

WPA Building Manual



This Manual is to be supplemented by the book, ***Before You Build*** (by William L Couchenour, c 2003 by Cogun, Inc), and may be obtained from the WPA District Office or directly from Cogun, Inc.

It is imperative that ***Before you Build*** be studied along with this Manual.

Topical Reconciliation Of *Before You Build* with *WPA Building Manual*

<i>Before You Build</i>	<i>WPA Building Manual</i>
Chapter 1 – Before You Start Chapter 3 – Before You Plan	pp3-4
Chapter 2 – Before You Begin	p2
Chapter 4 – Before You Select the Building Committee	pp4-5
Chapter 5 – Before You Budget Chapter 8 – Before You Finance	p5
Chapter 6 – Before You Hire the Professionals	p6
Chapter 7 – Before You Design	p10

TABLE OF CONTENTS

So You're Planning to Build...1
District Involvement...2
Procedure for Initiating and Implementing a Building Program...3
Procedure for Approval of Building Plans...8
Selecting the Site...10
Planning the New Church Building...11
Planning the Disciplemaking Ministries Unit...13
Planning the Fellowship Area...18
Construction Checklist...21
District Regulations RE Insurance Protection...26
Planning for the Pastor's Residence and Personal Work Area...32
Pastoral Home Ownership...35

SO YOU'RE PLANNING TO BUILD

There is an air of excitement in the church. Each Sunday new visitors are in attendance and vacant seats are becoming increasingly scarcer. Everything seems to be going right! If we are to continue to grow and fulfill our mission, it will be necessary to do something to accommodate the expanding congregation and program. Some people are saying, "We need to build," and perhaps they are right. "It would solve our problems, reinforce our image and increase our potential. What a blessing a new facility could be to everybody."

Such thoughts in the mind of a layman or pastor are often the seeds for a church building program. Properly cultivated, they may produce the fruit of a new facility. Unfortunately, these thoughts, like the seeds in the parable Jesus taught, may also fall by the wayside and be choked out before bearing fruit, or wither and die for lack of good soil. Even when the soil is fertile, the good seeds are in danger of being inundated with a different kind of seed that will produce a product of questionable quality.

A church building program may be exactly what a congregation needs! It may open the door for a new dimension of spiritual ministry and provide the facilities for a broader, more effective program. It may also create bitterness, division, hostility and ultimate disaster.

Therefore, if the end result is to bring fulfillment and joy, the preparatory stages must be characterized by prayer, thorough research, careful planning and the collective efforts of an informed congregation. The following questions and a myriad of others should be considered and answered before any congregation plunges into building a new structure.

- ⇒ Is it really necessary?
- ⇒ What are the possible alternatives?
- ⇒ What are the real and felt needs of the congregation and community?
- ⇒ Where should it be located?
- ⇒ What kind of program should we project?
- ⇒ How much land will we need?
- ⇒ How much space and what type of equipment will be required?
- ⇒ What finances will be needed?

This manual is designed as a tool to guide you through a church building program. Its contents have been compiled or written by church administrators who have been pastors and have worked with numerous congregations experiencing the delights and frustrations of a building program. It is our sincere hope that it will assist you in avoiding the pitfalls that others have experienced and provide inspiration and direction for creative planning of a facility that will be functionally adaptable, aesthetically appealing, cost effective, and most of all, glorifying to our Lord in whose name it will be dedicated.

DISTRICT INVOLVEMENT

When it comes to the planning and erection of new church facilities, most congregations only do such once in a generation and, therefore, have no experience or expertise. Although many congregations have qualified building contractors or people with related skills, relatively few have actually been involved in planning a church building. Consequently, almost everyone that enters a building program “reinvents the wheel” so to speak. That is, they start from scratch, often duplicating ineffective procedures and perpetuating errors made by others.

The District Committee on Properties and Buildings has constant input from congregations and pastors of the district as well as information from other districts and from current partner, Tom Gibson. Such resources could help prevent mistakes a church would otherwise make as well as assist you in planning a better edifice for less money.

**Read *Before You Build*
Chapter 2, pp 29-45**

As part of a district fellowship, we are morally and ethically bound together as a family and legally related to the parent body that is responsible to see that proper steps are taken to protect the total constituency. Where this responsibility has been neglected, or where local congregations have failed to cooperate, the results have often been disastrous, ending with split churches, nonfunctional buildings, unmanageable debts and unfortunate law suits. Such situations can weaken or wreck the testimony of the church and render its ministry ineffective. Sometimes lawsuits revert to the district and can go so far as the national organization.

The function of the District Committee on Properties and Buildings (P&B) is, therefore, three-fold:

1. To assist in the planning of every new church related facility.
2. To review all potential property acquisitions and plans for the renovation or construction of all church related facilities as per district procedure, including financing, suggesting and/or recommending such changes as it deems wise.
3. To approve or disapprove such plans and notify the church governance authority in writing of its action as instructed by District Bylaws. All projects over the cost of \$25,000.00 must be approved by the District Committee on Properties and Buildings.
4. To approve all loans of \$25,000 or more.

To aid both church and the district committee and to provide a permanent record in both the district office and local church, a series of report forms have been prepared and are to be filed with the district for appropriate action.

1. Purchase of Property
2. Preliminary Approval
3. Final Approval
4. Sale of Church-Owned Property
5. Property Improvement and /or Renovation

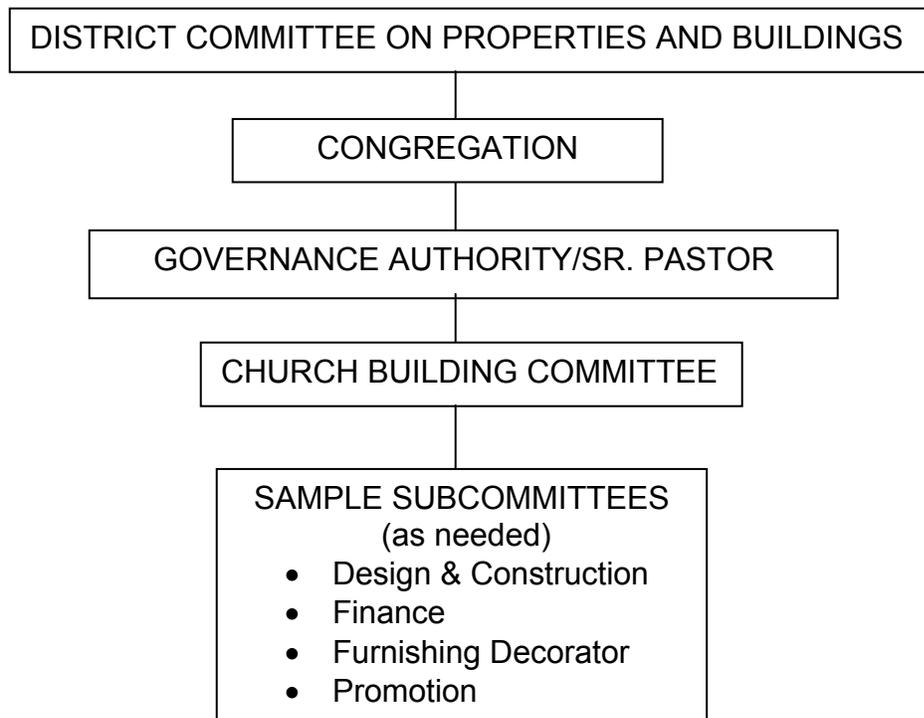
6. Parsonage Purchase or Construction
7. Final Completion of Building Project

It is necessary for the local church to contact the District Committee on Properties and Buildings chairman at the very outset of an anticipated building program. With early involvement, unpleasant situations and sometimes costly mistakes could be avoided.

