

## Minimum Requirements in the Presbytery of Whitewater Valley

### Presbytery of Whitewater Valley COMMISSION ON MINISTRY

#### 2025 MINIMUM REQUIREMENTS

##### G-2.0804 Terms of Call

*The terms of call shall always meet or exceed any minimum requirement of the Presbytery in effect when the call is made. The session shall review annually the minister's terms of call and shall propose for congregational action (G-1.0501) such changes as the session deems appropriate, provided that they meet the Presbytery's minimum requirements. The call shall include **provision for a period of twelve weeks family leave and participation in the benefits plan of the Presbyterian Church (U.S.A.). Including both pension and medical coverage, or any successor plan approved by the General Assembly.***

---

As a congregation calls a pastor to installed service, one of the covenant questions they answer in the affirmative is that in W-4.0404 which says in part, *“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?”* These minimum requirements are intended to assist the congregation in this covenant relationship by creating the minimum compensation package which shall be included in all terms of call.

	2023	2024	2025
<b>Minimum Salary and Housing</b>	53,644	56,686	58,968
<b>Minimum if Manse &amp; Utilities Provided</b>	41,306	43,762	45,523
<b>Prior Period Increase/Decrease</b>	2,308	3,042	2,282

#### The Presbytery of Whitewater Valley requires:

##### **Cash Salary**

1. A minimum salary plus housing allowance for pastors in the Presbytery of Whitewater Valley of \$58,968 for 2025 (an increase of \$2,282 or 4%)<sup>1</sup>.

---

<sup>1</sup> The Board of Pensions of the Presbyterian Church (USA) annually tabulates the median and average effective salary information reported to it for minister members of the Benefits Plan who are serving U.S. congregations. The median salary is generally considered more representative than the average salary, since it is less influenced by very high or very low salaries. The Pastor Support Subcommittee applies an increase or decrease to the full-time median salary minimum using data provided by the Bureau of Labor Statistics ([www.bls.gov](http://www.bls.gov)) Consumer Price Index (CPI) – Midwest Urban Report. A 3-year rolling average is applied to the CPD reporting period to offset unusual spikes in the reported average. The data reflects an increase of 5.6% for the subject period.

2. If manse and utilities are provided for pastor, the minimum cash salary is set at 77.2% of Minimum Cash Salary, so for 2025 that amount is \$45,523.

**Accountable Reimbursement Plans**

1. Full Mileage Reimbursement at IRS established rate. Estimated amount for budgeting purposes is \$2,800.
2. Minimum Professional Development Reimbursement of \$1,500 which is cumulative for up to four (4) years (non-portable).

**Vacation and Paid Leave**

1. Four (4) weeks paid vacation including four (4) Sundays — five (5) weeks paid vacation including five (5) Sundays for 15+ years of ordained experience.
2. Two (2) weeks paid professional development leave including two (2) Sundays if necessary and cumulative four (4) years and a maximum of eight (8) weeks and eight (8) Sundays if needed.
3. Twelve (12) weeks including twelve (12) Sundays of Family Leave in accordance with guidelines included in Ministry Together.

**Pension and Medical Insurance**

The Presbytery of Whitewater Valley believes that care for a pastor and family includes adequate health insurance along with a pension plan provided through the Board of Pensions of the Presbyterian Church (USA). We see 2025 as a transitional year to the new plan instituted by the Board of Pensions and encourage congregations to use this time to educate themselves on the new plan. As such, these minimum requirements are taking pro-active steps to address some of the changes that will be required as we transition to the new plan in 2026.<sup>2</sup>

For 2025:

1. If pastors received full family coverage in 2024 congregations shall enroll in the Transitional Package which continues the 2024 pension and medical coverage. The 2025 dues structure of the Transitional Package shall be paid in full by the congregation based on the following percentages of effective salary.

