United Reformed Church South Western Synod Information Sheet 12

GRANTS, LOANS & CHURCH DEVELOPMENT

**Introduction**

the Synod has approved a system of grants and loans to assist local churches with their property maintenance and related costs. The finance for these grants comes from the Trust’s income which is largely derived from the sale of closed churches and redundant manses. All property grants must be approved **in advance** by the Synod Property Committee (SPC). In the case of united churches the grants are reduced to reflect the denominations sharing, it being assumed that the other parent denominations will contribute similarly. Synod property grants or loans will not be offered unless you have a current quinquennial survey. In addition to the grants mentioned below, the SPC will consider requests for assistance with major schemes, which are assessed on a case by case basis, but early consultation with the Synod Property and Trust Officers is essential. The grants described below apply to all church property including manses, but not to property which is let.

**Churches need to apply for consent to all works which cost in excess of £5,000 as the Synod Trust is the legal owner of the premises.**

**Applications for consent to proposed works and alterations, and for grants and loans, should be submitted by completing a ‘Property Form’ which is available from the Synod Website or by contacting the Synod Office.**

**Works to Listed Buildings require additional procedures, with advice being sought from the Listed Building Advisory Committee (LBAC). LBAC forms are available from the Synod Website or by contacting the Synod Office. See Information Sheet 9 ‘Listed Buildings’. In such cases no work should be started without listed buildings consent via LBAC and agreed by the Synod Property Committee (SPC).**

**Synod Property Grants**

**Quinquennial Survey**

You may be able to claim a grant equal to half the cost of the quinquennial survey report, however the grant will be conditional on the Synod Property and Trust Officers receiving a copy of the survey report. To apply for a grant send a copy of the invoice/receipt to the Synod Office with a copy of the Survey Report. The cost of the electrical survey may also be included in the survey cost for grant purposes.

**Asbestos Survey**

It is a statutory requirement that churches have an asbestos survey (and if applicable a management plan). You may claim 50% of the cost of a professional asbestos survey, subject to conditions as above (the grant is available at a reduced rate of 25% for a building where the Synod Trust is not the owner/trustee). You will need to ensure that the surveyor is competent and preferably seek competitive quotations for the work. If the survey recommends remedial work to remove or encapsulate asbestos, then the SPC may offer a grant or loan (see below).

**Feasibility Studies**

The SPC offers a grant of 50% up to a maximum grant of £2000 towards an architectural feasibility study (see ‘Church Development’ below).

**Property Maintenance**

A grant of 10% of the total cost of the works may be offered, subject to advance SPC approval of the proposed work. Such schemes must cost a minimum of £1000. LEPs will only qualify for a 5% grant, and a 5% reduction will be made to reflect any contribution from another denomination.

**Facelift Grants**

Facelift Grants are available to assist with general maintenance and improvement of church premises and cover 50% of the cost of the work up to a maximum grant of £10,000. United churches (LEPs) will only be eligible for a reduced grant of 25% of the cost of the work up to a maximum grant of £5,000. Applications must be approved **before** works commence.

The conditions attached to a Facelift Grant are:

* + 1. The work must be identified in a current quinquennial survey report.
    2. A grant may be offered provided that the last payment of any previous Facelift grant was paid at least five years previously.
    3. The local church must meet 50% of the cost of the work or £10,000, whichever is the lower, without any loan from the Synod. United Churches (LEPs) must meet 25% of the cost of the work or £5,000, whichever is lower.
    4. All the work recommended in the survey is to be included and if necessary can be phased over several years. This is specifically for areas such as new boilers, roofing repairs etc.
    5. For the 1st £20,000 of the cost of the works then the 10% / 5% Property Grant is not applicable.

United Reformed Churches may also apply for a 10% grant in addition to a Facelift grant, which is particularly helpful with large projects. However, the first £20,000 of the cost of the work and professional fees is taken into account when calculating the Facelift grant.

