

# **Minor Repair & Improvement Grant / Loan**



## **What sort of work can the Church Building grants/loans be used for?**

Grants and loans should primarily be awarded in respect of works to church buildings, although works to a churchyard and buildings/structures within the curtilage will be considered according to their individual merits. Works to church halls will not normally qualify but such applications would be assessed on a case-by-case basis.

If the work is for repair work, it is expected that the parish have initially made contact with their insurer to establish what if any of the cost may be covered by the insurance policy.

## **How do I apply for a grant/loan for my church?**

This is done via a simple application form which asks you to provide some details of the project that you wanting a grant for. This application is then considered by the Church Building Panel who will decide if they are able to offer a grant to support the project.

## **When do I need to apply?**

You can apply at any time and the Church Building Panel will aim to make a decision as soon as possible. The panel make their decision via an online forum so applications can usually be dealt with quite quickly.

Except in the case of urgent work authorised by Chancellor's Interlocutory Order (confirmatory faculty), there is a presumption that grants and loans will not normally be awarded retrospectively. However each application will be assessed according to its own merits and the Panel has the right to determine this on a case-by-case basis.

## **How will I know if my application is successful?**

You will receive an email confirming the outcome. If you are unsuccessful, you are welcome to apply again for another project.

## **When will we get the grant?**

In general, all grants are paid in arrears. Once the work has been completed you need to submit an invoice for the amount of the grant along with a copy of the final invoice for the work and evidence that relevant permissions were in place for the work. e.g. a copy of a faculty, Archdeacon's Written Notice, etc

## **How often can we apply for a grant?**

There is no specific limit on the number or frequency of grants that can be awarded but the Church Building Panel aim to try and make sure that the funds are distributed fairly to those parishes in need of the grants.

## **How long do we have to claim the grant?**

Any grant or loan awarded should be claimed by the parish within one year of notification of the award but will be subject to interim review by the Panel. The award of grant may be extended by Panel but in such cases where the Panel deems that previously allocated monies should be returned, then the parish in question may be encouraged to make a further (new) application when appropriate and in a position to do so.

## How much can we request for a grant/loan?

The amount of grant offered will be dependant on the deprivation index of the parish and will vary between 25% and 50% of the cost of the work. However, the maximum grant considered in relation to an application is up to a maximum of £5,000 (or £6,000 for unlisted churches who cannot reclaim the VAT). CBP has right to review this.

Deprivation Rank	Maximum % Grant
6,236 to 12,307	25%
5,012 to 6,235	30%
3,812 to 5,011	35%
2,558 to 3,811	40%
1,232 to 2,557	45%
1 to 1,231	50%

The aim of this scale is help support parishes in the more deprived areas of the diocese and therefore churches in different areas could potentially receive grants of different amounts for similar work.

For example, three churches all doing £8,000 worth of work to their buildings would receive different levels of grants.

Church A (deprivation rank 10,000) would receive a grant of £2000.00

Church B (deprivation rank 1,200) would receive a grant of £4000.00

Church C (deprivation rank 4,500) would receive a grant of £2,800.00

If you require clarification on the deprivation rank for your parish, please contact the Buildings for Mission Secretary who will be able to provide this information.

The maximum loan in relation to an application is £15,000. In exceptional cases loan applications for higher amounts will be considered. The final decision in such exceptional cases will be taken by Finance Group with the benefit of advice from the CBP.

## When do loans need to be repaid?

The maximum loan term in non-exceptional cases is 5 years; in exceptional cases loan term to be agreed by the Finance Group. Unless explicitly agreed otherwise, interest will normally be charged on CBP loans at a fixed rate of 3% per annum on a reducing balance. The interest rate will be reviewed periodically but once set in respect of an individual loan it will not be varied.

## Next steps

If you feel that a grant/loan is something that your parish would benefit from and you have a project ready to go then complete the support application form and return to the Buildings For Mission Secretary (Martin Howard) via email [martin.howard@durham.anglican.org](mailto:martin.howard@durham.anglican.org)

If you have any further questions, please do not hesitate to get in touch.

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