PROCEDURE FOR INITIATING AND IMPLEMENTING A BUILDING PROGRAM FOR A LOCAL CHURCH

The question, "Who does have the authority around here?" will be asked a number of times during the average church building program. Failure to have an outline in advance may open the door for conflicts, power struggles and political maneuvering of all kinds. It is absolutely imperative that before an architect is engaged, a contractor hired or a shovel full of dirt removed, the question of authority be resolved and communicated to everyone involved.

Distribute the Western PA flow chart (below) to each committee member.



1. Initiation of a Building Program.

Working together, the pastor and the governance authority develop recommendations and implement a building program. If the governance authority has not done so to this point, it should give careful thought to the development of a philosophy of ministry.

Read Before You Build
Chapter 1, pp 11-27 and Chapter 3, pp 47-59

The governance authority will recommend to the congregation to proceed with a building program as outlined by the governance authority, including projecting a tentative program for 5-10 years into the future. Several questions need to be answered.

- ⇒ What is our vision for the future ministry of this church?
- ⇒ Why has God placed our church in this community?
- ⇒ Is our ministry effective to the current community population?
- ⇒ What is the outreach potential in our community?
- ⇒ Who is our target audience?
- ⇒ What unique facilities do we need to reach our target audience?
- ⇒ What is the primary purpose of the building?
- ⇒ What possible alternative functions can be developed for the new building that will be in keeping with our philosophy for outreach?

2. Contact the Chairman of the District Committee on Properties and Buildings.

One of the functions of the District Committee on Properties and Buildings is to work with the local church committee in its long-range planning. Therefore, the chairman must be contacted by this point in the process.

Schedule a building development consultation with the aforementioned committee chairman.

3. Procedure for Calling a Congregational Meeting.

All matters regarding building expansion, major renovation, purchase, sale or incurring debt have to be approved by a majority of the congregation (active membership) at a duly called congregational meeting. This meeting must be called and conducted in conformance with your local church bylaws and consistent with the procedure for approval of building plans stipulated in this manual.

4. Appointment of Building Committee and Subcommittees.

Appoint the building and related subcommittees.

<p style="text-align: center;">Read Before You Build Chapter 4, pp. 61-86</p>

The building committee and subcommittees should have a printed ministry description clearly specifying responsibilities and limitations of authority. The chairperson of each subcommittee should be notified by letter of their appointment. A secretary should be

appointed for each group that would document all minutes in writing. A copy of this should be posted on the church bulletin board.

Matters referred to subcommittees are for study and should be brought back to the building committee in the form of reports to be integrated into the total building concept. Once the concept has emerged, it should be referred to the governance authority for refinement and approval. Upon approval by the governance authority, building forms contained in this manual must be completed and presented to the Committee on Properties and Buildings for preliminary approval. Typically the church will need to adjust the buildings plans, formulate a financial strategy, and begin to receive bids for actual construction, and seek congregational approval.

Before construction begins, the local church **must** apply to the District Committee on Properties and Buildings for final approval. Three years of church financial statements for preliminary approval and a letter of intent from a loaning institution for final approval.

Once final approval has been confirmed, on-the-spot decisions would be reduced to a minimum, but, when necessary ought to be referred to the building committee chairman, *and not made by the pastor*. This will shield the pastor from potential conflict that could impair his ministry.

5. Financial Consideration.

The C&MA provides a financial stewardship program for church construction. By contacting the chairman of the Committee on Properties and Buildings, a consultant can be assigned to work with a local church if one is available.

**Read *Before You Build*
Chapters 5 and 8**

After establishing basic parameters and developing a clearly defined schedule of needs, this committee should proceed by seeking a qualified professional designer and recommending that he be hired to prepare a set of preliminary plans. These will include a PLOT PLAN, a FLOOR PLAN and PROPERTY ELEVATIONS.

It has been taken for granted that land for construction is already owned by the church. If this is not the case, then suitable land must be obtained. The steps for doing so are outlined elsewhere in this book (pp. 10-11).

6. Approval of Preliminary Plans

- The building committee shall present the preliminary plans to the governance authority of the church for consideration.
- Upon its approval, they should be submitted to the District Committee on Properties and Buildings.
- Upon its approval, they should be submitted to the congregation at a business meeting for approval along with a preliminary funding plan.

The preliminary plans may need to be adjusted in light of the recommendations of the congregation.

Having received approval to proceed, the church building committee would instruct the designer to continue with the preparation of working documents that would include the changes.

7. Selection of a Church Contractor

Working plans and specifications should be submitted to several contractors for bids, and a firm price for construction established.

**Read *Before You Build*
Chapter 6**

This should be broken down as follows:

- Application and permit fees
- Site preparation
- Utilities to the building
- The construction cost
- Furnishing and equipment
- Landscaping and parking.

A tentative starting and completion date should be established in negotiations with the contractor.

8. Final Approval

The working drawings, the project cost, and the financing plan should then be presented to the following:

- The governance authority of the church, by recommendation of the building committee
- The congregation by recommendation of the governance authority. (This should be at a meeting well advertised in advance at which a good representation of the membership is present.)
- The District Committee on Properties and Buildings by recommendation of the congregation.

9. Awarding the Contract

Pending final approval of all concerned, including the District Committee on Properties and Buildings and the bank, the contract should be signed and a tentative starting date established. It is essential from a legal point of view for these items to be completed before construction starts.

10. Insurance

Proper insurance must be acquired by the church and/or certificates provided by the contractor with copies filed in The Western PA District Office of The Christian and Missionary Alliance.

11. Ground-breaking Service

It is always a good idea to plan a ground-breaking service to initiate the actual construction phase of the building program. To continue to build excitement among the congregation, involve as many people as possible in this program.

A list of available architects, engineers, builders, and recently built Alliance churches is available from the district office.

PROCEDURE FOR APPROVAL OF BUILDING PLANS
Role of the District Committee on Properties and Buildings

BYLAWS OF THE WESTERN PENNSYLVANIA DISTRICT
ARTICLE 12 – APPROVAL OF BUILDING PLANS

The District Executive Committee shall appoint a Committee on Properties and Buildings which shall constitute a bureau to whom churches and district organizations must refer all prospective real estate acquisitions and sales, remodeling plans, building plans, contracts and plans for financing the same for its review and approval of any such projects costing twenty-five thousand dollars (\$25,000) or more. (Maintenance items such as carpet replacement, roof replacement, heating, air conditioning, ventilation replacement, etc., or purchase of equipment does not fall within the provisions of this statute.) In addition, the Committee on Properties and Buildings must approve all loans of twenty-five thousand dollars (\$25,000) or more. The acquisition of any real estate falling within these guidelines requires an on-site inspection by the Committee on Properties and Buildings or its representative(s).

All prospective donations of real estate require an on-site inspection, filing of appropriate forms and/or drawings, and approval by the Committee on Properties and Buildings.

The Committee on Properties and Buildings alone can grant approval on all matters brought before it.

Any church or district organization may appeal a decision of the Committee on Properties and Buildings relating to the approval process as outlined above, by utilizing the following procedure:

- A. A letter of rationale will be sent to the District Superintendent stating the reason(s) for the request and a brief explanation of the action desired.
- B. A representative from the District Committee on Properties and Buildings and the appealing body will both present their case to DEXCOM.
- C. After hearing the presentation the DEXCOM will render a decision which shall be considered final.

