

Diocese Of Portsmouth

Priests' Retirement Fund Guidelines

The Trust's Remit Is 'To Provide Dignity and Comfort In Retirement'

ISSUE: April 2014

Foreword

Dear Brothers,

Priests like bishops usually retire at 75. Of course, in sharing Christ's priesthood they remain priests for ever; indeed, one day we shall discover their role in the Heavenly Liturgy. But here on earth, after labouring in the vineyard through the heat of the day, it is only right and just that priests should be able to lay down the yoke of responsibility in order to enjoy some well-deserved rest.

This is why I heartily recommend these guidelines which have been usefully and comprehensively drawn up for us and revised by Fr. Tom Grufferty. Our thanks go to him and his team for their splendid work. I hope these guidelines will ease some of the worries and concerns priests have as they approach retirement.

Moreover, if you are a priest coming up to retirement, I want to express to you, on behalf of myself and all the clergy and people of the Diocese of Portsmouth, our profoundest thanks for all you have given to us over the years in your service of Christ and His Church.

I hope that what you find herein expresses our love and compassion as well as our ongoing commitment to your care. Please let us know if there is anything else we can do to help.

With my prayers and best wishes

In Corde Iesu

+Philip

Bishop of Portsmouth.

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From the Chairman of the Management Board, Diocese of Portsmouth Priests' Retirement Fund, to priests planning retirement from office:

These Priests' Retirement Fund guidelines are designed to provide information that will assist you through the transition period to retirement. They outline the practical arrangements for the purchase of suitable properties, together with the professional help which is readily available from the Diocesan Surveyor.

They include information on statutory and means-tested benefits, as well as information about the discretionary grants that come from the Secular Clergy Funds and the Priests' Retirement Fund.

You will find paragraphs on pastoral care in retirement, how to prepare for retirement and health and wellbeing in retirement. There is a resource list of contact details and websites of local authorities and statutory and voluntary agencies which work for retired people.

I hope that these guidelines will provide you with essential information at this moment; if necessary, further information is always available from the Retirement Board members who are listed in the Diocese of Portsmouth Year Book.

Tom Grufferty

From the Episcopal Vicar for the formation of the Clergy The Pastoral Care of Senior Priests.

The arrangement for the care and support of our retired or "Senior Priests" (the term I prefer to use) in this diocese is still in a process of development. The existence of the Priest's Retirement Fund means that priests may now give up administrative duties and perhaps, the running of a worshipping community or pastoral area, to begin a different style of life while at the same time continuing with a form of priestly ministry as long as they are able. The Pastoral Plan 'Go Out and Bear Fruit' envisages that senior priests, supported by the Co-ordinating Pastor, are enabled to make best use of their gifts, talents and time in their ordained ministry. Pastoral Areas that welcome Senior Priests and give them a sense of belonging and self worth have to be a vital element in their pastoral care.

Alongside being welcomed into a particular pastoral area and being valued as a member of the team, there is emerging a diocesan aspect to the pastoral care of senior priests which is an extension of the Bishop's own personal support for them. The Episcopal Vicar for the Formation of the Clergy is developing a team of professionals attached to the PRF who visit on a regular basis to ensure that provision is made for spiritual, financial, physical, emotional, psychosocial needs.

Paul Townsend

Preparation for Retirement

Retirement is a major event and one that should be properly planned to secure the right location and facilities to meet needs and hopes. For a priest, retirement will usually mean moving house, probably to a new area and away from friends and familiar faces of parish life. Change always brings with it a certain amount of stress. The house hunting process can be frustrating and disappointing but having clear ideas on what is wanted will make things easier. Sean Hayes has a lot of experience in trying to match expectations with what can be obtained and you will find him extremely helpful. Getting to know the area and making good contacts in the new community will ease the transition.

The one truly stable factor is priesthood which is not like any other career or way of life. Retired priests, wishing to fulfil their ministry should discuss the nature and scope of what they envisage themselves doing with the Coordinating Pastor of the Pastoral Area where they plan to live in retirement. A happy and successful retirement will result from well considered decisions leading to the right choice of property in the right location with good access to services and transport. On the other hand, as they say, 'failing to plan is planning to fail'.

Awareness of spiritual, financial, physical, psychological and emotional needs will enable carefully reasoned decisions to be made. These will result in a smooth transition from being 'fully active' to being 'retired' or a 'senior priest'.

The retirement process has to be shaped to each individual priest, taking into account all his particular aspirations. The majority of priests now retire whilst still in good health which means they can enjoy a satisfying life and ministry without the many demands they have carried. However, some will have anxieties about the future and worry about declining health. This is not unusual and such concerns can be eased by seeking advice or reading the specialised booklets on retirement.

These Guidelines are designed to eliminate some of the stress, uncertainty and even disappointments that may occur at this critical stage in a priest's life. Professional advice and support is available through the Priests' Retirement Fund Board.

