libraries are a great place for finding leaflets about what is on in the City and in local areas including local classes for many leisure time activities for the family.

There are many theatres, cinemas, art galleries etc. for just a taster try Birmingham Hippodrome www.birminghamhippodrome.com (0870 730 5555

The Midlands Arts Centre www.macarts.co.uk (0121 440 3838 (reopening in autumn 2009)

Birmingham Symphony Hall www.symphonyhall.co.uk (0121 780 3333

Birmingham Rep (theatre) www.birmingham-rep.co.uk/ (0121 236 4455

Solihull Arts Complex (theatre and exhibitions) www.solihull.gov.uk/artscomplex/ (0121 704 6962.



“Leisure in Birmingham? There’s so much choice. Personally I find feeding the ducks in Cannon Hill Park both relaxing and re-creational.”

SKILLS AND INTERESTS

Birmingham has much to offer for formal, informal, full time, part time or vocational studies. The Midlands Arts Centre in Cannon Hill Park (reopening autumn 2009) offers many kinds of arts, crafts, drama, dance and music. They can be contacted on www.macarts.co.uk or by telephone on 0121 440 3838

Birmingham has four Universities (Aston, Birmingham, Birmingham City, University College Birmingham, and also Open University) all of whom welcome mature students, full time or part time and the courses on offer are extensive. Their websites are the best way to see what is on offer

<http://www.bham.ac.uk/> or switchboard (0121 414 3344

<http://www.aston.ac.uk/> or switchboard (0121 204 3000

<http://www.bcu.ac.uk/> or switchboard (0121 331 5000

http://www.ucb.ac.uk or switchboard (0121 604 1000

<http://www.open.ac.uk/> or switchboard (0845 300 60 90

STRESSES AND STRAINS

The Diocese has a Bishop's Adviser in Pastoral Care of Clergy and their Families, whose name and address is at the back. Clergy and/or spouses can be assured of absolute confidence.



“Daddy says he won’t be long with the PCC in the sitting room, and the Mothers’ Union have promised to be out of the kitchen soon. The Karate Club will have to vacate the bedrooms before your bedtime and the magazine committee in the study won’t affect us. Shall we sing another favourite chorus while we wait?”

MARRIAGE

There are many joys and compensations for the life of the clergy, but there are also tensions which most will experience at one time or another. These may arise because of irregular hours of work, the use of your home as a working place, the fact that you and your family tend to be in the public eye more than most, the unreal expectations that parishioners sometimes have of clergy and their families, as well as the problems of coping with financial constraints.

Any marriage can run into serious difficulties, and clergy marriages are in no way exempt. Please do not think that there is no one to turn to.

Confidential access to help is available through the Bishop's Adviser in Pastoral Care of Clergy & their Families (see Appendix 2).

Alternatively, you might like to contact Relate – see their website for contact details

<http://www.relate.org.uk/>

In the very sad event of a spouse being abandoned, practical support is available from the Bishop's Visitors.

Mrs Judy Dyke, Tyndallwoods Solicitors, 29 Woodbourne Road, Birmingham B17 8BY (0121-693 2222

Mrs Ann Hall, 16 Newton Road, Knowle, Solihull B93 8HL (01564 774498.

SPIRITUAL NOURISHMENT

It can be really helpful to take time away for reflection. Maybe for a week or maybe just for a day, alone or with your spouse or friends.

“Retreats 2011” (the journal of the Retreat Association) lists many retreat centres and details of guided and focused retreats. See their website <http://www.retreats.org.uk/>

Many value a chance to talk in some depth and regularly with a fellow believer or spiritual guide. If you would like to have some suggestions of who may be a suitable person for you, then speak with either the Co-ordinator of Spiritual Direction or your Archdeacon.

Courses are available in theology, mission, pastoral studies and counselling. Details can be found on online Diocesan Bulletin, and the websites of Birmingham University, the Queen's Foundation or Birmingham Churches Together.

3D Birmingham Diocesan Course for Developing Disciples runs from September to June and details can be found on the Website or Telephone the Diocesan Office.

Birmingham Diocesan Website is a useful resource for keeping up with what's on in the Diocese.

CLERGY SABBATICAL LEAVE

Usually Sabbaticals last for 3 months and are only considered for clergy who have completed three years in their present post, and have worked for at least seven years since their last sabbatical or study leave. Initial enquiries should be made to the Bishop's Adviser for Clergy Continuing Ministerial Education at the Diocesan Office, who can also advise as to what financial assistance may be possible.

RETIREMENT

General

Our Diocesan Secretary (see Appendix 2) is able to give details of the practical issues concerning retirement. What follows is a brief outline.

Clergy must retire at the age of 70 but are entitled to draw their pension on reaching their 65th birthday, which is now the age at which the great majority of clergy retire.