**Example 1. £50,000 project**

Facelift, maximum grant (50% of the 1st £20,000) made up of £10,000 payable by Synod / £10,000 payable by local church

Cost of work/professional fees £50,000

Less Facelift Grant works -£10,000

Local Church funds (local church URC) -£10,000

**Balance £30,000 plus**

10% Property Grant (based on £30,000) £ 3,000

**Therefore, total amount of FLG & 10% property grant payable from Synod = £13,000**

***Depending on the nature of the work an eco-grant may also apply. Local churches may also be eligible to apply for external grant funding too (which needs to be in the Synod’s name***

**Example 2: £50,000 project LEP / United Churches**

United Churches or LEP can apply for a 25% FLG in addition to a 5% property grant:

Facelift, maximum grant (25% of £20,000) = £ 5,000

Cost of work/professional fees £50,000

Less Facelift Grant works (Synod) -£ 5,000

Less church funds (local church URC)-£ 5,000

**Balance £40,000 plus**

5% Property Grant (based on £40,000) £ 2,000

**Hence, grants payable by Synod would be:**

**25% FLG £5,000**

**5% Property Grant payable £2,000**

**Therefore, total amount of grants (FLG & Property grant) payable to church from URC Synod = £7,000**

***Depending on the nature of the work an eco-grant may also apply. Local churches may also be eligible to apply for external grant funding too (which needs to be in the Synod’s name where owned by URC). In all United /LEP churches there is an assumption that the local churches will also apply to the other partner denomination(s) for similar grants.***

**Example 3: £8,500 project - local URC churches can apply for either a 50% Facelift Grant or a 10% Property Grant as the project costs are less than £20,00 in total.**

Facelift, maximum grant (50% of the 1st £4,250) made up of £4,250 payable by Synod / £4,250 payable by local church

Cost of work/professional fees £8,500

Less Facelift Grant works (Synod) -£4,250

Local URC Church funds -£4,250

**Balance £0,000**

**Note Facelift Grants are only payable every 5 years.**

**If not eligible for a Facelift Grant, it is possible to apply for a Property Grant (10%) instead**

10% Property Grant (based on £8,500) £ 850

**Local Church contribution £7,650**

***Depending on the nature of the work an eco-grant may also apply. Local churches may also be eligible to apply for external grant funding too (which needs to be in the Synod’s name)***

**Example 4: £8,500 project - United church / LEP**

**United Churches or LEP can apply for a 25% FLG or a 5% property grant: as the project costs are less than £20,00 in total.**

Facelift, maximum grant (25% of the 1st £2,125) made up of £2,125 payable by Synod / £6375 payable by local church

Cost of work/professional fees £8,500

Less Facelift Grant works (Synod) -£2,125

Local URC Church funds -£6,375

**Balance £0,000**

**Note Facelift Grants are only payable every 5 years.**

**If not eligible for a Facelift Grant, it is possible to apply for a Property Grant (5%) instead**

5% Property Grant (based on £8,500) £ 425

**Local Church contribution £8,075**

***In all United /LEP churches there is an assumption that the local churches will also apply to the other partner denomination(s) for similar grants.***

***Depending on the nature of the work an eco-grant may also apply. Local churches may also be eligible to apply for external grant funding too (which needs to be in the Synod’s name where owned by URC.***

**Eco Grants:**

The prime purpose of the **ECO GRANT** is to encourage churches in all manner of eco-friendly schemes from bat boxes to LED lighting schemes and shows their commitment to this topical and worth-while agenda.

**For bigger schemes (such as boiler replacements, insulation, solar panels) the Synod encourages use of the Facelift Grants (50%) and the Property 10% grant (LEPs FLG 25% / Property 5% Grant) as these are generally picked up by the QS.**

The Eco-Grant is useful in a variety of ways to help churches develop eco best practice via incremental steps by starting in a small way and building up to make a huge difference.

**The Eco-Grant provides 50% or up to £3000 (25% or up to £1500 for an LEP) and can be applied for at any time for eco-related projects by completing the Property Form in the usual way.**

**Examples where Eco-Grants could be used are listed below:**

**In our churches and church halls:**

* calculating targets for reduction of carbon footprint and an energy efficiency management plan via consultancy;
* exploring double glazing opportunities;
* exploring secondary double glazing options;
* replacing light bulbs with LED light bulbs;
* making use of and installation of rainwater collection points including the use of grey water;
* installation of dual flush systems (or similar water saving devices) on toilet cisterns;
* providing cycle racks
* providing electricity car charging points; (see enclosed as a useful link <https://www.churchofengland.org/sites/default/files/2021-08/CCB_EV_Charging_Guidance.pdf> )
* recycling facilities both inside and/or outside the buildings etc.