Mgr. John Nelson

1. RETIREMENT INCOME

It is important that retiring priests make application for the statutory state benefits before making application to the discretionary Secular Clergy Funds or PRF funds. **In fact no grants can be made by the PRF until all State fund avenues have been exhausted.**

Help in completing statutory benefit applications is available at the Citizens Advice Bureau offers. However, in addition, the Treasurer of Priests' Retirement Fund offers help in the completion of both any statutory benefit forms and the PRF application forms.

Benefits and allowances are generally increased in line with the increase in the Retail Prices Index. 2014-2015 rates are detailed in Appendix 4.

1.1 State Pension and Benefits

The State Pension is based on National Insurance (NI) contributions and is paid when you reach pension age. Pension age is currently 65 for men born before 6 April 1959. The full Basic State Pension for 2014-2015 is £113.10 (Appendix 4a.)

To receive the full basic State Pension, most people need to have built up 30 qualifying years. To make sure you have enough qualifying years, you may be able to add years by making extra payments called voluntary National Insurance contributions.

The State Pension is made up of basic State Pension and additional State Pension. If you are more than four months away from State Pension age, you can find out how much you will get by contacting the Future Pension Centre: See APPENDIX 5.

Claiming your State Pension

The Pension Service should automatically send you a State Pension Information Booklet and invite you to claim four months before you reach State Pension age. If you haven't received this booklet two months before you reach State Pension age, you can: ring the State Pension claim line on 0800 731 7898 , or download the State Pension claim form, print it out, then complete and send it to your local pension centre.

Here is a checklist of what you will need to have to hand when you make your claim:

- your National Insurance number
- your current address and postcode, plus your last two addresses
- your tax reference number (you can find this on HM Revenue and Customs forms P45 or P60, or any letter you've had from them about tax)
- the address of any employer you've worked for in the last two years, and the dates that you worked for them
- if you've ever lived or worked abroad, we'll need your social security number and the dates you were abroad
- the number for the account you want your State Pension paid into}

The Department for Work and Pensions (DWP) will also respond to written requests for pension forecasts and on line pension entitlement forecasts are available at any time via the Pension Service website. See Appendix 5.

(If you have lived outside England e.g. Jersey and Guernsey, and paid NI contributions, part of your retirement pension will be paid by that Authority. Application should be made to the appropriate pensions or social security office. See Appendix 5.)

Pension Credit

Pension credit is an entitlement for people aged over the female state retirement living in Great Britain. It guarantees everyone a minimum weekly income of £148.35 for a single person. As grants from the Secular Clergy Funds are not counted as income for the purposes of Pension Credit, Senior Priests with state & private pensions totaling less than £148.35 per week are likely to be eligible for Pension Credit.

Full details of the benefit and an entitlement calculator can be found on the Direct Gov website

www.direct.gov.uk/en/Pensionsandretirementplanning/PensionCredit

Applications for Pension Credit can be made to the DWP over the telephone on 0800 99 1234 or by downloading form PC1 from the website given above.

The treasurer of the Priests' Retirement Fund can also clarify the eligibility criteria and will help you in your application.

Housing Benefit and Council Tax Benefit

These benefits are available for people on modest income and with savings of less than £16,000. Housing Benefit makes a contribution towards rent and Council Tax Benefit reduces a person's liability for Council Tax.

Grants from the Secular Clergy Funds are not counted as income for the purposes of these benefits. Senior Priests with income (excluding Grants) of less than £350pw are likely to be eligible for some income from these benefits.

If you receive Pension Credit, you will automatically qualify for these benefits also, irrespective of your level of savings.

Senior Priests who might be eligible for Housing Benefit and Council Tax Benefit should contact their local authority and ask for a housing benefit claim form. Priests applying for Pension Credit may apply for Housing Benefit and Council Tax Benefit via the DWP at the same time as they make their application for Pension Credit (see above).

1.2 State Pension deferral

It is also possible to defer claiming state pension if you are still working. State pension deferral simply means putting off claiming your state pension when you reach pensionable age, or choosing to stop claiming it after you have already claimed.

Extra State Pension

If you put off claiming your State Pension for at least five weeks you can earn an increase to your State Pension of 1% for every five weeks you put off claiming. (This is equivalent to about 10.4% extra for every year you put off claiming.)

A lump sum payment

If you put off claiming your State Pension for at least 12 consecutive months, you can choose to receive a one-off lump sum payment and your State Pension paid at the normal rate. The lump sum payment, when you claim it, will be based on the amount of normal weekly State Pension you would have received, plus interest added each week and compounded. You can put off claiming your State Pension for as long as you want in order to earn extra State Pension or a lump sum payment.

1.3 Over 80s Pension

You can claim if all the following apply to you:

- you are aged 80 or over
- you don't get basic State Pension
- if you're on a reduced basic State Pension -you'll get the difference between this reduced amount and £66.00.

1.4 Winter Fuel Payment

This is a non-taxable winter fuel payment payable annually to people who are aged over female State retirement age.

