NCP COMPENSATION AND PERSONNEL POLICY FOR PASTORS | 2027

National Capital Presbytery
Strengthening & Transforming Our Congregations
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Executive Summary of 2027 Changes in the Compensation and Personnel Policy for Pastors

In 2006, National Capital Presbytery adopted its Compensation and Personnel Policy for Pastors (Policy). The full text of the Policy follows the Executive Summary. Elements of the Policy change annually. The key changes are described below as guidance to churches developing or reviewing Terms of Call.

A Single Annual Addendum

The Commission on Ministry has replaced Appendix 1 and Appendix 2 with a single Annual Addendum, adopted each year and posted on the presbytery website. The Addendum carries the figures and provisions that change from year to year, including those summarized below. Everything in the Policy that the Addendum does not restate remains in force, and the two documents are read together. Sessions should work from the current Annual Addendum for all figures.

Medical Coverage

The Board of Pensions restructured the Benefits Plan beginning in 2025, mandating medical coverage for installed pastors and offering optional coverage for pastors' families. For 2027, the Board has added a subsidy covering half the community-rated cost of children's coverage. Effective January 1, 2027, congregations electing the Congregational Pastors Package pay the full cost of family medical coverage. This replaces the previous requirement that the church pay at least 90 percent and the pastor no more than 10 percent. See the 2027 Annual Addendum.

Annual Cost of Living Adjustment

The Presbytery provides congregations with a suggested percentage increase in the financial terms of call based on the increase in cost of living. For 2027, the cost-of-living percentage increase is 2.7%. This increase is applied to the total of the cash salary and housing allowance. While the cost of living is a good benchmark, it should not be used as the sole factor. Other considerations, such as experience, length of service, and ratios to other staff members might also be considered.

Equity Allowance

Pastors living in church owned manses shall receive an equity allowance. The minimum allowance for 2027 is $10,108.

Minimum Salary and Housing for Board of Pensions

The Policy establishes a minimum cash salary for pastors. For Terms of Call in calendar year 2027 (Jan. 1 – Dec. 31, 2027), the minimum full-time cash salary is $45,830. Minimum housing allowances are based on geographic location to consider the widely varying housing costs within our Presbytery. See the 2027 Annual Addendum for more details.

Minimum Hourly Rate (less than 20 hours per week)

The minimum hourly rate for a pastor is based on the full-time salary which would be in effect for the geographical location. This rate is divided by 2080 hours to find the minimum hourly rate for a congregation. A flat alternative of $65.00 per hour may be used regardless of location. Minimum hourly salaries already include BOP and other benefits. No additional provisions need be made for contractual agreements of less than 20 hours per week.

Questions?

Contact the Administrator to the Committee on Ministry at comadmin@thepresbytery.org.

National Capital Presbytery
Compensation and Personnel Policy for Pastors – 2027

These policies have been developed as a means of providing a uniform set of compensation and personnel policies to guide the Sessions of National Capital Presbytery in their relationships with their pastors. These policies are required for all Installed Pastors, Associate Pastors, Designated Pastors, Designated Associates Pastors, Organizing Pastors, Stated Supply Pastors, Associate Stated Supply Pastors, Interim/Transitional Pastors and Interim/Transitional Associate Pastors. These policies provide a compensation guideline for all other pastoral relationships. Annual calculations of minimum compensation requirements are set out in the Appendix. An executive summary provides an overview of the required elements in the policy.

These policies were developed at the request of the Coordinating Team of Committee on Ministry by special task force. COM reviewed and amended this policy in January 2019.

In the policies the term "pastor" includes all ministers of the Word and Sacrament serving National Capital Presbytery congregations.

Where the terms “is”, “required”, “shall”, or “will” appear, these shall be understood as mandatory. Where the terms “may” or “should “appear, these shall be understood as suggestive only.

In those circumstances where a congregation does not have a personnel policy or session records which specify personnel decisions and the Committee on Ministry is required to adjudicate discrepancies between the Session’s understanding and the Pastor’s understanding, the COM will be inclined to regard the recommendations found in this document as being operative for the particular church.

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INTRODUCTION

The called relationship between pastor and congregation is a unique employment situation. Presbyterian calls occur between pastors and congregations who have discerned God's direction in creating a relationship of mutual ministry, and who have had that call validated and affirmed by the Presbytery. Like other members of the Body of Christ, pastors are called to be servants of God. God calls pastors into service in a variety of settings each of which, when faithfully discerned, ought to be honored regardless of size or wealth of the congregation or specialized ministry. At the same time, faithful discernment of a call includes a practice of good stewardship of the resources of the whole of the denomination, not solely consideration of the preferences of a congregation. The connectional nature of Presbyterian call, and its initiation by God, preclude a purely economic or marketplace approach to the topic of compensation for pastors.

BASIC CONSIDERATIONS

When a pastor is called to a church, the local church, in the Call, promises the pastor a fair salary so that the pastor may "devote themself full time to the ministry of the Word among us." The Session further promises and obligates itself “to review annually the minister’s terms of call and shall propose for congregational action such changes as the session shall deem appropriate, provided that they meet the presbytery’s minimum requirements.” (Book of Order, G-2.0804).

This review shall be recorded in the Session and Congregation minutes. (Book of Order, G-1.0504c). The Session Records Committee will note compliance in their annual review of Session minutes. The Session will also forward to the Presbytery (Administrator to the Committee on Ministry) the terms of call as adopted each year.

Please note the following considerations:

1) The typical Presbyterian pastor has completed training equivalent to other professionals.
2) Many pastors come from seminary carrying heavy tuition indebtedness. In such circumstances committees calling pastors should discuss with them the implication for repaying these loans and how that fits into proposed salaries.
3) The cost of living in the Presbytery is among the highest in the nation.
4) Sessions must stress the importance of adequate stewardship by all members of the church to sustain a fair salary for the pastor.
5) Pastors affirm that their calls are calls to service and not for financial gain. There is a balance that pastors and churches must maintain between what is needed for the pastor to work in the ministry of the church and what the local church can support.
6) The goal of the Presbytery policy is to provide every pastor with an adequate salary by which they can live in this area and be able to retire after 40 years of service to the church with adequate resources to see them to their life’s end. Creative approaches which may vary from this policy may be considered for approval by the Committee on Ministry; however ordinarily the Committee on Ministry will follow this policy and will not approve salary packages that do not minimally meet these standards.
7) Sessions may request an exemption to any portion of this policy through the Congregational Transitions Commission.