**In our Manses:**

* calculating targets for reduction of carbon footprint and an energy efficiency management plan via consultancy;
* exploring double glazing opportunities;
* exploring secondary double glazing options;
* replacing light bulbs with LED light bulbs;
* making use of and installation of rainwater collection points including the use of grey water;
* installation of dual flush systems (or similar water saving devices) on toilet cisterns;
* providing cycle racks;
* providing electricity car charging points; (see enclosed as a useful link <https://www.churchofengland.org/sites/default/files/2021-08/CCB_EV_Charging_Guidance.pdf> )
* recycling facilities both inside and/or outside the manses etc.
* encouragement for wildlife habitats in our land such as Bat boxes, hedgehog boxes, plant a wildflower garden or corner, bee keeping, bug boxes, bird boxes, bird feeder stations;
* creating a pond or wetland in the garden;
* composting facilities in the garden;
* growing fruit and vegetables in suitable planters or into the soil in the garden;
* going peat-free;
* planting native trees and bushes;
* Using alternatives to harmful chemicals in the management of the gardens;
* Installing a water butt for watering plants;

**In our church yards:**

* encouragement for wildlife habitats in our land such as Bat boxes, hedgehog boxes, plant a wildflower/meadow garden, bee keeping, bug boxes, bird boxes, bird feeder stations;
* creating a pond or wetland;
* composting facilities;
* growing fruit and vegetables in suitable planters (going peat-free);
* creating a contemplative prayer garden;
* planting native trees;
* Using alternatives to harmful chemicals in the management of the land;
* Installing a water butt for watering plants;

**SW Synod Trust Property Loans**

The SPC may offer loans to churches for both church and manse maintenance, and applications are made by completing a Property Form. Loans are subject to the following terms:

(a) Loans are normally to be repaid within 5 years, subject to regular repayments (either monthly or quarterly).

(b) Interest is charged on loans and will be calculated at a variable rate of 1% above Base Rate. The loan will be reviewed each year and churches will be advised on repayments so they can budget for the year ahead.

**Church Pipe Organs**

Previously Synod grants were not available for pipe organ repairs. The position has been reviewed in 2019 and pipe organ repairs will now be considered eligible for 10% and 5% grants, as detailed above. Synod loans may also be offered to assist with major renovation of organs, repairs or total replacement. Loans may be available subject to:

(a) The total cost being at least £5000.

(b) The loan being a maximum of one third of the total cost, or £10000, whichever is the lower.

(c) The loan will be subject to the same conditions set out above.

(d) The SPC will consider each case purely on its merits. Loans will only be offered provided the SPC is satisfied that the local church has no other form of funding, such as expendable endowments, and that the work is considered to be in the best interests of the local church and its work.

(e) A total of £30,000 for all loans for organ works will be available annually; unused amounts will not be carried forward. The Trust may review the provision annually in the light of available funds.

Churches are reminded that they should budget for the cost of maintaining church musical instruments.

**Church Development**

Increasingly frequently churches find that their property is unsuitable for modern needs or requires major repair. The premises may also be too large for the congregation or difficult to adapt to comply with legislation such as the Disability Discrimination Act. In such circumstances a Feasibility Study may well be an appropriate first step (see above) and should identify all the church property and examine all options for the long term future, including what the church’s needs are and how they might adapt their premises.

Once the Feasibility Study grant has been approved the church, with advice from the Synod Property and Trust Officer, may appoint a suitably qualified architect or surveyor for a pre-agreed fee to undertake the study. This is a specialist area, so careful choice of professional is vital. The church must consider the viability of any suggested scheme and obtain SPC approval before engaging professionals to take any scheme beyond the feasibility study stage.

If a major development scheme is contemplated the local church must seek SPC approval in principle at the outset and the Property and Trust Officer is likely to be involved in the project management. In a very exceptional case, a church which can demonstrate appropriate commitment, vision and mission may be assisted to change premises. The sale of church buildings or land and reinvestment of the sale proceeds into church development will be considered by the Trust Officers only if a viable scheme is presented which is endorsed by an appropriately qualified and experienced external property professional.

**Church planting**

Such events are almost without exception ecumenical. The Moderator with Synod Ecumenical Officers, Local Property Advisors and the Synod Property and Trust Officer will need to consider the case very carefully.

**Any other grants: AV (Enabling Grants) etc. are available form Synod.**

**Please contact Synod Treasurer for details.**

**Additional Information**

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