1.5 Television Licences

If you're 75 or over you're entitled to a free television licence. You can also get TV licence concessions if you're registered blind or (subject to certain conditions) if you live in nursing or residential care or in sheltered accommodation. If you are aged over 74 you can buy a short term licence over the phone by debit or credit card. Have your current TV licence number and National Insurance number to hand and then you will automatically receive a free over 75 TV licence when you turn 75. See Appendix 4d.

1.6 Council tax - Single occupancy Reduction

If you live on your own, you are entitled to a single person's discount of 25 per cent on your Council Tax bill. You will need to make a claim to your local authority.

1.7 Other Concessions

People over 60 years old are entitled to free eye-sight checks and medical prescriptions. Most national museums and art galleries now have free entry. Other concessions vary but people over a certain age may be able to get price reductions for leisure centres, swimming pools and other places of interest.

1.8 Travel Concessions

Bus The National Bus Concession entitles people aged 60 or over to free off-peak bus travel on local buses anywhere in England. Off-peak hours are from 9.30am until 11pm Monday to Friday, and all day weekends and bank holidays. Contact your local council to obtain your bus pass and to find out about further local concessions.

Coach National Express (long distance coach travel) gives discounts on many fares to people aged 50 or over who buy a Senior Discount Coach card.

Rail Companies give reductions on many train fares to people of 60 or over who buy a Senior Railcard.

Parking Blue badges are available from your local council if you are assessed as having mobility problems.

1.9 Income Tax Personal Allowances 2014-2015

Personal Allowances for people over retirement age for the tax year 2014-2015. See Appendix 4e.

1.10 Use of Capital

See section 2.5

1.11 Top-up, Priests' Retirement Funds

The Priests' Retirement Fund aims to provide retired priests with a discretionary top-up regular income grant usually paid monthly, by standing order, into the priest's bank account. The guideline is currently £15,700 per annum and includes state pension and other State benefits, discretionary grants from Secular Clergy Funds (Big M, Little M, John Henry King, Berkshire Boar and Hampshire Hog) and any pensions from previous employment.

Mass stipends and supply income should be excluded from this return. Also excluded is any pension receivable from a personal pension plan (either arranged individually or the scheme arranged by the diocese) to which the priest made contributions while serving the **Diocese and any investment income**.

Standing Order Authority Form, Grant Claim form and a Sample Budget Sheet are attached as Appendices 1, 2, and 3.

1.12 Secular Clergy Funds

Application for discretionary grants should be made to the various Secular Clergy Funds before applying for a grant from the Priests' Retirement Fund, as follows:

Big M Fund

Tel: 020 8969 1145

The Chief Administrator
Canon John McDonald
St Mary's Cemetery
Harrow Road
LONDON NW10 5NU

Little M Fund

Tel: 01329 239584

The Chief Administrator Canon Richard Hind
38 Hartlands Road
FAREHAM
Hampshire, PO16 0NL

John Henry King Fund

The Chief Administrator
Provost G Hetherington
c/o Peterhouse
St Peter Street
WINCHESTER, SO23 8BW

The Berkshire Boar Fund

Tel: 01635 40167

The Chief Administrator
Fr Padraig Faughnan
St Joseph, 105 London Road
NEWBURY, Berkshire, RG14 1JP

Hampshire Hog Fund

Tel: 01962 852804

The Chief Administrator
Canon P Townsend EV
Peterhouse
St Peter Street
WINCHESTER SO23 8BW

Discretionary grants from the above funds are paid quarterly by standing order or cheque and are free of UK income tax.

2. RETIREMENT PROPERTY

2.1 Purchase of property

On the retirement of a Priest of the Diocese, the Diocese of Portsmouth Priests' Retirement Fund will, if required, purchase a suitable property for him. For a number of reasons, the property selected will almost certainly be within the Diocesan boundary.

The normal specification for a property would be a 2-bedroomed flat, house or bungalow or, if appropriate, sheltered housing. At the present time the maximum budget for such a property is £200K depending on location and the continuing movement of the housing market. A freehold property is preferred for which rent is paid by the priest to the fund (at lower than the commercial figure). Renting from an independent landlord will not be funded by the PRF.

Time should be allowed for identifying personal criteria for choice of property as it may be a first time purchase. Giving thought to the location, environment and type of property that would best suit interests and price range is likely to increase the chance of making an informed and successful property purchase.

2.2 Guidance and support from Diocesan Surveyor

The Diocesan Surveyor is available to give guidance, assistance and support to the priest in the selection and acquisition of a property. It is important, when viewing properties, to consider carefully the existing condition of the property and its future maintenance. Also consider carefully the size of any garden which could become an unmanageable problem in the future.

The Diocesan Surveyor will make contact with the retiree to discuss preferences for location and type of property envisaged and will outline his role in the process. It is important that the priest is involved as much as possible. Contact should be made with a selection of reputable, local, well known estate agents in the preferred area and details of requirements registered with them.

When suitable properties become available, these details may be discussed with the Diocesan Surveyor against the budget and viewing of certain properties jointly undertaken.