I. SALARY

The minimum salary for pastors working full time is 61.6% of the church- wide median effective salary as computed by the Board of Pensions. Part-time pastors, those employed for 20 or more hours per week, may be prorated based on a 40-hour week. This applies to both installed and temporary pastoral positions.

The median effective salary as calculated by the Board of Pensions can be found at https://www.pensions.org/what-we-offer/employer-guidance/effective-salary

Rationale: The church-wide median effective salary includes housing which is computed by the Board of Pension formulas to be 30% of the salary. National Capital Presbytery's minimumcash salary is 80% of the church-wide median effective salary less housing. This is, in effect, 61.6% of the church-wide median effective salary including housing. See Item 2 in the Appendix for a step-by-step guide to this calculation.

GUIDELINES FOR SALARY LEVELS

1) Each year when the data is available the Committee on Ministry communicates a minimum salary level generated by the formulas in this policy for all full-time pastors forthe coming year. It is recommended that no salary be below the minimums established by this policy. The compensation policy will be posted on the Presbytery website and updated annually (see Appendix for annual changes).
2) Part-time pastor compensation shall be proportional to the hours worked, based upon a40-hour work week.
3) Typically, church professionals, such as pastors, work more than 40 hours per week. If a given week requires an atypical expenditure of time by the pastor, additional time off maybe taken during the following week. For the health and well-being of both the pastor andthe congregation, attention shall be given to a proper work-life balance.
4) If an honorably retired minister who is receiving BOP pension benefits is employed by a congregation, dues paid to the BOP are reduced to 12%. This applies to all pastors working 20 or more hours per week.

TAX REPORTING REQUIREMENTS

Pastors have a dual tax status. For federal income taxes, pastors are ordinarily considered employees, but for social security purposes they are considered self-employed regarding services performed in the exercise of their ministry. An IRS form W-2 should be issued by the church for pastoral services (see additional tax resources referenced in the Appendix). Pastors in manses are alerted that the fair market rental of the manse is included in the Social Security (SECA) salary amount. This can exceed the 30% amount added to calculate the BOP effective salary. Consult your tax advisor in this regard.

II. PART TIME PASTORATE

Part-time (less than 20 hours per week) Temporary Positions (non-Installed Pastors)

All pastors in the NCP will be provided BOP benefits if working 20 hours or more per week. This applies to both installed and temporary positions. Exceptions must be approved by the Congregational Transitions Commission.

1) Non-installed Teaching elders working fewer than 20 hours per week are not eligible to be included in the Congregational Pastor's Package. All installed pastors are required to be in the Congregational Pastor's Package regardless of the number of hours worked. Minimum BOP dues may apply.
2) Non-installed Teaching elders working fewer than 20 hours per week ARE eligible to be included in the Covenant Package. This plan provides important financial protection during active service and into retirement. There may be situations where this plan is preferred.
3) The minimum hourly rate to be used for all contracts of fewer than 20 hours shall be the total minimum salary [1- **effective salary,** 2- **BOP family coverage benefits amount** (currently 44%) plus 3- **The SECA offset**] divided by 2,080. This shall be recalculated annually according to this formula.
4) No paid days off, vacation or study leave time are required. Any time off, vacation or study leave should be arranged during the pastor's non-working time. No sick leave should be accrued. The pastor shall have at least 6 Sundays off annually (unpaid) during which the church shall make other arrangements for worship leadership. Short-term contracts will allow one unpaid Sunday off for every two months served.
5) Any benefits the pastor chooses to take may be represented as a corresponding reductionof compensation at the minimum hourly amount (medical, 403b, dental, etc.). Anyreasonable amount (up to the full cost of housing) can be designated as housing allowance for the tax benefit of the pastor. This needs to be noted in the Session's minutes either at the beginning of the contract or prior to the beginning of succeeding calendar years and reported to the Presbytery.
6) Any amount of time over and above the agreed upon hours to be worked by the pastor shall be paid at the agreed hourly rate over and above the ordinary hourly agreement amounts. This additional work time shall be approved by the Session or by whomever theSession appoints to hold this authority. While policy produces a minimum hourly rate, nothing prevents negotiations which would exceed these standards between a pastor and a Session.
7) Professional travel expenses shall be reimbursed at the current IRS rate.

III. HOUSING ALLOWANCE

The goal of a housing allowance is to provide (a) a means for adequate housing for the pastor and (b) sufficient resources whereby the pastor may be able to own a home (at national averages) after 40 years of service. Such arrangements should be designed for maximum tax advantage available to the pastor. Housing and salary are separate aspects of a pastor's call for tax purposes.

1) In the case of a pastor living in a manse with paid utilities, the church shall (a) place funds in a separate fund (deferred equity allowance, 403b, etc.) an amount of 1/40th of the "median house cost" or (b) pay the pastor additional salary if the pastor has a long-term

housing plan. The “median house cost” is established as the latest annual reported US median sales price of existing single-family homes for metropolitan areas as calculated by the National Association of Realtors. This information is available at https://www.nar.realtor/sites/default/files/2026-05/metro-home-prices-q1-2026-single-family-2026-05-05.pdf. The report for first quarter is here and the equity allowance is calculated to be $10,107.50.

OR

2) In the case of a pastor not living in a manse, the church shall pay the pastor a housing allowance equal or exceeding the median fair market rent as calculated by HUD for a three-bedroom intermediate rent in the church zip code, the zip code of the pastor’s residence (or an adjacent zip code not more than five miles from the church) for the **Washington-Arlington-Alexandria, DC- VA-MD HUD Metro FMR Area**. The HUD calculated Fair Market Rent for three bedrooms can be found here.

Creative housing alternatives such as equity sharing, low or no interest loans, or investments are permissible to help a pastor afford to live in the area. In such arrangements, the risk and the reward must be proportionately shared between the pastor and the congregation or calling agency in the judgment of the Committee on Ministry. All equity sharing, investment agreements, or other agreements related to housing are subject to the approval of the Committee on Ministry.

IMPORTANT CONSIDERATIONS

1) Housing costs in the Washington, DC, metro area are among the highest in the nation, both for rental and purchase.
2) There is great value in having the pastor living within and identifying with the same parish community in which most of the members live. Careful consideration of the equity of pastors and their families living in the geographical parish area is important. Studies demonstrate pastors living amid the community of the parish tend to have greater success.
3) Most housing costs now consume more than 40% of the total family income.