“Only 250 more 8.00 am Communion and I’ll have reached my full pension.”

Pension

On retirement, a cleric is entitled to a tax free lump sum payment and pension. In the past three years the service required for a full pension has been changed twice, in view of the increasing cost of funding the clergy pension.

The Diocesan Secretary can advise on this, and information is available on the Pensions Board website: www.cofe.anglican.org/about/cepb. Provision for voluntary contribution during service to supplement the pension is covered in the 'Money' section.

Retirement Housing

In the last few years the arrangements for housing have greatly improved. It is no longer the case, for example, that if you neither have your own house nor have sufficient capital to buy one, you have little choice about where you live. Apart from the good convention that you should not retire within the parish in which you are serving, within reason it is possible to choose where you wish to retire.

It is not possible to give any exact answers to the degree of help which can be given because so many factors have to be taken into consideration - for example, where you want to go in retirement. But in all cases the Church of England Pensions Board is very ready and willing to advise, and is prepared to consider the purchase of a retirement house at the age of 57 for stipendiary clergy.

In the last year the options for housing assistance for retiring clergy have changed. The Church's Housing Assistance for the Retired Ministry (CHARM) offers a Shared Ownership scheme, a Rental Scheme, and Supported Housing for elderly clergy. See their website: <http://cofe.anglican.org/about/cepb/housing/>

The prospect of retirement is no longer the material anxiety it used to be for so many of our predecessors. Hopefully it is something we can look forward to, knowing that we will be materially secure. However increases in house prices have led to increased levels of anxiety and there is no substitute for planning positively for one's retirement well in advance.

You may remain in your clergy house free of charge for one month beyond your date of retirement.

BEREAVEMENT IN SERVICE

Nothing can reduce the shock of bereavement. But some practical advice may help.

When a priest dies

When a Priest dies, the pain of bereavement can be eased, though not lessened, by the support which members of your family, personal friends, and friends in the parish will be anxious to offer. The Diocese, too, will want to help. It is important to telephone your Area Dean or your Archdeacon as soon as possible, or to ask someone else to telephone on your behalf. One of them will visit you and help in any way he/she can, and will inform the Bishop and the Diocesan Office.

The Area Dean and Archdeacon will also want to know if there is any other family bereavement.

Preparing

Draw up a list now of where certain things are kept, such as, for example, Wills, marriage certificates, birth certificates and insurance policies; lists of those to be notified of the death, so that someone else can do this on your or your widow(er)'s behalf if you wish; and any special requests regarding funeral arrangements (which should be stated in the Will).

Finance and your pension

All serving clergy are insured by the Church Commissioners against death in service - see 'Money'. Although clergy aged 65-70 are also covered, the amount of benefit declines sharply to take account of the retirement lump sum payable after age 65. This policy does not apply to clergy over 70 or those who have already retired.

A widow(er) will receive a proportion of the pension that his/her spouse would have received on normal retirement from the date of death.

You may also receive the State benefit, and the local Social Security office will advise on this.

Housing

In the case of anyone living in a tied house, the widow(er) has to leave his/her home. We recognise that this is an extra burden on top of an already painful situation. A widow(er) has a legal right to remain for two months, but the Diocese would not be hard and fast about regarding this as a maximum, and a mutually satisfactory arrangement will be made which takes into account both the circumstances of the widow(er) and the future ministerial needs of the parish.

The Diocesan Secretary will be able to give outline advice on the options you have, and help you as you prepare to approach the Pensions Board regarding pension or church housing schemes.

Children

This charity offers grants and help for many needs of children's education and training:

The Corporation of the Sons of the Clergy
1 Dean Trench Street
London SW1P 3HB
(020 7799 5887

Your Archdeacon can advise on this.

BEREAVEMENT IN RETIREMENT

In the event of the death of a retired priest or spouse please advise the Chaplain for Retired Clergy and Widows (see Appendix 2), who will notify the Bishop and Archdeacons.

Pension

A widow(er) may be entitled to a (reduced) State Pension, and he/she will also receive a proportion of the clergy pension. No further lump sum is payable, but if a cleric dies within one year after retiring, the balance of the first year's pension is payable to his/her estate.

There is a minimum income standard for all clergy widows/widowers. Augmentation grants may be awarded by the Pensions Board.

Housing

If you have a value-linked mortgage loan with the Pensions Board, or occupy a property under Licence, you will be able to remain in your retirement home, unless you choose to move, in which case the Pensions Board or the Diocesan Secretary will discuss suitable alternatives with you. The Pensions Board will consider sympathetically the position of dependants on your death, if appropriate, but would not normally expect to continue to house them.

APPENDIX 1 - USEFUL PUBLICATIONS

From the Church Commissioners:

Church House, Great Smith Street, London SW1P 3AZ

1. Your Stipend - What you need to know.

See their website: www.cofe.anglican.org/info/clergypay/

2. Parochial Expenses of the Clergy - a guide to reimbursement. £1 incl postage and packing - also available on the diocesan website.