Having identified a potential property, a site inspection and initial valuation will be carried out by a Chartered Surveyor and, if these are positive, an offer price would be established. This offer would exclude any value for fixtures and fittings which were to remain in the property.

Subject to an offer being accepted, Blake Laphorn, the Diocesan Solicitors, would be instructed to act on behalf of the Priests' Retirement Fund, in the acquisition of the property.

During the purchasing process, contact will be made with the priest to advise on date of exchange of contracts, anticipated date for completion and availability of keys to the property.

Once contracts between the vendor and the Diocese have been exchanged, application must be made for the transfer of telephone service and provision of gas, electricity and water services. Note: The various utilities will need to speak directly with the new occupant to set up the new contract and to make arrangements for Direct debit payments.

The retired priest will immediately, on moving in, become responsible for Council Tax and insurance of any personal items. The priest will also need to pay for a television licence - until he reaches 75 years old.

2.3 Tenancy Agreement

Properties purchased by the Priests' Retirement Fund are subject to a Tenancy Agreement with the priest and a standard rental is payable monthly, in advance, on the property. The rental is adjusted annually in line with inflation. See Appendix 7.

Arrangements will be made for a banker's order to be completed by the priest to facilitate the payment of the rental. See Appendix 1.

2.4 Tenant Responsibilities

The retired priest is responsible for furnishing the house, future interior decorations and for running expenses. Application may be made to the fund for a grant if for some reason there is difficulty in meeting this expenditure.

On taking up residence you are advised to:

- Read and record gas, electricity and water meters and notify supplier.
- Notify telephone service provider and check previous owner has paid to date.
- Notify Diocesan Surveyor of any maintenance problems
- Insure contents with Catholic Church Insurance Agency
- Maintain garden

2.5 Other Residential Options

For priests, whose health at retirement suggests that independent living is not appropriate, arrangements for care at home, residential care, sheltered accommodation, or nursing home would be discussed on an individual basis.

The policy of the Trustees of the Diocese of Portsmouth Priests' Retirement Fund is in line with the requirements of the Department for Work and Pensions. This applies particularly to retirement homes where the retired priest must fund their own costs until their capital drops below the upper capital threshold at which the local Adult Services Department will assess need and contribute accordingly. The Board can consider special grants under certain circumstances. Capital Thresholds for care home costs 2014-2015 are given in Appendix 4f.

Each County produces a guide to the Residential Care available within their area. It includes useful advice and guidance about selecting residential care and may include a check list of questions to ask and information about registration and inspection of care homes. See Appendix 6 for contact details.

The National Services Framework for Older People sets national standards and service models of care across health and social services, whether they live at home, in residential care or nursing home or are being looked after in hospital.

3. STAYING HEALTHY

3.1 Thinking ahead

Retirement is one of the principal events in life and there are many aspects to consider in addition to making the major transition in moving home.

Living alone and managing household necessities and leisure time may be a new experience and perhaps a little daunting initially. It is important to aim for a balanced lifestyle. Exercise, good nutrition and adequate sound sleep help meet physical health needs and social interaction, warm friendship and leisure help meet psychosocial needs. Intellectual and Spiritual needs must be considered.

A balanced retirement can lead to a most enjoyable phase in life with opportunity to take up new interests, activities and friendships. Thinking and planning ahead about how you intend to keep fit and healthy, discussing how you wish to continue your ministry and how you would like to spend your leisure time is likely to lead to a successful retirement.

The Episcopal Vicar for the formation of the clergy or a Priests' Retirement Fund Board member can discuss all these new requirements - not only the library, hobbies and interests but food and clothes buying, house cleaning etc.

3.2 Importance of Exercise

Being healthy is more than just not being ill. It means being physically fit, mentally well and having a general sense of well-being. The important thing is to make the very best of your own situation and condition and seek advice as necessary.

As we age some changes in our physical abilities are inevitable but others come about because it is easy to become less active. Aerobic exercise gradually increases the heartbeat, improves circulation and increases the amount of oxygen in the blood supply and is beneficial all round.

Walking and swimming are probably the best forms of general exercise although household or garden chores can also improve fitness and flexibility. Special keep-fit classes and other forms of exercise improve suppleness and strength. Sports will probably enhance not only your fitness but general health. Leisure centres and swimming pools offer a wide range of sports and social facilities and many run special programmes for the over 50s.

3.3 Importance of good diet

It is important to eat a balanced diet and to take the trouble to prepare food that you enjoy. If you are going to increase the amount of exercise you take, you need to make certain that you are getting sufficient energy from your food and drinking enough liquid. Drink water frequently, during morning and afternoon to avoid dehydration. Eating fresh vegetables and fruit on a daily basis is recommended.

Interest in growing fresh vegetables is increasing and eating home grown vegetables can be very satisfying and cheaper than vegetables bought in a supermarket. Many supermarkets offer attractive prepared meals for one that can be heated quickly in a microwave or in a conventional oven. Such meals can be stored in a freezer and defrosted as required but be aware that many have a high salt content that is not good particularly if suffering from high blood pressure or kidney problems.