BASIC GUIDELINES

1) Under the Internal Revenue Code, an ordained minister may exclude a housing allowance from income for tax purposes, if it is designated in advance and paid as part of compensation when that allowance is used for:
    a. Rent of a home, or
    b. Purchase of a home, including down payment, mortgage, legal fees, fees for searching the title, installment payments, interest, taxes, fire and home liability insurance premiums, repairs, etc., and
    c. Expenses for maintaining a home such as utilities, furnishings, repairs, and landscaping (other than for costs of food).
    d. The Internal Revenue Service has ruled that an ordained pastor may exclude from their gross income "only an amount equal to the fair rental value of the home, including furnishings and appurtenances such as garage, plus the cost of utilities" or can exclude "the amount of compensation used for: (1) furnishings, running

expenses and real estate taxes to the extent they do not exceed the fair rental value, and (2) utilities."

2) Prior to the last session meeting of each year, each pastor shall complete and submit to their Personnel Committee a request for an appropriate housing allowance for thecoming year. Based upon this data the Personnel Committee and the Session will approvethe specific amount to be designated for housing allowance for the subsequent year for each pastor. This action shall be recorded in the Session minutes. Such actions are to be reported to the congregation during the annual review of the call.
3) If the total amount designated for housing allowance is not fully used for housing it is the pastor's responsibility to include the balance as gross income in computing tax liability for the year in which it is received.
4) If the church provides a manse, it shall be in good repair and large enough for the pastor's family needs. There should be a committee of the Session and/or the Board of Trustees to work with the pastor to see that the manse is well maintained.
5) If a manse is provided, the Board of Pensions requires an amount be included in the effective salary for the calculation of dues. This amount should reflect the fair market value of the manse and must be at least 30% of the total cash salary. The Session should encourage a pastor occupying a manse to check with their tax advisoron the impact this may have on their taxes. Typically, the IRS relies on the fair market rentof the manse for income tax purposes.

IV. RELOCATION ASSISTANCE

The National Capital Presbytery requires congregations to pay the cost of incurred moving expenses up to 12,000 pounds of household and professional goods.
The Presbytery recommends congregations extend reimbursement for

a. in-transit insurance
b. temporary storage up to a limit of one year
c. moving costs for one personal car
d. house hunting travel expenses for the pastor and one other individual of the pastor's choosing (one round trip covering a period not to exceed 5 days) including lodging and meals
e. transfer travel expenses for the final trip of the family (not to exceed the cost based on air travel)
f. temporary housing expenses at the new location (not to exceed 30 days)

Note: If the congregation reimburses the pastor for the cost of selling a prior residence, cost of buying or leasing a new residence, and/or terminating old lease (up to $4,000), it is a taxable reimbursement to the pastor. These expenses include attorney's fees, escrow fees, appraisal fees, real estate agent's commissions, title costs, and "points" paid for service other than interest. Consult with your tax advisor about which, if any, of these reimbursements are deductible.

V. PROFESSIONAL EXPENSES

Many pastors experience professional costs other than car expenses and study leave expenses.

Sessions are encouraged to establish a separate "professional expense" category in the terms of call or contract provisions which include such items as:

1) Attendance at Presbytery, Synod, General Assembly,
2) Attendance at professional conferences and continuing education events,
3) Books, professional journals, and digital programs which are used as essential tools for ministry,
4) Administrative costs for such items as meetings, special retreats and personnel expensesfor the staff when involved in carrying out their duties.

Congregations may choose to combine Continuing Education, Professional Expenses, and Travel expenses into one-line item or in separate line items. If these items are not vouchered, the IRS will consider them as part of taxable income.

VI. SELF-EMPLOYMENT

1) Pastors are considered by the Internal Revenue Service as "self-employed" and thereforeare subject to the Self-Employed Contributions Act. This is referred to as "SECA". Self- employed individuals pay into the Social Security and Medicare tax funds.
2) The base upon which a pastor pays SECA includes:
    a. Cash salary
    b. Housing allowance and utilities or the fair market value of a manse
    c. Other income
3) Since the pastor is self-employed, the church cannot withhold Social Security tax from the pastor’s compensation. All congregations in National Capital Presbytery shall pay 7.65% of the BOP effective salary as a SECA offset to their pastors. This offset is itself taxable income.
    a. A pastor’s SECA offset can be paid in regular installments with other pay, or
    b. in quarterly portions corresponding to IRS deposit requirements (immediately prior to April 15, July 15, September 15, January 15); or
    c. the pastor may direct the SECA offset be included in the form of excess withholding tax.
4) 100% of any SECA offset paid to the pastor must be added to the total salary upon which income taxes and Self-Employment Taxes are to be paid. (include in line 1 of W-2 form)
5) For current rates and earnings limits for Self-Employment tax, contact the local Internal Revenue Service office.
6) Some pastors have filed with the Internal Revenue Service to be exempt from Social Security payments. It should be noted:
    a. Participation in Social Security is obligatory unless one objects to participation by reason of religious principle or conscience. Financial considerations are not a legal basis for waiving participation (i.e. feeling that one would be financially ahead by investing in another program.)
    b. A member of the Presbyterian Pension Plan who does not participate in Social Security and is not eligible for Medicare Part A and Part B will not be eligible for the Board's Medicare Supplement coverage after retirement.

VII. PENSION-MAJOR MEDICAL

The Call of each pastor requires that they be enrolled in either the PCUSA Board of Pension's Transitional Pastor's Participation Plan, or the Congregational Pastors Plan. Details of the plan can be found at https://www.pensions.org/what-we-offer/benefits-packages/dues-package-costs-2027#congregational.

The Board of Pensions introduced changes to the Benefits Plan in 2024. Beginning in 2025, medical coverage is required for installed pastors and Board of Pensions offers optional medical coverage for pastors' families. National Capital Presbytery has adopted its own policy mandating that congregations continue to cover the cost of medical coverage for installed pastors' families in 2025 (amended in 2027 per the 2027 Annual Addendum), but giving flexibility for how that coverage is provided, whether through the Board of Pensions or other plans that pastors' families may have access to. NCP is also establishing a Presbytery cost-sharing fund to support our congregations for whom providing this coverage is a hardship, to which congregations that are saving money on medical dues may contribute.