REGULATIONS OF THE WESTERN PENNSYLVANIA DISTRICT

M. DISTRICT COMMITTEE ON PROPERTIES AND BUILDINGS

The Chairman of the District Committee on Properties and Buildings shall be a member of the district office staff and shall be appointed by the District Superintendent.

1. The chairman should have the following qualifications:
 - a. Administrative capability

- b. A knowledge of building trades
 - c. A demonstrated financial integrity
2. The chairman's responsibilities include:
- a. Coordinating the regular quarterly meeting dates in conjunction with the District Executive Committee's meetings.
 - b. Coordinating specially called meetings and conference calls.
 - c. Establishing and maintaining communication with petitioning churches.
 - d. Keeping and dispensing all necessary Building Guidelines Notebooks to include blank report forms (a copy of all completed forms, blueprints, floor plans, site plans and evaluation plans will be kept at the District Office.)
 - e. Keeping the District adequately informed of all matters affecting the building status of all churches being processed by the District Committee on Properties and Buildings through a written report to the District Executive Committee.
 - f. Be available to act as a consultant to district churches planning to build.
 - g. Maintain a list of resources including architects, contractors, sub-contractors, vendors, etc.
 - h. Conducting on-site visits or appointing a committee representative to do so.
3. The committee shall:
- a. Review all church building plans.
Meet with the pastor and/or representative(s) from the Building Committee or Governance Authority.
 - b. Make proper recommendations to:
 - 1. Pastors
 - 2. Church committees
 - 3. The District Executive Committee (during the appeals process)
 - c. Conduct on-site visits at the determination of the committee or at the request of the local church or district organization.
 - d. Provide written suggestions of several reputable Christian stewardship programs.

N. PROCEDURE FOR APPROVAL OF BUILDING PLANS

1. All churches or district organizations intending to purchase, sell, build, remodel, repair, or receive a donation of real estate, etc. shall present their intentions in writing to the District Committee on Properties and Buildings as covered by District Bylaws Article 12.
2. The Committee on Properties and Buildings shall provide the inquiring church or district organization with the current procedural outline and appropriate forms to proceed with the approval process.
3. The current procedural outline and forms shall be approved by the District Executive Committee.

SELECTING THE SITE

The site selection for a ministry is critical to its success, viability, and future opportunities for expansion and growth. Since government and local communities are becoming much more restrictive in these matters all zoning changes need to be completed before acquisition of a piece of property. Great attention to details is imperative. In addition to attention due the regulations side of the matter, attention must be given to visibility, accessibility, conformity with the vision of this ministry, and parking needs if not already regulated by local codes. The following questions will aid you in assessing the ministry aspects of the proposed site:

1. Is the site suitable for the long-range vision of the ministry. A minimum of five acres is almost essential to the development of adequate facilities for a church.
2. What are the regulations governing future expansion and use of the site? Since relocation is generally a long-term decision, what is required for future ministry needs to be considered? Some zoning may significantly restrict the property's usage.
3. Is the site visible, easily accessible, and appealing to the motoring public?
4. The placement and style of buildings suitable to the site needs to be consistent with the vision for the ministry that will take place there.

**Read *Before You Build*,
Chapter 7**

VISIBILITY: Somebody once said, "A picture is worth a thousand words." It makes sense that the real thing is worth a thousand pictures. Theoretically, the average American family moves every five years and experiences an additional crisis such as a major illness, accident, death, divorce, job loss, etc. just about as often. Research done by the Institute of American Church Growth has revealed that a person is most open to the gospel when a crisis occurs. Where a church is highly visible, its image becomes engraved in the minds of community residents who, when confronted with a crisis that moves them God-ward, are likely to turn to that church. This possibility is enhanced when pictures of the building are used in advertising to reinforce the impression. Visibility is a factor in church growth and, therefore, should be a major consideration in the choice of a site.

ACCESSIBILITY: Along with visibility is accessibility. How difficult will it be to get to and from the church site? Unfortunately, even when a church is highly visible, it may not be easily accessible if traffic patterns on busy highways have limited dual directional approaches.

The following is a check list for your convenience in choosing a site for your building:

1. Does the proposed site have sufficient room for expansion?

A minimum of three (3) acres (preferably five acres) is almost essential to the development of any adequate facilities for a church. Has a master site plan been developed?

2. What are the local zoning laws and building codes?

Any desired change in zoning on a piece of property should be accomplished prior to property acquisition. The best solution is to find property properly zoned. Careful investigation should also be made to determine any existing regulations regarding the placement of signs, billboards, markers or other modes of advertising. Are the proper permits obtained?

3. Does the site have adequate water and power supply sources?

Almost all small communities that are eagerly seeking new industries are able to furnish water and power supply in an adequate amount. If you have to provide for your own water or power, however, be sure costs are known beforehand.

4. Do you have easy access to and departure from the property?

A traffic accident involving someone either just before or after a service can destroy the work of the local church. What about the visibility of the entrance to and exit from the church? What about the traffic flow on the main road? Be sure proper permits are acquired.

PLANNING THE NEW CHURCH BUILDING

When a local church faces the need for a new building, improvements or expansion of its existing facilities, the question always arises, "How do we get started?" There are as many answers and approaches as there are people involved. While innovative ingenuity must not be limited, the fact must be faced that in most cases, where the need for new buildings arises, those responsible for its beginnings know little about the procedures of beginning and formulating the project. Such inexperience need not be a detriment, but with the proper guidance, can be turned into the best asset. It offers no preconceived ideas with a fresh beginning and an openness to new ideas.

The starting point for any church building should begin by answering four questions? From the preliminary discussions, through the Building Committee and its sub-committee, even until the building is completed, these questions must be honestly answered:

- ⇒ Why do we need to build?
- ⇒ What are the needs of those who attend our church and live in our community?
- ⇒ What are the needs of those in our community?
- ⇒ What is needed in our facility to effectively accomplish the vision God has given to us?

Some of the reasons for building include:

1. The need for an adequate facility to reach a growing community.
2. The facility no longer reflects the warmth, quality, and cleanliness of the average home in the community
3. The facility is worn out.
4. The ministry has outgrown its current facility.

A building should be designed from the inside out. The design of the building must be determined by the ministry it needs to facilitate, current and anticipated. Although it can be very helpful to look at other buildings, do not select another ministry's building design and fit your program into it. Most importantly, a facility must be well suited for people and should bring glory to God.

The church is in contact with people in all stages of life. Therefore, it must make provision for Christian education, for worship, baptism, communion, weddings, and funerals. When the building committee plans for people, it must plan for people's needs both now and into the future.

Space and Dimension Recommendations	
	<i>Before You Build Reference</i>
Rules of Thumb	Page 163
Site Planning	Page 163
Parking	Page 163
Parking Space Dimensions	Pages 163-164
Worship Center	Pages 164-166
Education Facilities	Pages 166-168
Church Recreation Building	Pages 168-169
Additional (administration, music, fellowship, restrooms)	Pages 169-170
Other (mechanical, custodial, handicap provisions)	Pages 170-171

NARTHEX/LOBBY

When designing the narthex, it must be remembered that it performs the following functions:

1. It provides the transition area into the sanctuary.
2. It provides space where worshippers can remove outer garments, according to the seasons, before entering the nave.
3. It is a place where latecomers can gather as they wait to be ushered into the sanctuary at designated intervals in the service.
4. It can provide a location for literature tables or display stands.
5. It will prevent drafts on the occupants of the rear pews by creating a warm space between the out-of-doors and the nave.
6. It provides a space for leisurely departure.

To meet these requirements, the narthex should contain a minimum of two feet of floor space for every seat in the sanctuary.