4. DISABILITY IN RETIREMENT

Because of a natural independence, retired people may often curtail their life styles rather than seek advice on managing health, mobility, communication or self-care problems. That obsessive independence can result in failing to have health checks, staying at home and running the risk of loneliness or even depression rather than using a wheelchair or mobility aid that could get them out and about safely.

4.1 Mobility

Mobility is about moving safely in and around the home and outside in the wider environment. Strategically placed grab bars and banister rails will facilitate access and safety. Safety is paramount as falls can result not only in fractures and admission to hospital but just as importantly in loss of confidence and discomfort.

4.2 Everyday equipment

There is a vast range of especially designed daily living equipment that facilitates independence. There have been huge developments in the design and range of mobility, self-care and communication aids over recent years.

4.3 Attendance Allowance (AA)

Attendance Allowance is a tax-free benefit for people aged 65 and over, who are ill or have a physical disability or mental ill health and need supervision or help with personal care. Attendance Allowance does not depend on NI contributions, is not means tested and is not affected by savings or income.

There are two rates: a lower rate if you need help in the day and a higher rate of if you need help both day and night. Normally an applicant must meet the conditions for at least six months. For people who are terminally ill, and who are not expected to live for more than another six months, there are special rules for claiming to make sure they can get their benefit more quickly and easily. See Appendix 4g.

4.4 Disabled Facilities Grant

Local Councils can provide Disabled Facilities Grants to help towards the cost of adapting a home to make it accessible. A grant is paid when the council considers that changes are necessary to meet your needs. A grant can be used for essential adaptations to give you better freedom of movement into and around your home and/or to provide safe access to essential facilities within it if you are disabled.

Acceptable types of work include:

installing ramps

environmental controls

adapting heating or lighting controls to make them easier to use

4.5 Communication

Communication can present difficulties and may result in withdrawal from society. There has been vast development and design of communication aids over recent years and agencies are improving their service. For example, BT has an Age and Disability Action website. It explains how older and disabled customers can make the most of today's communication services.

4.6 Seeking help

It is best to seek advice when you are aware of no longer being able to do something that was previously possible. There are equipment centres where equipment can be tried out or purchased and the Red Cross Society offers a loan service in most areas.

If sickness, disability or mental illness results in a hospital admission and your needs indicate that the level of care, support and security is greater than that provided at home, health services staff will discuss options with you and assist you in your choice of residential nursing accommodation. See Appendix 6.

5. WILLS

5.1 Making a Will

It is vital for people living on their own and without close dependents to have an up to date will and to record their wishes for their funeral and burial. A will is a personal and private affair and a solicitor can provide professional guidance on the drafting of the will, taking into account charitable bequests and any tax liability.

It is suggested that a copy of a priest's will and details of next of kin be lodged at Bishop's House, to avoid any unnecessary problems, particularly following a sudden death. This might include details of undertaking arrangements and wishes for the liturgy. If a copy is not kept at Bishop's House, then the name of the relative or solicitor holding the will should be registered there.

5.2 Lasting Power of Attorney.

All priests should plan ahead and set out in advance what they would like to happen should they become unable to make decisions for themselves in the future. A Lasting Power of Attorney (LPA) is an important legal document that enables a person who has capacity to choose another person or people (Attorney(s)) to make decisions on their behalf. There are two types of LPAs:

- A Property and Affairs LPA is for decisions about finances, such as selling the Donor's house or managing their bank account;
- A Personal Welfare LPA is for decisions about both health and personal welfare, such as where to live, day-to-day care or having medical treatment.

An Attorney is appointed to make decisions as if they were the Donor themselves. An Attorney must act in the Donor's best interests and have regard to the Code of Practice.

An LPA must be registered with the Office of the Public Guardian (OPG) before it can be used. An unregistered LPA will not give the Attorney any legal powers to make a decision for the Donor. The Donor can register the LPA while they have capacity, or the Attorney can apply to register the LPA at any time.

If in any doubt, then this process should be discussed with the Episcopal Vicar for Formation of the Clergy.

5.3 Funeral Plans

Organisations like Help the Aged and Chosen Heritage and Funeral Directors offer **funeral plans** which provide a safeguard against inflation.

6. SAFEGUARDING VULNERABLE ADULTS

6.1 A confident pastoral area or religious community will ensure that vulnerable people will have peace of mind knowing that they will be cared for and loved by their Christian community.

7. VOLUNTARY AGENCIES

Lists of Voluntary Agencies concerned with services and facilities for senior citizens are available in the Guides for Home Care, Residential Care, libraries, the internet and Local Authorities Information Centres.

Age UK is an organisation particularly concerned with the interests and welfare of senior citizens. Its headquarters produce a number of booklets and leaflets on many subjects concerned with retirement. See APPENDIX 6

U3A (University of the Third Age) is a national organisation with centres in most principal towns and provides the opportunity for retired people to take up new interests and develop new skills. The organisation operates through groups, meeting in one another's homes and is led by a member who may have skills or knowledge in the particular interest area. Some centres run a monthly meeting with a speaker. Typical groups are languages, history, art appreciation, bridge, walking, literature and poetry.