The Board of Pensions calculates "Effective Salary" as the sum of these items:

a. ----------→ Annual Cash Salary
b. ----------→ Housing Allowance
c. ----------→ Deferred Compensation
d. ----------→ Utility and Furnishing Allowances
e. ----------→ Bonuses, Unvouchered Allowances, Gifts from Employer
f. ----------→ **Other Allowances**
(e.g., medical deductibles, SECA allowances in excess of 50% of estimated obligation, etc.)
g. ----------→ **Manse amount**
(should be fair market value and must be at least 30% of lines a-f for Members who qualify for the IRS housing allowance exclusion)

These items are defined carefully by the Board of Pension instructions. See the Understanding Effective Salary booklet here.

Failure to make the required payment seriously jeopardizes the pastor's retirement benefits. Aid-receiving churches which are in arrears two quarters or more, will have pension dues deducted from their monthly check.

Vacancy Dues Eliminated – As of January 1, 2019 congregations no longer pay dues for vacant ministerial positions.

The percentage of dues paid on the pastor's total salary is established by the Board of Pensions. Congregations employing retired pastors should check with the Board of Pensions regarding required post-retirement payments.

All local churches and pastors should have a copy of the Terms of the Benefits Plan of the

Presbyterian Church (USA). This may be secured from the Board of Pensions.

VIII. MEDICAL REIMBURSEMENT

Because the Major Medical Plan of the Board of Pensions does not fully reimburse a pastor for medical expenses, many churches have established a medical reimbursement fund upon which the pastors and their families/partners may draw each year. (Referred to as a “Cafeteria 125 fund,” some IRS rules apply.) If a church wishes to follow this practice, the amount of the fund shall be established annually, as a part of the annual compensation review. The fund shall be used only for the same type of deductibles which are covered by the Major Medical Plan of the Board of Pensions and other qualified medical and childcare uses defined by IRS rules.

IX. PARENTAL LEAVE

In addition to other benefits, a session is encouraged to consider the inclusion of parental leave in their personnel policies for all staff. Churches are required to address whether parental benefits are included in the church’s Personnel Policies or in Session minutes. Churches can consult the National Capital Presbytery Personnel Policies if they care to see a sample policy in this regard. In accordance with the Book of Order (G-2.0804), the call shall include provision for a minimum of twelve weeks paid family medical leave.

X. SICK LEAVE

The congregation shall provide at least 12 days of sick leave annually for full-time pastoral positions which can be accumulated up to 90 days total. Typically earned-but-not-used sick leave is forfeited at employment termination without compensation. Exceptions to this provision should be included in the terms of call or contract provisions.

XI. DISABILITY BENEFITS

If a pastor remains disabled by illness or injury after exhausting all accumulated paid sickleave benefits, the pastor may be entitled to additional benefits. Contact the Board of Pensions and state/district/local statutes regarding disability benefits and policy.

XII. WORKER’S COMPENSATION

Consult local regulations regarding requirements in this regard.

XIII. TRAVEL AND AUTO EXPENSES

A pastor’s work includes much travel for hospital and home visitations, as well as travel for governing body responsibilities. These travel costs should be reimbursed as part of the terms of the call or contract provisions. Auto expenses are not to be added to the W-2 form if the reimbursement is done in accordance with an accountable reimbursement plan. Each pastor must account to the church for travel expenses. Auto expenses are constantly increasing, and such reimbursements should reflect this. The current IRS mileage rate for business travel should be used for the amount reimbursed (IRS.gov). Reimbursement more than the IRS mileage rate must be added to the pastor’s compensation.

As mentioned above in “Professional Expenses,” Travel expenses, Continuing Education Expenses and Professional expenses may be combined into the same line item in the church’s budget or as separate line items.

XIV. PERFORMANCE EVALUATION

Every pastor shall have an annual performance review with the Session itself or the Session's Personnel Committee.

The Session is also required by the Book of Order (G-2.0804) to review the adequacy of the pastor(s) salary. It is recommended this be done at a time separate from the performance review with several months between the two evaluations.

Such evaluations should be supportive and encouraging to help the effectiveness of the pastor. Criticism should be constructive. Please remember that people function better under proper encouragement. The Committee on Ministry stands ready to aid any session in this regard.

Each church shall have a current position description for each pastor. This position should be used in evaluating the pastor’s work and effectiveness. Contact the presbytery for a sample evaluation.

XV. STUDY LEAVE

Study leave of at least two weeks per year (14 days including normal days off – see appendix for calculation examples) shall be provided for all full-time pastors as part of the terms of call. This includes two Sundays. Normally study leave should be taken each year. The study leave maybe accrued for up to six weeks (three years). Unused study leave funds may be accumulated for up to three years. Contact the Presbytery office or see the appendix for the minimum study leave allowance.

The purpose of the study leave is to enhance the professional abilities of the pastor which shall be mutually beneficial to both the pastor and the church. The goal is for self-development in the work of ministry and not for vacation, recreation, or leisure.

Study leave should equip a pastor for the work not only in the local church, but the whole Church. Hence a study leave may have immediate and direct relevance broader than the current pastoral position.

Each pastor shall present the plans and rationale for each study leave to the Session for discussion, approval, and the timing of the leave.

In the event of termination of service, any accumulated study leave time and allowance shall be forfeited. Pay in lieu of this study leave will not be provided.

A written report of each study leave shall be given to the Session at the next meeting following the conclusion of the study leave.

Provision must be made in planning the study leave to cover the pastor's work during the absence.

XVI. SABBATICAL LEAVE

To enable pastors to devote significant time to their spiritual, technical, or professional development, sabbatical leave may be granted within the following guidelines:

1) Ordinarily, the pastor must have completed six (6) years of credited service in the local church, with the sabbatical leave to be taken in the seventh year of ministry. At the discretion of the session, sabbatical leave may be granted earlier.
2) At least six years should have elapsed since any previous extended sabbatical leave.
3) A written plan with identified goals must be approved by the Session and by the Presbytery Committee on Ministry. This must be done far enough in advance so that budget and staff needs will be met.
4) Ordinarily the length of sabbatical leave will be three (3) months. Earned vacation within a particular year or accumulated study leave from previous years can be added to the sabbatical time with the approval of the session.
5) The local church may, but is not required, be financially responsible for the pastor’s expenses of sabbatical leave to a degree greater than the standard and accrued professional allowances.
6) It is recommended that the congregation reserve 4% of the amount of the pastor’s annual salary package every year in a separate fund to accommodate additional leadership costs when the pastor is on sabbatical leave. This amount is not a salary reduction.