If it contains space for coats and hats, there should be one foot of coat hanging space for every 15 seats in the nave as a minimum.

ACOUSTICS

A church is the most complicated kind of auditorium because of the variety of sound sources -- speech, music, and different visual requirements. It is necessary for acoustics to take precedent over aesthetics. It is expected that the church will meet current acoustical standards.

THE BAPTISTRY

Since baptism is one of the two ordinances of Christ, adequate consideration should be given to a baptistry.

Consideration should also be given to adequate dressing rooms including floor drains, curtains to provide privacy while changing and mirrors, as well as waterproof protection for the floor area where people will be standing or walking as they leave the tank. The plumbing package should include a water heater, circulating pump, automatic water level control system and an overflow and drain release unit. Plans should be made for the storage of baptismal robes if these are to be used.

PLANNING THE DISCIPLEMAKING MINISTRIES UNIT

Your church is the most important building in your area. No other building in your community can claim to affect lives for a better cause with longer lasting results! The very nature of the work of the church demands that the building be functional and well equipped for an effective ministry.

The building sets the pattern for:

- The *organization* of your Disciplemaking Ministries program
- The *measure* of teaching efficiency your Disciplemaking Ministries will have
- The *possibilities* for growth

1. Avoid these common mistakes

- a. Auditorium and no Disciplemaking Ministries space
Often we discover a small congregation scattered in a too-large auditorium with no adequate facilities for Disciplemaking Ministries.
Consider:
 - Planning the auditorium to get the best space, e.g., rooms at the back that double for adult classrooms.
 - Movable partitions to make extra church seating when required.
 - Planning for a balcony, either built now or added later if needed. The balcony can make a good classroom.

- Building in phases. Use fellowship area for present auditorium and build sanctuary later.
- b. Open basement auditorium. Some churches keep a large basement auditorium in order to accommodate social gatherings that may be held occasionally throughout the year.
 - c. Building classrooms without provisions for departmentalization. Many churches have suffered through the noise and confusion of several classes in the auditorium and so they decide to build plenty of classrooms. As a result the building often has classrooms that are too large for the average children's class and yet too small for departments. Such a church sometimes finds itself with a brand new building and the same limited organizational pattern they have worked with through the years.
 - d. Building a small sanctuary with a view to later using it as an educational unit. It is better to build an educational unit with a fellowship area as the first unit. It is almost impossible to transform a sanctuary with laminated arches into an educational building. Since sanctuary space is the most costly and least used of church facilities, consideration ought to be given to using multiple services for worship.

2. Basic Principles

- a. Build for your potential. If you are in a city, your building should provide for at least your present enrollment. Plan for additional units.
- b. Plan for departmentalization first and classrooms second. Formerly the demand was on rooms and happy possessors of new buildings boasted of the number of rooms afforded by the building. Gradually the emphasis has shifted from rooms to department and multi-purpose rooms.
- c. Study the chart to discover approximately how many departments and classes you will need (for your potential -- not your present enrollment). The chart does not represent hard and fast rules as there are fluctuations in population and the type of constituency will affect age groups.
- d. You should have a minimum of 14 to 16 square feet per person in Sunday school space. Auditorium space is figured at approximately seven square feet per person. Space per person varies with various ages, but this is a good rule: You need more space per person in the elementary divisions (up to 25 sq. ft) than in an adult classroom (6 sq. ft per person).
- e. Consider traffic flow -- in and out of classrooms, halls, rest rooms, etc.

3. Equipment

The minimum requirements in education are the teacher, the lesson and the pupil. A careful examination of the purpose will, however, immediately reflect

a need for equipment and facilities. In order to merit confidence and respect anyone endeavoring to teach should have three specific aims: to enlist the individual; to instruct the individual; and to give the individual opportunity to develop and apply what he has learned. It is difficult to try to accomplish this without equipment.

Lack of funds may limit some churches as far as having all they need. Size of building may determine how rapidly progress is made. There is no limit, however, as far as keeping all that we have clean and tidy. Each piece of equipment should be kept in good repair. A budget for replacing and upgrading equipment should be set up in every church.

Use the attached equipment check list, which gives suggested needs for the various age groups. Study the Source of Supply Directory that gives firm names and their address.

PLANNING FOR EACH AGE LEVEL

- BABY NURSERY** All churches regardless of size need a room where babies can be cared for during all services. As soon as possible two rooms should be provided, one for babies and one for toddlers. These rooms should be accessible to rest room facilities. The trend is definitely away from the plate glass window room where confusion reigns, to an uncluttered, quiet room (first floor), properly attended, while mothers go to class and services. These rooms need to be located near the main entrance of the building.
- NURSERY DEPT.** All churches need a Nursery Department. A separate room is needed even if there are only five children of nursery age (2 and 3). When five children and two workers meet in their own room for the entire hour, that is a functioning Nursery Department.
- BEGINNER DEPT.** Similarly, five children can constitute a Beginner Department. The entire hour is a teaching situation with worship and instruction combined throughout the program. (first floor)
- PRIMARY DEPT.** In the functional building you plan for the department with the classes meeting around small tables. Movable partitions are the most desirable. Sight barriers are more important than sound barriers.
- JUNIOR DEPT.** The Junior Department room will be used for Junior AYF and possibly junior church. Classroom space is desirable for juniors, if impossible, then provide movable partitions or dividers (made of soundproof wallboard). Classroom space should not be larger than needed for a class of eight members. If you have a choice

between department space and classrooms -- choose the department.

JUNIOR HIGH

This is a neglected group. They really do not mix well with the senior high group (at least 12-year old junior high boys have very little in common with 17-year old girls)! On the other hand, if you combine them with the juniors for assembly, the senior high's look on juniors in general with a great deal of disdain. As your departmentalization progresses, give the junior high group a department of their own. Classrooms are needed or movable partitions within the department. The same room is used for Junior High AYF.

SENIOR HIGH

Plan a good assembly area for both AYF and Sunday school. Classrooms are needed.

**COLLEGE &
CAREER**

Frequently a large classroom will accommodate both class and department and the youth fellowship group.

ADULT

Provide for them! Do not make the mistake of leaving them scattered in the auditorium. One outstanding trend in Sunday school work today is toward adult work. You may help your classroom space by planning your auditorium with two classroom areas at the back, separated from the auditorium by movable partitions. This could also be used for worship services.

CHART: Showing the approximate number of departments needed

Department	Ages	Under 100	100-200	200-300	300-500	Over 500	Over 700
		Dept.	Dept.	Dept.	Dept.	Dept.	Dept.
Babies	0-2	1	1	2	2	3	4
Nursery	2-3	1*	1*	1	2	3	4
Beginner	4-5	1*	1*	1 or 2	2	3	3 or 4
Primary	6-8	combined Pri. & Jr.	1	1 or 2	2	3	3 or 4
Junior	9-11		1	1	1	2	2 or 3
Jr. High	12-14	Combine Jr. High Sr. High	Combine Jr. High & Sr. High	1	1	1	2
Sr. High	15-17			1	1	1	2
College & Career	18-24	College & Career and Adult	Combine College & Career and Adult	1	1	1	1
Adult	25-up			1	1	2	3

*Open assembly room. No classrooms.

