

Grant and Financing Sources for Your Project

Within The United Church of Canada and elsewhere there are a variety of funding sources for your capital projects. Often these sources of grants and special financing are not well-known or well-publicized. This resource page is intended to help you identify available sources of financing that can be accessed before you seek a capital loan from Toronto United Church Council.

Is your project a major Church Development/Redevelopment Initiative?

Major Church Development/Redevelopment refers to the work of any congregation or congregations working together with their Presbytery to develop or redevelop property to meet the needs of the community they serve. It includes major "capital" church development/redevelopment projects or new initiatives in ministry not involving property, such as:

- new church construction of a stand alone structure,
- a church incorporated within a new building as part of the mixed use within the building,
- redevelopment of an existing church structure or renovation of an existing building to convert it for Church use, or
- major new initiatives in Ministry not associated with improvement to or construction of a Church or other buildings (possibilities might include long term financial support for a Ministry for youth within a mall, a Ministry within a social gathering place, new Ministries using the Internet, etc.).

If the criteria above fits your project, then your congregation is eligible to make a grant request through your Presbytery for funding from **The Presbyteries of Toronto Conference Corporation (PTCC)**. These are substantial grants, and if supported by the Presbytery, **PTCC may provide funding to cover up to the cost of your entire project.**

Before you contact your Presbytery office, develop the business plan for your project, and begin to complete your grant application forms, it is important to note that **PTCC does not consider the following to be church development activities** and therefore will regard them as ineligible for grants:

- maintenance projects such as roofing replacement, parking lot resurfacing, brickwork repairs, window replacement, heating, air conditioning and utilities upgrades, and landscaping.
- repair or installation of wells and water systems for rural churches.
- accessibility retrofits such as installing ramps, stair lifts or elevators.
- operating costs such as salaries.

Details on [grant guidelines](#) and [grant application forms](#) are found on the PTCC website.

Is your project an Accessibility Retrofit?

If your congregation is planning to upgrade your facilities in order to meet the requirements of the *Accessibility for Ontarians with Disabilities Act*, then grant funds may be available from the **Toronto Conference Office (TC)**. Eligible retrofits include the installation of devices to assist with any accessibility concerns, including (but not limited to) elevators, lifts, doorways, signage, washroom fixtures, and hearing devices. These are **dollar-for-dollar matching grants**, and if supported by the Presbytery, **TC may provide funding of up to \$5,000 for your project**. Details on [grant guidelines](#) and [grant application form](#) are found on the TC website.

Is your project an Asbestos Remediation?

If your congregation is planning to renovate to meet the requirements of the *Occupational Health and Safety Act* and the *Designated Substances Regulation for Asbestos*, then grant funds may be available from the **Toronto Conference Office (TC)**. Remediation includes your initial asbestos survey, the safe and professional removal of asbestos, and the resulting restoration of the affected area. These are **dollar for dollar matching grants**, and if supported by the Presbytery, **TC may provide funding of up to \$5,000 in total for your project**. Details on [grant guidelines](#) and [grant application form](#) are found on the TC website.

Is your project an Energy Conservation Retrofit?

Many congregations understand more and more that energy conservation retrofits are not only **good for the environment**, but also **good for the budget**. When buildings are improved, energy costs are reduced. Such retrofits include:

- replacement of appliances with Energy Star upgrades,
- building envelope upgrades (windows, air sealing, insulation),
- heating, ventilation and air-conditioning upgrades,
- fuel substitution,
- building automation and energy control mechanisms,
- interior and exterior lighting upgrades,
- solar hot water heating,
- alternative energy strategies, including geothermal, solar photovoltaic and wind power installations.

In 2011–2014, congregations and other ministries in Ontario are eligible for retrofit **grants of up to \$35,000** from the **Ontario Power Authority (OPA)**. A [program summary](#) is available from the United Church and full details are found on the [OPA website](#).

Also of interest to you will be the Toronto United Church Council's **Sustainable Energy Loan Fund (SELF)**. SELF provides eligible applicants **low interest loans** from \$5,000 to \$50,000 per project. The loan is governed by Council's Loan Policy with the following exception - The interest rate will be **0% in the first five years** and 1% for years 6 to 10.

Full details are available on the [SELF resource page](#).

Is your project to assist in the Economic Development of Disadvantaged People or Communities?

If your project is to assist in the economic development of disadvantaged people or communities, **low cost financing may be available from The Canadian Alternative Investment Co-operative (CAIC)**. CAIC invests in groups working for positive social change and community economic development in Canada that lack access to traditional financing. It is particularly interested in projects that promote alternative economic structures and act as a catalyst for structural change. When making an investment, CAIC takes into consideration both the social benefit of a project and its business soundness. CAIC focuses its lending in the following three areas:

- social enterprise financing,
- mortgages for community-based projects,
- social and affordable housing initiatives.

Information on [CAIC](#) and its [loan application process](#) are available on its website.

Is your project a Manse Modernization and Improvement?

If your project involves the improvement of your manse, then grant funds may be available from the United Church's **General Council Office (GC)**. Each congregation of a pastoral charge can apply for **a dollar-for-dollar matching grant of up to \$5,000** (minimum is \$500). These grants are provided to a congregation within any six-year period for pastoral charges with an annual income of up to \$150,000 and unrestricted reserve funds of less than \$37,500. To qualify, a manse should be occupied by the minister. Work that is in preparation for the arrival of a new minister is also eligible. Details on [grant guidelines](#) and link to the grant application form are found on the GC website.

Completing the financing requirements of your project

In all of these various activities, Toronto United Church Council is able to provide the additional financing you require. For full information on our loan policy and application process, please return to our [website loan information](#).