XVII. VACATION

1) A vacation with pay is provided for all pastors in full time positions. It is a necessary timeof rest, refreshment, and relaxation for health and work performance.
2) It is the responsibility of the Session and/or Personnel Committee and the pastor to see that vacation time is used annually to have an effective ministry.
3) Vacation is to be kept separate from study leave, attendance at conferences, or weekly days off and sabbatical leave.
4) Pastors are encouraged to take vacation in a large enough block of time (at least one week) for the refreshment which is necessary for effective renewal. Full time Pastors in National Capital Presbytery shall have as part of their call or contractat least four weeks of vacation. This is to be defined as four times the number of workingdays in a standard work week. This includes four Sundays. (see appendix for example calculations). Pastors in positions which include 20 hours or more per week of labor, but not full time should be considered for vacation on a percentage basis of the above.
5) The church is encouraged to provide one personal weekend in addition to vacation.
6) The church shall be financially responsible for coverage of all pastoral functions including preaching.
7) The Presbytery encourages that up to, but no more than 10 days of vacation time be rolled

from one year into the next calendar year. The annual refreshment from vacation comes only if the pastor takes the vacation regularly. Excessive accumulation of vacation time does not provide for that regular refreshment. Unused vacation benefits are payable in full to the date of the dissolution of the call.

XVIII. WEEKLY TIME OFF

1) Pastors are expected to take at least one full, uninterrupted day off each week.
2) When there has been an unusually heavy week, pastors are encouraged to take an extraday off during the next week to compensate. This is not considered a vacation day.

XIX. HOLIDAYS

1) Congregations shall provide the following paid holidays:
   a. New Year's Day
   b. Martin Luther King, Jr. Birthday
   c. President's Day
   d. Easter Monday
   e. Memorial Day
   f. Juneteenth
   g. Independence Day
   h. Labor Day
   i. Thanksgiving Day and the following Friday
   j. Christmas Day and the day after
2) If a pastor works on a designated holiday, another day shall be recognized as a day off.
3) When a holiday falls on a Saturday or Sunday, it shall be observed as a holiday on the nearest Friday or Monday, respectively.
4) When a holiday occurs on a pastor's day off, it may be observed either the day before or the day following.

XX. COMMISSIONED RULING ELDER (CRE) COMPENSATION

1) For more understanding about the Commissioned Ruling Elder (CRE) Program including the process and forms, click here.
2) A Commissioned Ruling Elder shall receive compensation in accordance with the presbytery's Compensation and Personnel Policy for Pastors.
3) The minimum effective salary for a Commissioned Ruling Elder is based on $35 per hour. For more than 20 hours per week, congregations are expected to offer medical benefits which are available through the Board of Pensions.

XXI. PULPIT SUPPLY FEE

1) The church shall establish an adequate budget reserve to cover the costs of a substitute for the pastor when required during periods of vacation, study leave, and other absences.
2) A guest preacher shall be reimbursed a minimum honorarium of $250 plus mileage. For two services, it is $275 plus mileage.

XXII. FEES FOR BAPTISM, WEDDINGS, FUNERALS/ MEMORIAL SERVICES AND COUNSELING

Pastors should typically not receive any compensation from church members for performing baptisms, weddings, funerals or memorials, or pastoral counseling.

XXIII. SAVINGS PLANS AND ANNUITIES

The congregation and pastor may wish to enter some type of arrangement whereby money is withheld from the pastor's salary and placed into a tax deferred savings plan.

There are various tax-sheltered plans and annuities which are available for such purposes. The Board of Pensions has established a 403b with Fidelity Investments. Another plan has been designated by theInternal Revenue Service as a "Tax-sheltered Annuity Program for Employees of Public Schools and Certain Tax-exempt Organizations." Yet another alternative is a “Rabbi Trust.” Pastors are encouraged to consult with tax and investment professionals.

Tax code provisions of any such plan must be closely followed by the Session and the pastor.

XXIV. 2026 THEOLOGICAL AND PRACTICAL GUIDANCE FOR BENEFITS DECISION-MAKING

2026 Theological and Practical Guidance for Benefits Decision-Making

Constitutional Framework

The Book of Order requires that terms of call include participation in the benefits plan of the Presbyterian Church (U.S.A.) (G-2.0804), leaving it to the Board of Pensions (BOP) to specify the precise terms of eligibility and enrollment. **The Book of Order also entrusts to presbyteries the responsibility of establishing minimum compensation standards for pastoral calls and those serving in temporary pastoral relationships** (G-3.0303c). In NCP, the Commission on Ministry develops these standards and publishes them in the annual compensation policy document. The new BOP offerings for pastors can be found on their website here. **Summary of the COM policy presented on the next page** (found as the *2027 Annual Addendum* to the *Compensation and Personnel Policy for Pastors*) covers aspects of coverage requirements and guidelines that lie beyond the scope of the BOP mandates.

Theological Guidance

Because it has been the nature of the church from the beginning to share in common the necessities of life (Acts 2 & 4), additional financial burdens created by the change in dues structure should be shared in an equitable way. The Apostle Paul reiterated this in his letter to the Galatians, “Bear one another's burdens, and in this way, you will fulfill the law of Christ" (6:2). “The very character of God as revealed in Scriptures compels those who worship and serve God to ‘maintain justice and do what is right.’ Hence, from its inception, the Church has affirmed just compensation for its servants.” (*See A Theology of Benefits, Board of Pensions, Isaiah 56:1, I Corinthians 9:9-12, Second Helvetic Confession 5.168)*

When a pastoral relationship begins, the congregation answers the following question regarding their pastor (W-4.0404 c): Do we promise to pay [her/him] fairly and provide for [her/his] welfare as [she/he] works among us; to stand by [her/him] in trouble and share [her/his] joys?

The promise of welfare cannot be separated from the welfare of a pastor’s family. Every minister, and every minister’s spouse and dependent child, deserves medical coverage that does not unduly burden the family.