Each church should give consideration to the following equipment for their teachers:

1. DVD/Projectors
2. Portable or hanging screen (larger than 3'x5')
3. TV (19" or larger)
4. CD Player
5. Wall Mounted White Boards
6. Modem/AV equipment

PLANNING FOR THE FELLOWSHIP AREA

Adding a Fellowship area to the church complex gives it versatility and makes it more than a one-day-a-week center for Christian activity and growth. Until recent times, the church building was thought of primarily as a place of worship. While community facilities may be available, they do not make provisions for fellowship in the Christian context. In a more practical way, it makes provision in space for carrying out the larger programs of training, promotion and evangelistic drives that would not ordinarily be held in the sanctuary and would be too large for classroom.

A wise building committee will seek to understand the relationship between the church and its program of fellowship. Interpreting the deep needs of the congregation in this area, they will then be able to translate it into a physical building.

The first phase of fellowship area planning is one of self-evaluation. The various organizations of the church must be polled as to their needs and contemplated programs. Having done this, the committee must then address several important questions.

1. Will the building be planned only around the church's program or will it give consideration to the needs of the community?
2. Are there other facilities in the community that might be appropriately used?
3. What fellowship activities will take place in the building?
4. How will these activities be scheduled? Will the building be so arranged so that more than one group can use it at one time? Will the Sunday morning use of the space hinder its use on Saturday nights?
5. Will the facilities be used sufficiently to justify the cost? Can we afford a fully-equipped kitchen to serve two banquets a year? These are questions of stewardship.
6. Can the church provide competent leadership for the program it plans to offer?
7. What are the unmet needs of our times?

It should be observed that none of these questions are architectural in scope. The architecture must be left to the architect. While this may be so, we still must give attention to the dimension and the use of materials and space.

The fellowship area should be domestic in character. People seem to respond better to relatively home-like surroundings. It is not a good practice to have a combination fellowship area and gymnasium. Both the function and materials used are vastly different in these usages. Besides, gymnasiums are not known for the good acoustics necessary for a fellowship area. However, with proper planning a general building can be used for both functions as long as you understand the problems.

Several features of a fellowship area must be considered:

1. A large open space used for assembly and dining of larger groups.
2. Some intimate spaces where small groups will feel comfortable.
3. A platform where a program can be given.
4. A nearby kitchen.
5. Adequate storage.

The size of this facility will be determined by the church in relation to its present and projected program, as well as the present and projected number of members. There should be unobstructed area of good size for dining and assembly purpose. Seven to 9 square feet per person is suggested. For active play per person, it would be 20 to 60 square feet. The dining room capacity should be for a minimum of 50% of the congregation.

A rectangular shaped area for over-all purpose is the best. It fosters a sense of togetherness. However, an L-shaped area will lend itself better for dividing into small areas.

Since the ceiling is the most important room surface in distributing sound, it must be given particular attention. Its height should be between one-fourth and one-fifth the length of the room. For example, a sixty foot room would require a height twelve to fifteen feet. Acoustical materials are not always the best in a fellowship area. Floor covering and drapes can be used to dampen sound in this area.

Lighting should be considered for a variety of programs. Dinners, programs, assembly and play all require different intensities and effects.

Platforms should not be above two feet high. Above that, the spectators are usually looking at the speaker's knees. Normal eye level of the spectator is from 3'6" to 4'2". The average dimension should be from 10' to 12' deep and 14' to 20' wide.

Careful consideration must be given to the location of the fellowship area. Economy-wise, it has been traditionally put under the sanctuary. When this is done, it is hardly possible to use both simultaneously. The sounds from either area interrupt the other. Besides, the odor of food never escapes the sanctuary. For the sake of the handicapped and elderly, it should be located on the street level. The ideal church has a central narthex with the sanctuary, fellowship area, and education unit built around it.

Seating for dining is of the utmost importance. According to the frequency of use for this purpose, it may even govern the size of the fellowship area. Table arrangement must meet the needs, comfort for the diner and sufficient space for serving. The standard size table is considered to be 30' x 96'. It will seat four comfortably on each side.

A discussion of the fellowship area would not be complete without some consideration being given to the kitchen. The church kitchen bears no similarity to a restaurant or home kitchen in its operation. A restaurant kitchen is manned by skilled workers and serves people continuously. The scale of operation is much smaller in the home and

the equipment is different. The church kitchen is manned by volunteers usually producing a large quantity of food for everyone sitting down at one time. In such a kitchen, it should be planned that the food should move in assembly-line fashion from where it is received to where it is served. Exactly the same kind of planning is needed in the dishwashing area.

Planning the kitchen depends upon the kind of food service that is being contemplated. Will the food be completely prepared on the premises or will it be brought in and warmed or refrigerated? Will the food be served at the table or will it be cafeteria style?

The kitchen should be located in a place where it will be easy to serve the dining area. It should have easy access for deliveries and be close to the utility connections. The normal noise factor of such a facility must be considered so as not to interfere with the program in the fellowship area. Ample space must be given for storage along with adequate work counters. The equipment must be arranged so as to be conducive to good traffic flow.

Any sizable investment in a fellowship area warrants the installation of good commercial kitchen equipment. If the budget is limited, it would be well to then provide for the basic and minimum demands of the situation and add other equipment as it can be affordable. Overload domestic equipment is a hazard and accordance to the Underwriter's Code, so as to avoid having to sign statements limiting its use.

Before planning the kitchen, the Building Committee should investigate the state's requirements for public food service. A good source for additional information in kitchen design and equipment arrangement would be any major kitchen equipment company. The utility companies also usually have consultants in this field and are ever ready to avail one of their services.

The fellowship area can be a welcome addition to extending the ministry of the church. It need not detract from the church's spirituality. The fellowship area provides for functions that cannot be held in any other unit of the church's complex. If it is deemed necessary to have such a facility, it should be recognized that any facility is almost as bad as no facility, especially when it is not functional and is depressing in atmosphere. When such a building is worthwhile having, it is worth our best efforts in its planning.

CONSTRUCTION CHECKLIST

Of all the decisions made by churches, investment in new buildings is certainly one of the most expensive and irrevocable. We must take into consideration building costs and building use in terms of our current and projected programs, and in the light of population trends on every age level.

Here is a check list of factors to be considered when planning new church facilities.

1. What uses will the building have -- now and in the future?

This sounds so simple and involves such basic reasoning that it is often taken for granted...until after the building has been built. You can avoid many disappointments and save a great deal of money if you will spend a little time giving this primary goal some thought. If you succeed in isolating the real objectives your building must fulfill, you will have automatic answers to many of the following questions.

Comments or thoughts: _____

2. Is the building to be planned for possible resale? If so, how can this be best provided without sacrificing its utility to you? Many times a growing church outgrows a location as well as a building's space. When this happens, the new owner must adapt the building to his new needs with a minimum of extra expense, or look elsewhere.

One way to insure flexible use of your building is to provide an interior as free of supporting columns and walls as possible. This makes possible full use of the space and complete freedom in the moving of partitions and floor layouts. Another way is to plan the original building to be easily expanded.

Comments or thoughts: _____

3. How much space do you really need to operate efficiently?

The answer to this question should be made without regard to standard floor plans you may have already seen. Your own requirements may not be met by a plan acceptable to someone else. Above all, don't sacrifice needed space because conventional building costs may be too high. Substantial savings through pre-engineered construction can make extra space available within your budget.

Comments or thoughts: _____

4. How soon do you want, or need to move into your new building?

These are important factors that should be determined at the beginning of your planning. There may be several alternatives -- based on what you would like to do for convenience's sake, how it will affect your program, and what arrangements have been made for the disposition of your old building.

Comments or thoughts: _____

5. How long will it take to complete a new building?

Construction schedules are dictated by type and size of building and materials used. Weather also plays an important role in determining building time. There are many accepted construction practices that offer time-saving possibilities.