8. HOLIDAYS

Holidays can be arranged through many commercial companies, such as Saga and Age UK, and other cultural organizations. It is always important to have adequate holiday insurance, available from Age UK and others.

Notes

APPENDIX 1

Portsmouth Roman Catholic Diocesan Trustees Registered
Priests' Retirement Fund

STANDING ORDER AUTHORITY

Recipient's details:

Please pay to:	Lloyds TSB Palmeston Road Southsea
Branch sort code:	30-93-04
For the credit of:	PRCDTR Priests' Retirement Fund
Account number:	00006069
Quoting reference:	_____

Details of Payments:

Date of first payment:	_____
Amount of usual payment:	_____
Amount of usual payment, in words:	_____
When paid:	Monthly
Date of payment:	1 st of Month
Until further notice:	Yes

PAYER'S DETAILS

Payer's name:	_____
Payer's account number:	_____
Payer's signature:	_____
Date:	_____

This Standing Order replaces an existing Standing Order payable to the same account under the same reference.

DIOCESE OF PORTSMOUTH PRIESTS' RETIREMENT FUND

APPENDIX 2

Claim for Grant to Supplement Income

Estimated Retirement Income (in Year from 6.4.14)	£	p
State Pension		
Pension Credit		
Housing Benefit		
Council Tax Benefit		
Other State Benefits/Allowances		
Secular Clergy Funds: Big M Fund		
Little M Fund		
John Henry King Fund		
Berkshire Boar/Hampshire		
Hog		
Other Pensions (from a former Occupation)		
Other Regular Income		
TOTAL ANNUAL INCOME		
<i>GUIDELINE AS MINIMUM</i>	£15,700	00
GRANT REQUESTED		

Claimed by:-

.....Dated.....

Claimant's Bank Particulars:

Name of Bank	
Address	
Account in the Name of	
Bank Sort Code	
Account No	

Other Questions (**Please delete 'Yes' or 'No' appropriately*):-

1. Do you have in place a Lasting Power of Attorney covering:-
 - a) Financial Matters? *Yes/No
 - b) Health Matters? *Yes/No

2. Do you currently have resources/savings totalling in excess of the Government ceiling (currently £23,250), above which the Social Services authorities will provide no financial assistance in the event of nursing home care being required? *Yes/No

3. Have you written a currently-valid Will? *Yes/No

Retirement Budget Sheet

With a different basis of income and expenditure in retirement, it may be helpful to have an understanding of likely estimated income and outgoings. The Priests' Retirement Fund aims to provide retired priests with a discretionary top up regular income grant. The guideline is currently £15,700 per annum.

Income	Per Annum	Your Costs
State Pension plus discretionary grants etc:	£15,700	.....
Deductions		
Rent - Single occupancy at £325 per month	£3,900	.....
Expenditure estimates		
Services		
Council tax D (Single person)	£1050	.....
Electricity	£410	.....
Gas	£530	.....
Water rate	£220	.....
Telephone	£515	.....
Television License (free when over 75)	£150	.....
Car	£1465	.....
Food	£2675	.....

NOTE - Since Personal Allowances exceed State Pension, assume no liability for income tax - unless the priest has (further) private income.

Basic personal allowance, born after 5/4/1948	£10,000	.....
Born between 6/4/38 and 5/4/48	£10,500	.....
Born before 6/4/38	£10,660	.....

APPENDIX 4

Pension, allowances and benefit rates 2014-2015

These figures change every year according to the UK budget

Paragraph:

1.1	Basic Pension	£113.10 pw.
1.3	Over 80s non-contributory pension	£67.80 pw.
1.4	Winter Fuel Payment	
	Most people born before 5/1/1952	£200.00 pa.
	Most people over 80 will receive	£300.00 pa.
1.5	Free TV Licenses for visually impaired people and for those over 75	
1.9	Income Tax Personal Allowances 2013-2014	
	Born between 6/4/38 & 5/4/48	£10,500 (Income limit £27,000)
	Born before 6/4/38	£10,660 (Income limit £27,000)
1.10/2.5	Capital thresholds for care home costs	
	Upper capital threshold	£23,250
	Lower capital threshold	£14,250
4.3	Attendance Allowance	
	Lower rate	£54.45 pw.
	Higher rate	£81.30 pw.