The 2027 BOP changes take a step toward that commitment: the new children’s subsidy directly eases the fixed cost. Spousal coverage, however, still carries its full fixed cost with no subsidy, and medical dues continue to sit alongside the existing 10% income-protection dues.

In their Theology of Benefits, the Board of Pensions states that “as the body of Christ, we demonstrate abundant life to the world as a community of faith, hope, love, and witness. We call people to varied forms of service and covenant to support them so they may devote their best gifts and energies to the work of God’s kingdom.” As the church, we have an opportunity to demonstrate our trust in the abundance of God**.**

XXV. ANNUAL ADDENDUM

Minimum Ministerial Compensation for 2027
2027 Annual Addendum to the Compensation and Personnel Policy for Pastors
Effective January 1, 2027

Executive Summary of 2027 Changes to Appendix 1 and 2
of the *NCP Compensation and Personnel Policy for Pastors*

The Commission on Ministry sets minimum terms of call, applying the formulas in the NCP Compensation and Personnel Policy for Pastors. The figures below are the 2027 application of those formulas. The formulas are unchanged. Only the underlying data has been updated.

This is the 2027 annual addendum to the NCP Compensation and Personnel Policy for Pastors. This document sets the 2027 minimum ministerial compensation standards, so it does not do a full overhaul of the 2026 NCP Compensation and Personnel Policy for pastors. It carries the figures and provisions that change from year to year. It replaces Appendix 1 and Appendix 2 of that previous policy in full, and it supersedes the dollar amounts, percentages and benefits provisions stated elsewhere in the policy. *For congregations who may seek exceptions to any portion of this policy, requests for exceptions can be sent to the Congregational Transitions Commission.*

Everything in the policy that is not restated here remains in force. The policy continues to govern professional expenses, self-employment and SECA, medical reimbursement, disability benefits, worker's compensations, performance evaluation, savings plans and annuities, and the operational details of part-time service, housing, relocation, study leave, and sabbatical. The two documents are read together.

The Commission adopts a new addendum each year. That keeps the figures under annual review, which the current Board of Pensions transitions require, without reopening the standing policy each time.

These minimums are mandatory for all pastors serving National Capital Presbytery congregations, in both installed and temporary pastoral relationships (G-2.0504). Compensation for a pastor working 20 or more hours per week is prorated on a 40-hour work week. Exceptions to these minimums must be approved by the Congregational Transitions Commission.

One structural note. Unlike presbyteries that publish a single dollar figure, NCP sets a fixed minimum cash salary and a geographically variable minimum housing allowance. There is therefore no single presbytery-wide minimum total compensation number. Each congregation's minimum is built from the fixed floor below plus the HUD Fair Market Rent applicable to its location.

The key changes are described below as guidance and requirements to churches developing or reviewing Terms of Call.

What Changed for 2027 (High-Level)

Element	2026	2027	Change
Churchwide median effective salary	$71,100	$74,400	+4.64%
NCP minimum full-time cash salary	**$43,798**	**$45,830**	**+$2,032**
Cost of living adjustment	2.7%	2.7%	no change
Manse equity allowance	$10,058	$10,108	+$50
Congregational Pastors Package (CPP) medical, member-only	17.5%	19.75%	+2.25 pts
*CPP family add-on, annual	$22,200	$19,752	-$2,448
Transitional Pastor's Participation	37%	42.25%	+5.25 pts
Income protection dues	10%	10%	no change
SECA offset	7.65%	7.65%	no change

***Two items deserve particular attention.** First, the new 50% Board of Pensions subsidy for children's coverage reduces the family add-on for the first time since the Season of Rebuilding began, which partially offsets the medical rate increase for pastors with children. Second, spousal coverage receives no subsidy and its flat cost rose.

How the Minimum Cash Salary Is Calculated

The formula is unchanged from the previous appendix in the NCP Compensation and Personnel Policy for Pastors.

Step	Calculation	2027 Result
a	Start with the churchwide median effective salary set by the Board of Pensions. This figure represents the middle salary and housing amount paid to pastors of Presbyterian churches nationwide.	$74,400
b	Multiply by .77 to remove housing expenses as calculated by the Board of Pensions. Salary alone would then be:	$57,288
c	The minimum cash salary for National Capital Presbytery has been set at .80 of this figure. Multiply $57,288 by .80.	$45,830
d	The 77% and 80% calculations together amount to 61.6% of the median effective salary. $74,400 x .77 = $57,288 x	$45,830

	.80 = $45,830, or $74,400 x .616 = $45,830.	

Source: Board of Pensions, Effective Salary and Median Effective Salary. The median effective salary is $71,100 for 2026 and $74,400 for 2027. It is prorated for work schedules of less than 35 hours per week.

Cost of Living Adjustment for 2027: 2.7%

The Commission on Ministry calculates the change in cost of living using the Consumer Price Index for All Urban Consumers in the Washington-Arlington-Alexandria area. The January index for the current year is compared to the January index for the prior year.

> January 2026 index of 326.890 less January 2025 index of 318.175 yields a difference of 8.715. Dividing 8.715 by 318.175 yields a change of 2.7%.

The Presbytery recommends that congregations adjust salary packages by this percentage. The cost of living is a useful benchmark but should not be the sole factor. Experience, length of service, and ratios to other staff members also warrant consideration.

Minimum Housing Allowance

For a pastor not living in a manse, the congregation shall pay a housing allowance equal to or exceeding the HUD Fair Market Rent for a three-bedroom intermediate rent for the Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area. The applicable zip code may be the church address, the pastor's residence, or an adjacent zip code not more than five miles from the church. Which zip code applies is negotiated between the congregation and the pastor. Multiply the monthly figure by 12. The HUD figure includes utilities.

At the time a PNC or Interim Search Committee is formed, or a temporary pastor is sought, the COM Administrator or the Director of Business Affairs generates the minimum compensation for that position based on the church address.

Manse Equity Allowance: $10,108 (see NCP Pastor Compensation Policy, III)

A pastor living in a church-owned manse with paid utilities receives an equity allowance of one fortieth of the median house cost, placed in a separate fund such as a deferred equity allowance or 403(b), or paid as additional salary if the pastor has a long-term housing plan.

> The National Association of Realtors reported the national median existing single-family home price for metropolitan areas at $404,300 for the first quarter of 2026. One fortieth of that figure is $10,108.