3. The Taxation of Ministers of Religion published by the Churches Main Committee (1 Millbank, London SW1P 3JZ. ☎ 020 7898 1861. E-mail: cmc@c-of-e.org.uk).

Your tax affairs are dealt with by:

HM Revenue and Customs 073/C16

Bradford Group

Centenary Court

1 St Blaise Way

Bradford BD1 4YL

☎ 01274 205714.

From the Church of England Pensions Board:

29 Great Smith Street, London SW1P 3PS. ☎ 020 7898 1800

1. The Church of England Voluntary Contributions Scheme.

2. Your Pension Questions Answered.

3. Retirement Housing.

4. Church's Housing Assistance for the Retired Ministry.

5. Pensions, Grants and Housing Assistance.

Publications 2 and 3 above can be downloaded from www.cofe.anglican.org/about/cepb

APPENDIX 2 - USEFUL ADDRESSES

The Bishop of Birmingham, The Rt Revd David Urquhart
Bishop's Croft, Old Church Lane, Harborne, Birmingham B15 0BG
(0121 427 1163 Email: bishop@birmingham.anglican.org)

Diocesan Office
175-185 Harborne Park Road, Birmingham B17 0BH (switchboard 0121 426 0400)

The Bishop of Aston, The Rt Revd Andrew Watson
(0121 426 0406 Email: BishopOfAston@birmingham.anglican.org)

Archdeacon of Aston, The Venerable Brian Russell
(0121 426 0437 Email: b.russell@birmingham.anglican.org)

Archdeacon of Birmingham, The Venerable Hayward Osborne
(0121 426 0403 Email: h.osborne@birmingham.anglican.org)

Diocesan Secretary, Mr Andrew Halstead
Email: a.halstead@birmingham.anglican.org
Secretary: Miss Trish Beck
(0121 426 0402)

Diocesan Surveyor: Mr Alan Broadway
Email: a.broadway@birmingham.anglican.org
Secretary: Mrs Sue Greathead
(0121 426 0409)

Bishop's Adviser in Pastoral Care of Clergy and their Families, The Revd Susannah Izzard
(0121 243 3745 Email: susannah.izzard@blueyonder.co.uk)

Co-ordinator of Spiritual Direction, The Revd Canon John Austen
(0121 554 8882 Email: john@jausten.freeseve.co.uk)

Diocesan Website: www.birmingham.anglican.org

Honorary Chaplains to Retired Clergy and Widow(er)s
Aston Archdeaconry: The Revd Chris Aldridge (0121 449 6196
Birmingham Archdeaconry: The Revd Ray Price (0121 475 4458)

Ecclesiastical Insurance Group plc,
Beaufort House, Brunswick Road, Gloucester GL1 1JZ.
(01452 528533.

Church Commissioners,
Church House, Great Smith Street, London SW1P 3AZ
(020 7898 1000

Church of England Pensions Board
29 Great Smith Street, London SW1P 3PS.
(020 7898 1800 Email: pensions@cepb.c-of-e.org.uk)

APPENDIX 3 – HELP FOR CALLERS IN NEED

(This cannot be a definitive list, but is as up-to-date as it can be)

Birmingham City Council Careline (0121 303 2296 (5.00pm-8.00am and all day weekends)
for emergency accommodation (eg if suffering domestic violence or antisocial behaviour)

Homeless Services Centre (0121 233 6370 (see below)

Birmingham and Solihull Mental Health Trust (0121 678 2000

Positive Mental Health Group - www.pmhg.co.uk – click on Buzz guide for many useful contact numbers for mental health, elderly, lesbian/gay/bisexual, women, young people, refugees, ethnic communities

HOMELESS SERVICES CENTRE, 50-55 Henrietta Street, Birmingham B19 3QD (0121 233 6370

Has various outreach teams dealing with young people, older persons, alcohol and drug support. Help with tenancies, housing advice. Run drugline clinic twice weekly for rough sleepers.

Will also see homeless people and refer them on to hostels.

Call Mon, Tues, Wed, Fri 10.00am to 6.00pm; Thurs 10.00am to 2.00pm.

HOUSING ADVICE CENTRES – list available through www.birmingham.gov.uk - information, support and advice for roofless people and people who think they may become homeless - perhaps because of eviction, harassment by a landlord or neighbours, or repossession of their home.

DROP IN CENTRES

City Mission Care Centre, 38 Washington Street B1 (0121 643 6182

Open Tuesday and Wednesday, 7.30pm onwards for free meals.

Glebe Centre, Wednesbury Road, Walsall W1 3RU, (01922 625687

Open Monday, Wednesday, Friday 9.30am to 4.30pm; Tuesday & Thursday 9.30 am to 7.00pm

Support, advice, clothes, showers, subsidised meals/snacks.

