

Guidelines for Grants & Loans for ENVIRONMENTAL IMPROVEMENTS

The Synod offers five categories of grant:

1. Church Property
2. Manse Property
3. Mission
4. Ministries & Training
5. Youth & Children's Work
6. Environmental Improvements

Each category has its own guidelines and application form, which can be downloaded from <https://www.urc-northernsynod.org/resources/grants/> or obtained from Synod Office. These guidelines relate only to grants for **environmental improvements**.

Environmental Improvements Grants

This scheme is targeted to the **net zero** goal, and in particular curing heat loss, rather than other desirable environmental projects (such as increasing biodiversity or reducing waste and pollution). Funding is available for environmental improvements only to churches and halls, and not to other properties.

The maximum grant will normally be 50% of the cost, and up to a maximum of £100,000. In **exceptional circumstances**, applications above this percentage will be considered. For larger applications, Property Subcommittee may request a detailed presentation in person with supporting rationale.

Environmental Improvements Loans

An interest-free loan, covering up to 100% of the cost, may be made available where a church has been awarded a grant, but lacks the financial resources realistically to proceed with the project.

A schedule of equal monthly, quarterly or annual repayments will be agreed at the time of the making of the loan, to commence at the first anniversary of the payment of the loan, generally to be repaid over five years. Loans should be affordable, and may be reviewed where a church finds it is struggling to keep up with repayments. No loan should be outstanding for more than ten years.

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Notes and General Advice

The Property Subcommittee usually meets four or five times a year to consider applications. The agenda is finalised up to two weeks before each meeting, and applicants are therefore advised to check with Synod Office what the deadline will be. Applicants are encouraged to contact the Synod Office if they have any questions. The Property Subcommittee makes recommendations to the Trust Board, which makes the final decision on awarding a grant or loan.

Requests for more than the capped amounts will be treated as extraordinary, and will be referred to the full Trust Board, which meets five times a year.

In the case of local ecumenical partnerships, applicants should indicate in particular funding sought from the other ecumenical partners.

As a matter of principle, churches should only apply for grants if they cannot cover the cost from their own resources. For Environmental Fund grants, the Trust requires an explanation of the church's current reserves and current reserves policy.

Payments will normally be made only on receipt of a copy invoice, and the BACS remittance will be sent within a fortnight. Churches are advised to ensure that they agree terms of payment with their contractors at the outset, and 28 days is recommended, to allow plenty of time for clearing.

Work which substantially alters the character, appearance or value of a building will in itself require approval of the Trust and Synod. Application should be made at the same time as the application for grant, with details of the work, and if possible, plans. Work to listed buildings or external work to buildings in conservation areas will usually also need consent through the Listed Buildings Advisory Committee (LBAC). (Note: where the LBAC is not able to deal with your application, you should instead apply to your local planning authority. The Trust Officer can confirm to whom you should apply.)

Applications should be accompanied by quotations wherever possible. The Trust recommends that churches consider obtaining 2 or 3 quotations for medium-large building works (say, over £5,000). This can help to ensure that the contractor is charging a reasonable price, and that the contractor is of a reasonable quality. Churches with historic buildings may be interested in the online directory of specialist contractors, www.buildingconservation.com.

However, it will not always be appropriate to seek comparative quotations. For example, if there is only one contractor in the area specialising in this type of work, or if you have established a good working relationship with a particular contractor. Even so, it is worth comparing prices occasionally, to make sure that your favourite contractor doesn't begin to take you for granted.

For minor works, churches may find it useful to give authority to a small group to oversee arrangements and report back to the next Church or Elders' Meeting. It would be up to the church to set an appropriate level after which the works would have to be referred back.

Cover Sheet

Please give the church's name and location.

Section 1

Please describe the improvements planned and how this will improve your church's energy efficiency. You can describe your project on a separate paper if you prefer.

1.3 If you have received a carbon assessment, energy survey or other such professional report into your building's carbon emissions, please attach a copy.