If a manse is provided, the housing allowance amount included in effective salary shall be at least 30% of all other compensation. Separate manse utility and furnishing reimbursements paid to the pastor are also included in effective salary, in addition to the 30% rule.

Board of Pension Dues for 2027

In 2027, there are three plans offered by the Board of Pensions: Congregational Pastors Package (CPP); Transitional Pastors Package (TPP); Covenant Package. Installed Pastoral Relationships must be enrolled in either the Congregational Pastors Package or the Transitional Pastors Package.

Expanded Eligibility: Effective January 1, 2027, eligibility for the Congregational Pastors Package extends to ministers of the Word and Sacrament and ruling elders elected to serve in mid-council leadership.

Rationale for the 2027 Employer-paid medical change

Background

The Board of Pensions made two changes for 2027 that bear directly on this question.

- Medical dues for Member-only coverage under the Congregational Pastors Package rose from 17.5% to 19.75% of effective salary.
- **A new subsidy** covers 50% of the community-rated cost of children's coverage, applied automatically within the Employer Agreement with no application and no effective salary cap. The Child(ren) flat rate falls from $829.17 to $475 per month and the Family flat rate falls from $1,850 to $1,646 per month.

Spousal coverage received no subsidy. Its flat rate rose from $1,020.83 to $1,171 per month, an increase of 14.7%.

The Commission adopted the 90/10 split in 2025 in response to the Season of Rebuilding restructuring, which moved family coverage from an included benefit to an optional purchase at fixed cost. The split was a transitional accommodation, not a settled principle.

Summary of the rationale

1. For congregations covering children, full coverage in 2027 still costs about $1,058 less than 2026 cost them. The change is self-funding at that coverage level.
2. The 90/10 split is administratively undefined in two respects that full coverage resolves. Previous policy did not say what the pastor's share is calculated against when a dues floor binds, and it does not say whether the share is a salary reduction or an after-tax deduction.
3. The two mechanisms produce different and unintended results. A salary reduction lowers the pastor's pension accrual. A salary offset costs the congregation 29.75% more than paying dues directly.
4. The split was adopted as a transitional measure, and the transition has outlasted its projected end. The policy dated the transitional period as ending December 31, 2027, but Transitional Pastor's Participation now runs through 2029 and the children's subsidy currently carries no assurance beyond 2027. Hence, COM will set the policy annually rather than leaving it standing.
5. Full coverage aligns the policy with what NCP already says theologically and with what the congregation promises at installation.

Congregational Pastors Package (CPP)

Dues combine medical coverage with 10% of effective salary for income protection benefits, both paid entirely by the employer. The medical rate for 2027 is 19.75% of effective salary for Member-only PPO Premier coverage, subject to minimum and maximum dues.

Coverage level	Dues	Annual minimum	Annual maximum
Member-only	19.75%	$7,500	$21,200
Member + Child(ren)	19.75% + $475/mo	$13,200	$26,900
Member + Spouse	19.75% + $1,171/mo	$21,550	$35,250
Member + Family	19.75% + $1,646/mo	$27,250	$40,950

Child(ren) and Family rates above are net of the new 50% subsidy for children's coverage, which takes effect January 1, 2027. The subsidy is applied automatically within the Employer Agreement. There is no application and no effective salary cap.

Employer-paid Medical Cost: COM Effective Change for 2027

Where the Congregational Pastors Package is chosen, the church shall pay the full cost of the desired family coverage. No portion is charged to the pastor. A pastor may decline the optional family coverage and instead negotiate a compensation increase that offsets the cost of family benefits available outside the Board of Pensions. Such a contribution is a taxable event. Pastors should consult a tax preparer regarding how best to structure the Terms of Call.

Example overview of this change in CPP: Employer cost across both years

Total employer cost of medical dues at the 2027 minimum, using the illustrative housing figure described in the worked example.

Coverage	2026 at 90%	2027 at 100%	100% vs 2026
Member + child(ren)	$22,920	$21,861	**-$1,058**
Member + spouse	$24,990	$30,213	**+$5,224**
Member + family	$33,945	$35,913	**+$1,969**

A congregation that realizes savings on medical coverage in 2027, whether through the children's subsidy or through a pastor waiving unneeded family benefits, should direct those savings toward one or more of the following

- Earmarking the savings for future pastoral compensation, so that the congregation does not create a difficulty for itself in its next pastoral search
- Redirecting the savings into increased salary for the pastor, or into the cost of benefits for other staff members
- Contributing the savings toward the National Capital Presbytery cost-sharing fund, to help cover the cost of family benefits for ministers serving other congregations

Transitional Pastor's Participation (TPP)

This package remains available only to those enrolled as of December 31, 2024. It is not available for new calls. Dues are the percentage of effective salary shown below for medical coverage, plus 10% of effective salary, paid entirely by the employer.

The package was extended through 2029 for ministers already enrolled. Board of Pensions materials also state that installed pastors in this package will be enrolled in the Congregational Pastors Package beginning January 1, 2028. Congregations should confirm with their Church Consultant which statement governs their pastor.

Year	Dues	Minimum dues	Maximum dues
2026	37%	$18,500	$50,000
2027	**42.25%**	**$21,600**	**$57,700**

Covenant Package

Unchanged for 2027. Dues are 10% of effective salary, paid entirely by the employer, for eligible employees working 20 or more hours per week regardless of ordination status. This includes non-installed ministers and non-ministerial staff.

Worked Example: Full-Time Installed Pastor in CPP

Housing figure is illustrative only. The example below uses a housing allowance of $3,000 per month, which is $36,000 annually. Substitute the HUD three-bedroom Fair Market Rent for the applicable zip code. Every figure that derives from effective salary changes when the housing figure changes.

