

**Loan and Grant Committee
Report to the 239th Annual Diocesan Convention**

This report covers the year 2022. During this period the Loan & Grant Committee seven meetings via ZOOM and endorsed, and Diocesan Council approved, four loans and six grants. All are detailed below. Financial details of the Loan and Grant Funds are in the Financial Reports to Convention.

Date	Congregation	Loan	Grant	Purpose
Feb. 15	Holy Spirit, Tuckerton	\$22,800	\$25,000	Making repairs and repaving parking lot.
March 22	St. Elizabeth's, Elizabeth	\$140,360	\$25,000	Various repairs and improvements.
April 26	Good Shepherd, Berlin		\$25,000	Renovation of parish hall and HVAC upgrade.
Sep. 20	St. Mary's, Pleasantville		\$25,000	Renovations and repairs to vicarage.
Sep. 20	St. Stephen's, Riverside		\$25,000	HVAC and electrical upgrades to parish hall.
Nov. 22	Church of the Advent, Cape May	\$15,000		Various repairs and upgrades.
Nov. 22	St. Alban's, New Brunswick		\$21,000	Repairs to sidewalk and rectory.

The Committee seeks collectively, as part of our individual Baptismal Covenants, "to respect the dignity of every human being" and "to strive for justice and peace among all people," in partnership with local churches or chaplaincies as well as our diocesan staff and other diocesan bodies, to make church buildings more **safe, sound, and sustainable** and, if possible, **suitable**. The vast majority of church-owned buildings in our diocese were not built or bought by the current generations which worship, serve or live in them, but have been inherited from previous generations of Episcopalians. As a result, there is often substantial deferred maintenance to be done.

The Committee has sponsored initiatives, approved by Council, to have all the buildings to which title is held by the Trustees of Church Properties of our Diocese (all of the Mission churches, and buildings used by the Diocese itself and its bishop and staff) professionally inspected. In response to the Committee's concern, Diocesan Council also approved a resolution on December 16, 2003 for all churches in transition between longer-term clergy to have professional property inspections, a resolution which has been enforced unevenly over the years. Both inspection efforts aim to avoid having a church (or diocesan staff) "blindsided" by unexpected serious problems which could pose hazards to those who serve (or live) in the buildings and, if not anticipated and repairs planned for, seriously damage mission and ministry.

We have found that, generally speaking, *the worst buildings in our diocese are **rectories*** and other buildings in which clergy are expected to live. Asbestos, lead paint, radon, 100 year old wiring, cracked foundations, scorched base plugs, obsolete boilers or furnaces and other dangers are examples of issues revealed in inspections and which our loans and grants have helped to correct. *I urge all churches to have their buildings inspected if they have not been in the last 10 years. **What you don't know can hurt you.***

Loan and [capital] grant application forms are available on the diocesan website or by calling the Diocesan Finance Office. During 2023 the on-line form will be improved to allow for on-line submission of the application and associated documentation. Churches are encouraged to contact the Committee or the Finance Office *early* in your process of discernment of your property needs, even before applying for a grant (available to Mission churches) or a loan. The Diocesan Stewardship and Church Architecture Committees can also be helpful.

The Loan and Grant Committee is governed by Canons 20 and 21 of the Diocese of New Jersey. We have responsibility under Diocesan Council (which serves as the Board of Trustees of the loan and grant funds) for the Venture in Mission Loan Fund, the R. Bowden Shepherd Fund and the Capital and Revolving Fund, each of which has its own criteria, loan rates and availability for grants for capital projects. Capital grants and loans to Mission churches must be endorsed by the Board of Missions after it reviews each Mission's current stewardship and

evangelism activities. Both this Committee and the Board want to help empower those who are already working hard for the Gospel of Jesus Christ and not to encourage passive dependence.

This has been my fifth year as Chair of this Committee, and I am grateful for Fr. Hubbard's confidence in me to ask me to succeed him. I hope that I am up to the task of continuing in his footsteps. The committee currently has only seven members, one of whom is no longer able to travel to on-site meeting. We recently welcomed the addition of Fr. Andrew Hanyzewski, and we pray for the recovery of Fr. Juan Monge-Santiago.

My colleagues and I have found this work to be both interesting and rewarding. Join the Loan & Grant Committee and you get see the Diocese. Meetings are currently held via ZOOM at mutually agreeable times. When conditions permit, we may resume transition to hybrid meetings. We need more members to share the burden. Please contact me for more information.

Respectfully submitted,
Canon Paul Wolfgang, Chair