It is often good to have a stipulated completion date and sometimes even a penalty clause in the contract.

Comments or thoughts: _____

6. How much time is necessary for planning?

There is no established formula for determining adequate planning time. Size of the project determines planning time to a great degree. Regardless of the building's size, however, the designer needs time to form the most efficient and most economical design and to obtain bids on the various contracts to be let.

Comments or thoughts: _____

7. What will the building cost per square foot?

One of the major portions of construction cost today is represented by field labor. Architects, engineers, building owners and manufacturers supply the building industry and are constantly on the alert for time-saving materials and erection techniques. The ascent of pre-engineered construction reflects an effort to cut down on costly field labor. Mass production of parts in a wide variety of shapes and sizes reduce cost of material and substantially cuts labor costs at the job site. Non load-bearing walls used in pre-engineered construction are less expensive to install than other materials, also easier to maintain.

Comments or thoughts: _____

8. What can you expect in the way of maintenance costs?

The costs of building maintenance are with a church for the life of its buildings. Many of these costs can be controlled through selection of proper materials to be used in building construction. "First" costs of a building frequently determine future costs of janitorial services, heating, air conditioning and other maintenance items.

Comments or thoughts: _____

9. How can you provide economical remodeling and expansion?

In the same way that you anticipate the needs of someone who may buy your building in the future, you can provide for the changes and growth you expect in your church through the years. Clear spans and open interiors permit you to change floor layouts at any time, since there are not permanent, weight-bearing partitions to worry about. At the same time, the modular design of pre-engineered components allows you to add new lengths or bays to the building at low cost and without interfering with normal operations.

Comments or thoughts: _____

10. How can you avoid future problems in such utilities and services as plumbing, sewage and electrical wiring?

Careful attention to small details, like having ample electrical outlets, pays off generously in the long run. Your church and the purposes you expect the building to serve will dictate what kind of plumbing and wiring systems you will need. The important thing is to look beyond the obvious requirements, foreseeing potential trouble spots. A good example of this is providing floor drains in all toilet rooms and other areas where water fixtures may overflow and cause damage. The location of a septic tank, for instance, should not be in a place that may later be paved.

Comments or thoughts: _____

11. How can you cut lighting costs?

Careful selection of lighting equipment and design of a lighting system itself can save money, of course, but the obvious way to cut lighting costs is to utilize light.

Comments or thoughts: _____

12. How can you cut your heating and air-conditioning costs?

Heating and air-conditioning needs must be considered in the initial design of a building. These services are repeat cost items that add up to significant amounts each year. Proper Insulation applied during building construction can provide savings in heating and air-conditioning every year.

Comments or thoughts: _____

13. What safety measures can be built into your building at the start?

Here, again, your church dictates its own set of safety rules and presents its own safety hazards. A careful study of your new layout from the safety angle should be made during the planning stage. Sometimes a change in traffic patterns and the location of operations creates entirely new safety problems that can be foreseen if everyone concerned is consulted. Do not wait until the building is completed to look for trouble. That's when changes are costly.

Comments or thoughts: _____

14. How can you plan ahead for congregational convenience?

15. How can you be sure you will be happy in your new building?

In this realm you must rely upon the integrity and knowledge of the designer chosen to build your building. As in all other fields, the years he has been in business are not, alone, significant. What he is doing NOW is what counts, the type of services he can perform, the caliber of his co-workers, and his responsibility or concern for you, his client.

Comments or thoughts: _____

DISTRICT REGULATIONS REGARDING INSURANCE PROTECTION FOR CHURCHES ENTERING A BUILDING PROGRAM

Because of the increased risk of injury, both physical and financial, created by a church building program. The following insurance regulations are outlined as minimum mandatory requirements for all district churches entering a building program.

Evidence of such insurance as is specified in the following outline must be submitted with the final report form to the District Committee on Properties and Buildings for approval and without which such approval will not be granted.

I. WHEN A GENERAL CONTRACTOR IS HIRED

The general contractor must be required to provide for the owner certification of insurance as follows:

1. Manufacturers and contractors liability with a minimum coverage of \$500,000, but no less than the cost of the project. (This should include underground liability as a special clause.)
2. Workers' Compensation
3. A performance bond.
4. Multi-peril. The building should be insured in the amount of its completed value.

II. SUBCONTRACTORS

Subcontractors must be covered by their own insurance for all facets of their work, including the possibility of accidents on the job. Even then, accidents occurring due to negligence may be referred back to the general contractor or church if it is acting as its own contractor.

DUPLICATE CERTIFICATES OF INSURANCE MUST, THEREFORE, BE PROVIDED TO:

1. The general contractor
2. The church
3. The main insurance carrier

III. WHERE THE CHURCH IS ACTING AS A CONTRACTOR

In such cases the church automatically assumes the final responsibility for every facet of the project even when subcontractors may have provided certificates of insurance. Therefore, the church should protect itself by acquiring the following:

1. Manufacturers and Contractors liability
2. Workers' Compensation:
 - a. An estimated cost should be established before construction begins, and a preliminary premium paid to be adjusted according to an audit when construction is completed.
 - b. A letter from the insurance carrier (NOT THE AGENT) should be filed with the church stating that it will be responsible for such compensation as is required by the agreement.

3. Certificates of insurance from each subcontractor in the amount of the subcontract. (The Manufacturers and Contractors Liability may be adjusted downward to compensate for this so that double coverage does not occur.)
4. Builders Risk (Multi-peril)
The building should be insured in the amount of its completed value, not its construction cost. This covers accidents involving volunteer labor.

IV. WAIVER OF RIGHT TO FILE LIEN—Separate Stipulation

This form must be filed with the County Prothonotary before any construction begins:

FORM

WHEREAS, _____ entered into a contract with _____ to provide materials and perform labor necessary for _____ upon a lot of ground located at _____ (Describe real estate).

NOW, THEREFORE, it is hereby stipulated and agreed by and between the said parties, as part of the said contract and for the consideration therein set forth, that neither the undersigned contractor, and sub-contractor or material man, nor any other person furnishing labor or materials to the said contractor under this contract shall file a lien, commonly called a mechanics' lien, for work done or materials furnished to the said building or any part thereof.

This stipulation is made and intended to be filed with the County Prothonotary within ten days after date, in accordance with the requirements of Act of Assembly of Pennsylvania, in such case provided.

IN WITNESS WHEREOF, the said parties hereto have hereunto set their hands and seals this _____ day of _____, 20____.

(SEAL)

(SEAL)

Signed, Sealed and Delivered,
in the Presence of:

Policy For Imposition of Performance Bond

The District Committee on Properties and Buildings will have discretion to waive the requirements of a performance bond under the following conditions:

1. Where the ratio of cost of project to amount of equity in the church does not exceed 50%.
2. Where either the church has had previous experience with the contractor or the contractor has a recognized and good performance record within the community evidenced by two written references.
3. The contract has a strict schedule of payment that assures work completed satisfactorily and materials on site and inspected prior to money being dispensed.

adopted by DEXCOM 9/8/94

EXPLANATION OF TERMINOLOGY USED IN INSURANCE REGULATIONS

WORKERS' COMPENSATION

As Workers' Compensation Statutes are made primarily to protect the employee, they make a contractor liable for compensation to an employee of a subcontractor carrying no insurance. Thus, a church, acting as a general contractor, even though only on its own building, is liable for workers' compensation payments to employees of the various subcontractors, unless they have other workers' compensation insurance. Thus, it is required that the church obtain a certificate of insurance for all subcontractors. Any entity which is a subcontractor and has no workers' compensation insurance should not be hired by the church. This is because an entity which is lax in or attempts to circumvent obtaining workers' compensation insurance is more likely to be lax in or try to circumvent proper construction techniques.