	Member only	+ Children	+ Spouse	+ Family
Minimum cash salary	$45,830	$45,830	$45,830	$45,830
Housing allowance (illustrative)	*$36,000*	*$36,000*	*$36,000*	*$36,000*
Effective Salary (ES)	**$81,830**	**$81,830**	**$81,830**	**$81,830**
SECA offset (7.65% of ES)	$6,260	$6,260	$6,260	$6,260
Income protection dues (10% of ES)	$8,183	$8,183	$8,183	$8,183
Study leave allowance (minimum)	$1,000	$1,000	$1,000	$1,000
Subtotal before medical	**$97,273**	**$97,273**	**$97,273**	**$97,273**
CPP medical, member (19.75% of ES)	$16,161	$16,161	$16,161	$16,161
Add child(ren), $475/mo	-	$5,700	-	-
Add spouse, $1,171/mo	-	-	$14,052	-
Add family, $1,646/mo	-	-	-	$19,752
Total medical dues	$16,161	$21,861	$30,213	$35,913
TOTAL minimum package	**$113,434**	**$119,134**	**$127,486**	**$133,186**

Totals exclude professional expenses, travel reimbursement, technology allowance, and any optional benefits, none of which carry a presbytery dollar minimum. All medical dues shown fall within the applicable Board of Pensions annual minimums and maximums at this effective salary. At effective salaries near the extremes, verify against the minimum and maximum dues tables above.

Transitional Pastor's Participation, same example

For a pastor enrolled in this package, medical dues are 42.25% of effective salary in place of the Congregational Pastors Package medical dues. At an effective salary of $81,830, that is $34,573. The total minimum package would be $131,846. Family coverage is included in this package.

What Counts Toward Effective Salary

Effective salary is a Board of Pensions construct. It is not the same as taxable income reported to the IRS or the Social Security Administration. Employers must report annual effective salary for each Benefits Plan member and must report salary changes through Benefits Connect within 30 days of the effective date.

Form of payment	Included in effective salary?
Annual cash salary, including bonuses	Yes
Housing allowance	Yes
Manse amount	Yes, at fair market value, minimum 30% of all other compensation
Utility and furnishing allowances	Yes
Deferred compensation	Yes
Unvouchered allowances and gifts from employer	Yes
SECA allowance up to 7.65% of effective salary	No
SECA allowance in excess of 50% of the estimated obligation	Yes, the excess portion
Employer matching contribution to the Retirement Savings Plan	No
Employer 403(b) contribution absent an employee contribution	Yes
Accountable, vouchered professional expenses and travel	No
Unaccountable expense reimbursements	Yes
Medical deductible and other medical allowances	Yes, unless reimbursed under a qualifying HRA

This table summarizes NCP policy section VII and Board of Pensions guidance. The controlling authority is the Board of Pensions publication Understanding Effective Salary and the Total Effective Salary Calculator. Where this table and Board of Pensions guidance diverge, the Board of Pensions governs.

National Capital Presbytery does not provide tax, legal, or accounting advice. This material is informational only. Congregations and pastors should consult their own advisors.

Effective salary is also the basis for

- Pension dues and pension credit accrual
- Death and disability dues and benefits
- Medical dues under the Congregational Pastors Package and Transitional Pastor's Participation
- Deductibles and medical out-of-pocket maximums under the PPO Premier option

Leaves, Holidays, and Time Off

Leave	NCP minimum	Paid at termination	Notes
Vacation (mandatory)	One Month, including four Sundays	Yes	Up to 10 days may roll into the next calendar year.
Study leave (mandatory)	Two weeks (14 days), this includes two Sundays; $1,000 allowance	No	May accrue to six weeks. Funds may accumulate three years. Written plan approved by session. Written report to session on return.
Family medical leave (mandatory)	Twelve weeks paid	No	Required by G-2.0804. More may be negotiated.
Sick leave (mandatory)	12 days annually	No	Accumulates to 90 days. Ordinarily forfeited at termination unless the terms of call provide otherwise.
Sabbatical (recommended)	Three months after six years of service	No	Written plan approved by session and COM. Congregations are encouraged to reserve 4% of the annual salary package each year.
Weekly time off (mandatory)	One full uninterrupted day each week	No	An extra day the following week is encouraged after an unusually heavy week.

Paid holidays

New Year's Day; Martin Luther King, Jr. Birthday; Presidents Day; Easter Monday; Memorial Day; Juneteenth; Independence Day; Labor Day; Thanksgiving Day and the following Friday; Christmas Day and the day after.

If a pastor works on a designated holiday, another day shall be recognized as a day off. A holiday falling on a Saturday or Sunday is observed on the nearest Friday or Monday. A holiday falling on a pastor's day off may be observed the day before or the day after.

Other Rates and Positions

Item	2027 provision
Commissioned Ruling Elder	2027 rate is $45/hour. For more than 20 hours per week, congregations are expected to offer medical benefits (which are also available through the Board of Pensions), in which the minimum rate would not apply and the contract shall be reviewed by the CTC.
Contracts under 20 hours per week	Minimum hourly rate is the congregation-specific minimum total salary divided by 2,080. The 2027 flat alternative is $65.00 per hour regardless of location.
Pulpit supply	2027 rates are a minimum honorarium of $275 plus mileage for one service and $350 plus mileage for two services on the same Sunday.
Travel	Reimbursed at the current IRS business mileage rate under an accountable plan. Reimbursement above the IRS rate is added to compensation.
Relocation	Congregations are required to pay incurred moving expenses up to 12,000 pounds of household and professional goods.
Fees for pastoral services	Pastors shall typically not receive compensation from church members for baptisms, weddings, funerals, memorials, or pastoral counseling.
Retired pastors	Board of Pensions dues are reduced to 12% where an retired minister receiving pension benefits is employed 20 or more hours per week.
Exceptions	Exceptions must be approved by the Congregational Transitions Commission. Requests regarding the medical cost-sharing provisions are directed to the Commission on Ministry.

Key Dates

September 4 to October 2, 2026	2027 Employer Agreements open in Benefits Connect. Congregations select their 2027 benefits during this window.
October 19 to November 6, 2026	Annual Enrollment for ministers and staff. This depends on the Employer Agreement being finalized first.
Before the last session meeting of 2026	Each pastor submits a housing allowance request. Session approves the designated amount and records the action in the minutes.
Annually	Session reviews the terms of call under G-2.0804 and proposes

	changes for congregational action. The review is recorded in session and congregational minutes per G-1.0504c. The Session Records Committee notes compliance. Adopted terms of call are forwarded to the Administrator to the Committee on Ministry.

Where to Go for Help

- Exceptions to any portion of this policy: the Congregational Transitions Commission
- Cost-sharing support through the NCP fund: NCP Director of Business Affairs, Heather Deacon
- Constructing a full-time pastoral position shared between congregations: Stated Clerk, Rev. Alex Evangelista
- Which dues package fits a given situation: the congregation's Board of Pensions Church Consultant, or Employer Services at 800-PRESPLAN