Section 2

Please describe the church context for the works. The aim of the scheme is to maximise the effectiveness of environmental improvements by prioritising buildings that are well used and congregations that have reasonable expectations of continued vitality.

2.1 Your long term vision could include for example a community hub; a partner in world mission; an ecumenical partner; advocacy of justice and peace for all members of society; evangelism; serving the needs of your community; or local and wider outreach.

2.5 A building that was suitable a hundred years ago may no longer meet the congregation's needs. Is it too large, too small now?

2.6 Please show how much each room or part of the building is used. You could do this in a table, showing how many hours each day each space is used, on average. If it is easier, you can do this on a separate paper.

Section 3

We will usually contact you by email, unless you express a preference for another mode of communication.

Section 4

We will usually pay the grant by BACS to your church's nominated bank account.

Section 5

5.1 If there are ecumenical or community partners in the project, please list them here.

5.2 Costs can be detailed on a separate sheet if easier.

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- 5.3 This question aims to establish how much of your financial resources are set aside as reserves, and therefore how much you could realistically commit to this project. Total financial resources would include cash, bank accounts, investments and debtors, but not properties. Reserves should be the level of reserves referred to in your reserves policy.

As a matter of principle, churches should only apply for property grants if they cannot cover the cost from their own resources. This is so that the Trust can prioritise resources for those churches in most need of support. For this reason, the Trust needs to understand the church's current reserves and reserves policy.

Guidance on drawing up a reserves policy is available on the Synod website:

<https://www.urc-northernsynod.org/wp-content/uploads/2021/04/Reserves-Policy-Guidance-170405.pdf>.

- 5.4 The total in this section should equal that in section 5.2. Again, details can be given on a separate sheet if easier. The aim is to show how the project will be funded, and it will be helpful if you are able to indicate how definite each amount is. (It is also expected that applicant churches should be up to date with their M&M payments.)

Grants may also be obtained from other bodies, such as Congregational & General Charitable Trust (www.candgtrust.org.uk).

Section 6

- 6.1 Please indicate the general condition of the building, and if necessary how far the proposed works will remedy any defects.
- 6.2 Well-maintained buildings tend to be more energy-efficient, so you are asked to demonstrate that you are following through a programme of repairs and maintenance as recommended by the Trust's surveyor.
- 6.3 The Trust recognises that buildings which are listed, grade I, II* or II, may be more expensive to maintain and repair, owing to the requirements of conservation bodies.
- 6.4 Fixed price quotations can be relied upon for a specified period, whereas estimates merely a more approximate price, perhaps where there may be uncertainties or where other defects could emerge.
- 6.5 The Trust supports the Synod's safeguarding policy, and asks the church to confirm that it is also taking seriously the care of children, young people and vulnerable adults.
- 6.6 The Trust asks the church to confirm that it is also taking seriously the health & safety risks that can arise from old buildings.

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- 6.7 Churches are encouraged to consider environmental issues and sustainability. Some great ideas are available from: <https://ecochurch.arocha.org.uk/resources/>.

Section 7

The reason for a Church Meeting resolution is to ensure that the whole church is behind the project and is aware of the application for funding.

Additional Documentation

Please also enclose the following documents with your application:

- A copy of any environmental report, energy survey or carbon assessment
- Copies of quotations or estimates
- Your church's most recent signed annual accounts (if not already sent)
- Your church's current reserves policy (if not part of the accounts)

Do get in touch with Synod Office if you need help or have any questions.

Appeals

If, exceptionally, you are not happy with a decision by the Property Subcommittee, it is possible to appeal to the Trust Board.

Appellants should apply in writing or by email, giving clear grounds for an appeal, based on a procedural irregularity, a perverse decision, or where new information had come to light.

Both the appellant and the subcommittee may make submissions either in writing or in person to the Board, which would then make a final determination. For the purposes of the appeals procedure, members of the subcommittee in question would not be counted as part of the Board's quorum. If it should prove difficult to achieve a quorum, a separate meeting may be held, or the Board may invite three independent people to review the matter and make a recommendation to the Board.

No appeal is possible against a decision of the Board.