Since all employees working on the building must be covered under a workers' compensation policy, the church should be advised as follows:

1. If the church has hired a general contractor, they should obtain a workers' compensation certificate of insurance from the general contractor and all subcontractors.
2. If the church acts as its own general contractor, they must obtain a workers' compensation certificate of insurance from the various subcontractors. If the subcontractor is unable to provide such a certificate, the church is advised not to hire said 'subcontractor.'

All paid laborers hired by the church (and not employed by one of the sub-contractors) must be included on the church's workers' compensation payroll report.

***The premium charged for workers' compensation is based on the payroll for each workers' compensation payroll classification (e.g., painting, block laying, carpentry). If there is any payroll change due to the construction, the workers' compensation policy in force should be canceled and rewritten to include the new payroll codes and new estimated payroll amounts on a one-year policy. (The actual payrolls for each classification during the construction will be determined by audit at the end of the policy period. If the construction is complete, these codes should be removed at this time.

GENERAL LIABILITY

The Church Hires A General Contractor

If the church hires a general contractor, they should obtain a certificate of liability insurance from him, showing manufactures and contractor's coverage and products and completed operations coverage pertaining to construction of the building. Once this is obtained, the only exposure for which the church needs coverage is that involving their own direct influences over the contractor. Liability for day-to-day operations and decisions that the insured has not directly made (e.g., move this plant over there) belongs to the general contractor.

It is only for decisions and demands that the church has made that coverage is needed. A multi-peril policy provides liability coverage for such exposure, as well as defense costs in "groundless" suits (e.g., where the church is named as defendant and the general contractor is at fault).

The Church Acts As Their Own General Contractor

For employees hired by the church and not under an independent contractor, the church will need insurance to cover the church's liability for the actions of the employees. (This does not cover the employees.) This should be covered under the multi-peril by various codes designated by the underwriter under the "Manufacturers and Contractors" section of the policy.

The premium charged to cover this exposure should be based on the payroll for EACH classification (e.g., painting, block laying, carpentry). At the outset of construction, there is an estimated premium. At completion, the actual payrolls for each classification should be forwarded to the company for audit.

To limit their liability, the church should obtain certificates of insurance from any subcontractors (e.g., plumbing, electrical, etc.) and send copies to its carrier -- before the subcontractor starts any work. In any case, where the subcontractor is unable to provide such a certificate, the church should be advised not to hire said "subcontractor."

The subcontractor's insurance is designed to cover HIS liability, but often, the general contractor will be sued for HIS part in the subcontractor's negligence. Although the contractor usually has no liability, there are always court costs which can be quite high. Your multi-peril policy should include this exposure.

The premium charged for this is based on the total contract costs for the subcontractors and is charged under Code 16292, "Construction Operations."

VOLUNTEER LABOR

Regardless whether the church hires or acts as their own general contractor, they often have one or more volunteer laborers. These people can contribute substantially to the value of a building and also to the church's liability exposure. Your multi-peril should be designed to cover damages arising out of bodily injury or property damage for which they are legally obligated to pay as a result of their negligent acts or omissions. It also should cover medical payments of the volunteer worker.

The premium charged for this exposure is based on the total value of the building at completion, minus the costs due to "Construction Operations," minus any payroll under the M & C liability codes that the insured has for this new construction.

DEFINITIONS

Contractor - Any individual, firm, or corporation undertaking construction or demolition work for another, under contract.

General Contractor - If there is a contractor supervising or directing all operations of the new construction, that person (or company) is the general contractor. However, if there is no such supervisor, other than church members or employees acting in the scope of their duties as such, then the church is acting as its own general contractor.

Subcontractor - A contractor working under the supervision of a general contractor.

Employee* - Any person in the service of another under any contract of hire, express or implied, who received remuneration.

Certificate of Insurance - The insurer guarantees the coverage listed on the certificate and states that the church will be notified ten days in advance of any cancellation or reduction in those coverages.

* Note that this is a simplified definition. For a full definition see the State Workers' Compensation Laws.

PLANNING FOR THE PASTOR'S RESIDENCE AND PERSONAL WORK AREA

The church today demands a minister be not only a preacher but a resident pastor and responsible citizen in the community. In order to meet these felt needs, and to call men and women to a dedicated ministry, the church must provide living conditions that will establish an adequate base from which to operate.

I. The Pastor's Residence

- A. Location - The location of the pastor's residence is a matter of extreme importance. It should provide for the safety, convenience, privacy and well-being of the pastor's family.
- B. Size of building and living areas -- The pastor's residence and living area should be large enough to accommodate any minister's family. It should also provide for the special entertainment of guests who are related to his position as minister. This would involve:
 - 1. At least three bedrooms preferably four.
 - 2. One full bathroom and a powder room, plus a full bath off the master bedroom.
 - 3. Living and dining areas adequate for entertaining
 - 4. A well equipped kitchen
 - 5. A family room
 - 6. Adequate closet space and storage space. Closet space in each bedroom and other storage space well distributed throughout the house.
 - 7. Laundry area
 - 8. Adequate garage
 - 9. Adequate outside living area

C. Ownership of Residence

1. Local church
2. Combined churches of a circuit
3. The Western Pennsylvania District of The Christian and Missionary Alliance
4. In lieu of above, an adequate parsonage allowance may be made by the local church or churches involved.

D. Legal, District and Local Church Policies

1. Proper procedures must be followed in acquiring or renovating church property. (See Bylaws and Regulations of The Western PA District/CMA).

E. Conveniences

1. Health

- a. Adequate supply of hot and cold water in bathroom(s), kitchen and laundry.
- b. Proper sewage and garbage disposal according to the standards of Pennsylvania Department of Health
- c. Water treatment, if needed

2. Safety and Convenience

- a. Automatic heating
- b. Laundry area with washtubs
- c. Kitchen with well-planned work areas:
 - (1) Cooking area complete with counter space and storage space
 - (2) Sink area complete with double bowl sink, drain space and storage
 - (3) Adequate electrical outlets for every work area
 - (4) Storage for dishes and utensils
- d. Proper floor coverings for kitchen, bathroom(s) and utility rooms

F. Furnishings

1. Window shades, drapes, curtains
2. Rugs and floor coverings
3. Adequate wiring and lighting
4. TV antenna or cable service, as needed
5. Lawn tools; mower, hose, ladder, etc.

G. Maintenance

1. Decoration -- Both the interior and exterior of the pastor's residence should be kept in such a state as to preserve not only its physical condition, but its aesthetic value as well. Painting should be done regularly and in accordance with the taste of the pastor's family. Drapes, curtains and floor coverings should be done in neutral colors.
2. Repair and improvement -- An annual budget item of 2 1/2% of the replacement cost of the pastor's residence will enable the trustee to have a consistent, rather than haphazard program of maintenance and improvement, which will be less costly in the long run. Any major improvements should be done in keeping with District Bylaws.