	Other Benefits Dues	Medical Dues	Minimum Dues	Maximum Dues
2025	10%	33%	15,000	43,000

OPTION:

In some circumstances a congregation may have thoroughly reviewed the new plan provided by the Board of Pensions and determined, in consultation with the clergy members

---

<sup>2</sup> The Board of Pensions has created an entirely new Medical Dues structure with a variety of options. The Pastoral Support Committee of the Commission on Ministry has reviewed the options and provided choices based on (a) the new plan structure offered by the Board of Pensions, (b) the requirement of the Book of Order for participation in the Board of Pensions benefits plan and, (c) the long standing and enduring covenantal relationship between the pastor and congregation wherein the congregation pledges to faithfully provide for the pastor's welfare.

affected, that a 2025 transition to the new Congregational Pastors Package is in the best interest of the congregation and their staff. (EX: Clergy staff without need of family coverage and/or clergy couples serving different congregations.) in such cases the congregation(s) shall submit for Commission on Ministry (COM) review a request for exemption to enrollment in the Transitional Plan. Such exemption must be submitted in writing to the COM and contain the full outline of the medical and pension plan being proposed.

## **HRA Coverage**

Congregations shall enroll all positions scheduled to work at least 30 hours per week and who are also an active participant in the Board of Pensions in the Health Reimbursement Arrangement (HRA) managed by the Presbytery of Whitewater Valley and the congregation shall fund the HRA in the amount of \$2,000.<sup>3</sup>

### **OPTION:**

A congregation which already has an HRA in place or has an existing relationship with a qualified benefits manager who can provide an HRA or has established a medical supplement based on prior COM policy may work with their own administrator or continue the medical supplement provided that it meets or exceeds the Presbytery minimum participation of two thousand dollars. Evidence of such a program shall be reported annually in the terms of call report.

## **Moving Expenses**

1. Moving expenses shall be paid by the congregation (if applicable). This is a taxable benefit.

## **Minimum Compensation for Other Pastoral Services**

1. Pulpit Supply shall receive compensation of \$150 for one service and an additional \$50 for each additional service and/or a requirement to pre-tape a sermon for online use plus IRS mileage rate<sup>4</sup> reimbursement if the round trip exceeds 10 miles.
2. Contract Pastoral Services (when not preaching) shall be \$25 per hour plus IRS mileage rate reimbursement if the round-trip exceeds 10 miles. (Ex: teaching, pastoral care)
3. Presiding at Communion (when not preaching) shall be \$50 for each service plus IRS mileage rate reimbursement if the round trip exceeds 10 miles.
4. Moderating Session or Congregational Meeting shall be \$25 per hour with a minimum payment of \$50 plus IRS mileage rate reimbursement if the round-trip exceeds 10 miles.

---

<sup>3</sup> An HRA is an employer-funded plan from which employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year. Unused amounts may be rolled over to be used in subsequent years. By utilizing the established presbytery plan the congregation saves management fees for the plan (which are already being paid through per capita). In anticipation of the future changes as we transition to the new Board of Pensions plan, establishing this HRA program will allow us to address some major changes in the new plan.

<sup>4</sup> IRS mileage rate for the current year may be found at [irs.gov](https://www.irs.gov)

5. In all cases mileage for reimbursement shall be determined by utilizing Google Maps or an equivalent program to calculate round-trip mileage from starting point (usually the clergy person's home) to the congregation's address.

#### **Minimums for Other Forms of Pastoral Leadership**

1. **Temporary Supply (Stated Supply, Covenant, Bridge, Interim, etc.)** The minimum salary and housing terms is the same as the minimums for installed pastors.
2. **Commissioned Ruling Elders (CRE)** The minimum salary and housing for a full-time CRE is 80% of the minimums for installed pastors.
3. **Certified Church Educators (CCE)** The minimum salary and housing for a full-time CCE is the same as the minimums for installed pastors.
4. **Part-time positions** are prorated based on the minimums for installed pastors. Proration shall utilize a 40 hour work week as basis for proration. (EX: A 20 hour part-time position shall be prorated to 50% of minimum.)
5. **Transitional Ministers.** The minimum salary and housing terms for Transitional Pastors shall be at least 85% of the amount most recently budgeted for the position and shall never be less than the Presbytery minimum.