Contacts

Pensions

Pension Service Website www.thepensionservice.gov.uk

Pension Service National Helpline Tel: 08456 060265 Future Pension Centre

Tel: 0845 3000 168 (local) National Pension Centre Tel: 0845 3013011

Retirement Pension Application Line Tel: 0845 300 1084

State Pension Forecasting Team

Future Pension Centre

The Pension Service

Tyneview Part

Whitley Road

Newcastle Upon Tyne

NE98 1BA

States of Jersey

Cyril le Marquand House

PO Box 140

Jersey

JE4 8QT

Pension website: www.gov.je/socialsecurity/benefits/pensions

States of Guernsey Pensions Retirement

La Charroterie

St. Peter Port

Guernsey

GY1 1FH

Tel: 01481 717000

Other useful numbers

Short Term TV Licence Tel: 0844 800 6790

APPENDIX 6

Residential Care and Care At Home Services Contacts

Social Services Direct	Tel: 0845 600 4555
Hampshire County Council Adult Services Department	
The Guide to Care at Home	Tel: 01962 833046
The Guide to Residential Care	Tel: 01962 847728
Paying for Residential Care	Tel: 01962 84556
The Financial Assessment for Care at Home Services	
Portsmouth City Council Adult Services	Tel: 02392 200132
Southampton City Council Adult Services	Tel: 0845 834567
West Berkshire Council Care Homes Directory	Tel: 01635 424000
Reading Borough Council Services	Tel: 0118 939 0700
West Berkshire Adult Services	Tel: 0845 601726
Surrey County Council Contact Centre	Tel: 08456 009009
Surrey Council Adult Services	Tel: 0845 009099
West Sussex Adult services	Tel: 01243 642555

Voluntary Agencies

Age Concern - National Helpline	Tel: 0800 328 7154
-Berkshire	Tel: 0118 959 4242
-Dorset	Tel: 01258 458250
-Guernsey	Tel: 01481 267660
-Hampshire	Tel: 01962 868545
-Jersey	Tel: 01534 758922
International Pension Centre	Tel: 0191 2187777
(Advice on claiming and receiving pensions and medical cover for those who live, or have previously lived overseas)	

Assured Shorthold Tenancy Agreement

THIS AGREEMENT IS DATED

PARTIES

(1) [INDIVIDUAL NAME] of [INDIVIDUAL ADDRESS] with [TELEPHONE NUMBER] [E-MAIL ADDRESS] [FAX NUMBER](Landlord).

(2) [INDIVIDUAL NAME] of [INDIVIDUAL ADDRESS] with [TELEPHONE NUMBER] [E-MAIL ADDRESS] [FAX NUMBER](Tenant).

AGREED TERMS

1 INTERPRETATION

The definitions and rules of interpretation in this clause apply in this agreement.

Contents: the furniture, furnishings and any other items set out in the Inventory.

Inventory: the list of Contents attached to this Agreement and signed by the parties.

HA 1988: Housing Act 1988.

HA 1996: Housing Act 1996.

ITA 1985: Landlord and Tenant Act 1985.

Property: [ADDRESS]

Rent: a peppercorn if demanded .

Term: a fixed term of [] weeks from [DATE].

1.2 Clause headings shall not affect the interpretation of this agreement.

1.3 A **person** includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

1.4 Words in the singular shall include the plural and vice versa.

1.5 A reference to one gender shall include a reference to the other genders.

1.6 A reference to a statute or statutory provision is a reference to it as it is in force for the time being, taking account of any amendment, extension, or re-enactment and includes any subordinate legislation for the time being in force made under it.

1.7 A reference to an agreement is a reference to this agreement.

1.8 A reference to **writing** or **written** includes faxes and e-mail.

1.9 Any reference to Tenancy refers to the tenancy created under this agreement.

1.10 Any reference to the giving of consent by the Landlord requires the consent to be given in writing, signed by the Landlord.

1.11 Any obligation in this agreement on a person not to do something includes an obligation not to agree or allow that thing to be done.

1.12 References to clauses are to the clauses of this agreement.

1.13 Unless otherwise expressly provided, the obligations and liabilities of the parties under this agreement are joint and several.

2 AGREEMENT TO LET

2.1 The Landlord agrees to let the Property to the Tenant for the Term.

2.2 This Agreement creates an assured shorthold tenancy under Part I Chapter II of the HA 1988, this means that once the Tenancy has expired the Landlord is entitled to recover possession under section 21 of the HA 1988, unless the Landlord has served a notice on the Tenant at the start of, or during the Tenancy stating that it is not an assured shorthold tenancy.

3 CONTENTS

3.1 The Tenant will keep the Contents in good condition and will return the Contents to the Landlord at the end of the Term in the same state (except for fair wear and tear) as detailed on the Inventory.

4 USE OF PROPERTY

4.1 The Tenant will only use the Property as a private dwelling house, for the use of the Tenant and the Tenant's immediate family.

4.2 The Tenant will not use the Property for the purposes of conducting a business.

4.3 The Tenant will not keep pets or any animal on or in the Property without the consent of the Landlord.

4.4 The Tenant agrees not to do anything to or on the Property that:

4.4.1 causes a nuisance or annoyance to occupiers of adjoining or neighbouring properties.

4.4.2 involves using the Property for immoral or illegal purposes.

4.4.3 has the effect of invalidating the insurance on the Property that the Landlord has taken out.

5 ASSIGNMENT OR SUBLETTING

The Tenant will not assign, sublet, part with or share possession or occupation of the Property or any part of the Property,

6 REPAIRS

6.1 The Tenant must keep the Property clean, tidy and in the same state of repair and condition in which it is in at the date of this agreement.