Irish Welfare Drop-in, St Eugene's Court, 77 Race Street, Digbeth (0121 622 3145

Open Monday to Friday, 12.00 noon to 3.00pm; Advice and guidance. Meals £1.

Sandwell African Caribbean Mental Health Foundation, Kumba Centre, Boulton Road, West Bromwich B70 6NW (0121 525 1629

For those living in Sandwell Borough. Open Tuesday, Wednesday, Thursday 10.00am to 4.00pm

SIFA- Fireside, 18-28 Lower Essex Street and 122 Pershore Street B5, (0121 666 7023

Open Monday to Friday 9.30am to 1.30pm, Sunday 11.00am to 1.00pm:

Advice, food and bare essentials, clothes.

Welcome Drop-in Centre, 15 Larch Croft, Chelmsley Wood B37 7UR (0121 678 4730

For those with problems with substance abuse.

Open Monday, Tuesday, Wednesday, Friday 11 am to 4.30 pm; Thursday 11.00am to 7.30pm.

Advice, showers, meals, snacks.

HOSTELS

Allison House, 52 Allison Street B5 (0121 643 5094

MEN over 50, ACCESS by interview only

City Mission Hostel, Washington Court, 35-38 Washington Street B1 1LB (0121 643 6182

Access 24 hours, Men and women over 18, Meals provided.

Also Resource Centre for financial/housing advice (0121 643 4324.

HAMAC, 1 Finch Road, B19 1HS (0121 551 2760
Men 16-25. Access by interview

Hanwood House, 140 Leopold Street B12 OUL (0121 753 1386
Direct access, although risk assessment will be done on arrival. Cannot take known arsonists or those with history of child abuse. Men over 25; Meals provided.

New Boot Hostel, 110 St Andrews Road, B9 4NA (0121 772 3098
Access 24 hours. Men 16 to 21. Self-catering

St Anne's Hostel, 112 Moseley Street B12 ORY (0121 772 4406
Access 24 hours, but will be interviewed on arrival. Men over 25. Need two weeks rent up-front. Men over 25, Meals provided. Dogs accepted (in two rooms only).

St Basil's, Emergency Housing for females aged 16-25 (0800 068 7499.
St Basil's, Emergency Housing for males aged 16-25 (0800 056 4034
Or contact them at The Link, 5 Ryder Street, B4 7NE (0121 233 1508

Sharp Hostel, 57 Edgbaston Road, Smethwick B66 4LG (0121 558 2104 (call between 9.00am and 11.00pm)
Single homeless men and women from age 18, but can accept couples (1 room).
Direct access, but will be interviewed on arrival.

Snow Hill Centre, 86 Old Snow Hill B4 6HW (0121 233 2599
Access 24 hours, but will be interviewed on arrival. . Men over 25, but cannot accept anyone with arson history. Meals provided

Waterside House, 33-35 Princip Street B4 6LE (0121 359 5953
Access 24 hours, Men over 25, self-catering

William Booth Centre, Shadwell Street, B4 6JA (0121 236 6554 (24 hours)
Single homeless men over 18 with low to medium support needs, including refugees. Will generally not accept men with convictions for sex offences or arson although all cases are considered. Self or agency referrals. Interview with needs and risk assessments. If unsuitable, will help applicant to find alternative accommodation.

Yardley House, 104 Blakesley Road, B25 (0121 789 9019
Access 24 hours. Women 16-25

YMCA West Bromwich, 38 Carters Green B70 9LG (0121 524 1950
Single homeless men and women between the ages of 16-48.

Zambesi Project, 183-185 Stratford Road B11 1RB (0121 766 7645
Access by interview. Men over 40, Meals provided

WOMEN'S REFUGES

Birmingham and Solihull Women's Aid ☎ 0800 0732 606 or www.birmingham-solihull-womensaid.org
- have refuge accommodation accessible 24 hours a day. Also interpreting facilities for those with little spoken English.

Aven House, Walsall ☎ 01922 746574; 24 hour helpline: 01922 721859

Caldmore Housing Women's Refuge ☎ 01922 746574

Gilgal ☎ 0121 773 1431

Humdard (for Asian Women in Dudley and Sandwell) ☎ 08456 076474

Sandwell Women's Aid ☎ 0121 522 6448

CHILDREN'S WEBSITE

www.freefromfear.org

ACCESS TO HEALTHCARE

Health Xchange, William Booth Centre, William Booth Lane, off Constitution Hill, B4 6HA
☎ 0121 465 3965

Full GP practice for those who are homeless or vulnerably housed.

Nurse drop-in clinic - Monday to Friday 1.00pm to 4.00pm; GP, podiatrist, dentist. Also access to alcohol services, mental health workers, stop-smoking clinics.