3. Discovering needs -- The Pastor's Residence Committee and/or trustees should inspect the residence at least annually to discover needed repairs, improvements and decorations. The Committee or the pastor should assume the initiative since it is their joint responsibility to maintain the residence in good condition, and since prompt repair lessens total cost of maintenance. Special attention should be given to health and safety factors. The residence, however, is the pastor's home and inspection should be scheduled in plenty of time to meet with the convenience of his family. Needs reported by the pastor between inspections should be taken care of promptly.
4. Parsonage Book -- It is recommended that the Committee prepare and keep up to date a record in which are placed all guarantees, repair parts lists and the instructions for use of equipment belonging in the parsonage. The record should also indicate when and from who purchased and who to call for service. Also this book may well contain a list of whom to call for various reasons, where to find various items, when and by whom various improvements were made and any other information helpful to an incoming pastor.
5. Insurance and Legal Papers -- the trustees should be certain that the house and contents are insured for replacement cost against fire, wind and other hazards including adequate liability insurance. Deeds, insurance papers, etc., should be kept in a safety deposit box.

H. Utilities -- All utilities should be paid by the church unless otherwise stipulated. Utilities shall include electricity, heat, water sewerage, garbage disposal and telephone (except the pastor's personal telephone toll charges). The church treasurer should pay the utility bills for the church.

I. Before a parsonage is arbitrarily built because a church feels this is the only way to go, a congregation ought to give careful consideration to the possibility of a parsonage allowance, that is, giving to a pastor an additional sum of money specifically designated for housing. This has several practical effects:

1. It gives the pastor the opportunity to choose where and what kind of house he wants to live in, and places the responsibility for upkeep, taxes, etc., squarely on his shoulders. In so doing, however, it provides for him a way to build equity in a building he owns, which is considered to be one of the best investment programs available.
2. It relieves the church of the responsibility of maintaining a home that, in the change of pastors, may be too large for one and too small for another.

II. THE PASTOR'S PERSONAL WORK AREAS -- As far as possible, these should be in the church building and should be on a separate heating/cooling run with its own thermostat.

Working areas, equipment and expenses are determined by the functions of the ministry that the church takes seriously. Only those functions can be fulfilled adequately which are provided with the necessary working areas, equipment and expenses.

A. Study -- a place is needed for meditation, study and counseling that is private and relatively free from distractions. It should include the following:

1. A private entrance
2. Bookcases, desk and chair, guest seating, filing cabinets
3. Private telephone line
4. Functional decoration
5. Adequate lighting
6. Computer and accessories

B. Office -- a place is needed for administrative functions such as publicity, church records, mailings, preparation of bulletins and correspondence. It should be equipped with the following:

1. Telephone, fax machine
2. Copy machine, work tables
3. Desk, chairs, shelves, supplies, filing cabinets
4. Computer and accessories

PASTORAL HOME OWNERSHIP

The following information is a condensed version of a paper produced by Ministers' Life Insurance Company, located in Minneapolis, Minnesota.

"You may think home ownership with your income is an impossible dream. We can prove that need not be true. You may also think home ownership will make your life happier. We would like to point out, that unless you know what you're doing, owning a home can be a nightmare."

YOUR FIRST MOVE: BE REALISTIC

There's nothing like a long, hard look at the probable costs versus the condition of your bank account to bring a dream down to earth.

We understand why many pastors want to own their own homes, but we also know that most pastors have not had enough experience with home ownership to be aware of the cost. It will do your family no good to own a home you can't afford to heat or furnish adequately.

YOUR SECOND MOVE: TALK TO YOUR CHURCH

It's difficult to approach the subject of a housing allowance when a parsonage is available. However, here are a few constructive suggestions to help your presentation to the governance authority.

- ⇒ Tax advantages
- ⇒ The pastor is building "equity"
- ⇒ It becomes the pastor's home
- ⇒ Makes the pastor part of the community

- ⇒ Gives the family stability in case of the pastor's death
- ⇒ Helps the church:
 - Housing allowance is used for taxes, insurance, maintenance and repairs and many other items that a church would have to care for.

A WORKSHEET FOR PROSPECTIVE HOMEOWNERS

1. How much are you currently spending for shelter, house insurance and utilities? (If you are living in a parsonage, estimate the value of this housing in today's dollars.)

\$ _____ per month

2. What is the greatest amount you can presently afford, without draining your income or capital?

\$ _____ per month

3. How much ready cash do you have available to cover down payment, closing costs, attorney and accountant fees?

\$ _____ per month

4. Assuming you have a particular house (or price range) in mind, estimate the approximate monthly mortgage payment with this chart. Begin by subtracting your down payment from the purchase price, then find your interest rate. Note the figures shown represent cost per \$1,000 of mortgage (i.e.) a month \$40,000 mortgage at 13% would cost \$11.37 x 40 or \$454.80 per month).

INTEREST RATE (%)	20-YEAR	25-YEAR	30-YEAR
7	\$7.75	\$7.07	\$6.65
7.5	8.06	7.39	6.99
8	8.37	7.72	7.34
8.5	8.68	8.06	7.69
9	9.00	8.40	8.05
9.5	9.32	8.74	8.41
10	9.65	9.09	8.78
10.5	9.99	9.45	9.15
11	10.33	9.82	9.53
11.5	10.67	10.17	9.91
12	11.01	10.54	10.29
12.5	11.37	10.91	10.68
13	11.87	11.37	11.12

5. What is the approximate cost of property taxes and appropriate house insurance per month? (The present owner can help you here.)

6. What is the approximate cost of heat, light and phone per month? (Again, talk to the present owner, if possible.)

7. List all foreseeable repairs/remodeling projects and their estimated cost here.

	PROJECT	COST
A.	_____	\$ _____
B.	_____	\$ _____
C.	_____	\$ _____
D.	_____	\$ _____
E.	_____	\$ _____

8. Add all costs from questions #4 to #6. Compare with your answer to questions #2. Now, take your estimated costs from question 7 into account. If the amount from #2 is less, you would be wise to reconsider this particular house!

YOUR THIRD MOVE: PUTTING TOGETHER THE PURCHASE PRICE

Begin by shopping your local banks and savings & loans to see what is currently available –and what rate of interest they are currently charging.

The down payment can be one of the biggest stumbling blocks for ministers. The following suggestions are offered for your consideration:

- Shop around for the lowest down payment possible.
- Look for the longest payback period possible.
- Assuming an existing mortgage.
- Enter into a Contract for Deed with the seller.

If none of these suggestions would help, it's now time to ask your congregation for help.

- The church provides a second mortgage.
- The church sells the parsonage to the pastor.
- The church sells or rents the parsonage to someone else and the money used to help both the present as well as the future pastor with housing.

Please remember that home ownership is not for every minister. Be careful in your research.

APPENDIX

WORDING FOR REVERSION OF PROPERTY CLAUSE IN PROPERTY DEEDS

Suggested by Tim Cummings, National Office/CMA

The grantee is connected with and subordinate to its parent religious organization, The Christian and Missionary Alliance, a Colorado non-profit corporation. In consideration of the mutual benefits generated and derived from this relationship, and understanding that The Christian and Missionary Alliance is relying hereon in agreeing to initiate or continue such relationship, the grantee agrees to be subject to and abide by the terms and conditions of Article XV of the Uniform Constitution for Accredited Churches of The Christian and Missionary Alliance hereof relating to the reversion of property of accredited churches.

Upon the occurrence of a "property reversion event" as determined in accordance with Article XV above, legal title to all real and personal property (tangible and intangible), appurtenances, fixtures, and effects of whatever type then owned, held, or used by the grantee, without regard to how or from whom acquired, shall, upon the demand of the district of The Christian and Missionary Alliance in which the grantee is located, revert to and become the property of such district of The Christian and Missionary Alliance. During the period of time between the occurrence of the property reversion event and the complete and final transfer of legal title to the district of The Christian and Missionary Alliance in which the grantee is located, the grantee shall hold such property in trust for such district to be used exclusively to further the purposes, usages, doctrines, and teachings of The Christian and Missionary Alliance.