6.2 The Tenant must not make any alteration, addition, or redecoration to the Property.

6.3 The Tenant must keep the interior of the Property in the same state repair and condition in which it is in at the date of this Agreement, this includes doors, windows, and any skylights.

6.4 The Tenant must ensure that any Contents are replaced with items of a similar value or where it is impossible to replace or repair an item to its former condition, the Tenant will pay the Landlord the value of the item in its current condition if the Landlord consents.

7 UTILITIES AND OUTGOINGS

7.1 The Tenant shall pay all costs in connection with the supply and removal of gas, electricity, water, sewerage, telecommunications, data and other services and utilities to and from the Property.

7.2 The Tenant shall comply with all laws and recommendations of the relevant suppliers relating to the use of those services and utilities.

8 LANDLORD'S COVENANTS

8.1 The Landlord agrees to provide the Tenant with suitable means of access and egress to and from the Property.

8.2 The Landlord agrees to allow the Tenant quiet enjoyment of the Property and to avoid unreasonable interruption.

8.3 The Landlord agrees to carry out all repairs for which it is responsible under section 11 of the LTA 1985 namely:

8.3.1 to keep in repair the structure and exterior of the dwelling-house (including drains, gutters and external pipes),

8.3.2 to keep in repair and proper working order the installations in the dwelling-house for the supply of water, gas and electricity and for sanitation (including basins, sinks, baths and sanitary conveniences, but not other fixtures, fittings and appliances for making use of the supply of water, gas or electricity),

- 8.4 The Landlord will not be required:
- 8.4.1 to carry out works or repairs for which the Tenant is liable by virtue of its duty to use the premises in a tenant-like manner, or would be so liable but for an express covenant on its part,
 - 8.4.2 to rebuild or reinstate the premises in the case of destruction or damage by fire, or by tempest, flood or other inevitable accident, or
 - 8.4.3 to keep in repair or maintain anything which the Tenant is entitled to remove from the Property.

9 DEFAULT BY THE TENANT

The Landlord reserves the right to re-enter the Property if:

- 9.1.1 the Rent is unpaid 21 days after becoming payable;
- 9.1.2 the Tenant has breached the agreement in any way; or
- 9.1.3 the Tenant is declared bankrupt under the Insolvency Act 1986.

10 RESERVATION OF LANDLORD'S RIGHT TO ENTER THE PROPERTY

10.1 The Landlord reserves the right to enter the Property if:

- 10.1.1 It intends to inspect the condition and state of repair of the Property;
- 10.1.2 it intends to carry out repairs to the Property pursuant to its obligation to repair the Property under this agreement;
- 10.1.3 gas or water readings from the gas or water meter in the Property are required;
- 10.1.4 in the last month of the Tenancy the Landlord wishes to show prospective new tenants around the Property, giving at least 24 hours notice to the Tenant beforehand.

10.2 The Landlord has the right to retain a set of keys to the Property which should only be used with the prior consent of the Tenant, save in an emergency.

10.3 If the Tenant breaches the agreement or fails to fulfil any of its obligations under the agreement, the Tenant will pay any reasonable costs incurred by the Landlord in connection with the enforcement of those obligations

11 EXPIRY OF THE AGREEMENT

11.1 The Landlord has the right to recover possession of the Property and end the agreement if:

- 11.1.1 the Tenancy has come to an end and the Landlord has given two months notice to the Tenant of its intention to recover possession of the property.

11.1.2 it is exercising Grounds 2, 8 and 10- 15 under Schedule 2 of the HA 1988 to reclaim possession of the Property where the Tenant has breached its obligations under the agreement.

11.1.3 the Rent is outstanding for the period detailed in clause 8.

11.1.4 the Tenant is in breach of an obligation under the agreement, has been notified of this breach by the Landlord and has failed to respond adequately or at all to the notice.

11.2 If the Tenant stays in the Property after the Tenancy has expired then a periodic tenancy will arise on a weekly basis.

11.3 The Tenant will provide the Landlord with a forwarding address once the Tenancy has come to an end.

11.4 The Tenant will remove all personal possessions from the Property once the Tenancy has ended. If any of the Tenant's personal possessions have been left at the Property after the Tenancy has ended, the Landlord has the right to dispose of the Tenant's possessions after making reasonable attempts to contact the Tenant.

12 NOTICES

12.1 Any notice sent under or in connection with this agreement will be deemed to have been properly served if sent to or left at the Landlord's address (as given at the top of this agreement) by the Tenant.

12.2 Any notice sent to the Tenant under or in connection with this agreement will be deemed to have been properly served if left at the Property or sent to the Property by first class post. If sent by first class post the notice will be deemed to have been received the day after it was sent

13 GOVERNING LAW

This agreement and any dispute or claim arising out of it or in connection with it or its subject matter shall be governed by and construed in accordance with the law of England and Wales.

This agreement has been entered into on the date stated at the beginning of it.

Signed by [Name of the Landlord].....

Signed by [Name of the Tenant].....