



# ***The United Reformed Church (Wessex) Trust Limited***

*120 Alma Road, Southampton, SO14 6UW*

## **Policy for the Protection of the Condition and Value of Church Premises**

**Please note that this policy only applies to church premises held in trust by the Wessex Trust under the URC Acts.**

The Trust holds most of the local church premises and manses across the Synod on trust so they can be used by the local church in line with the URC Acts. These Acts make it clear that the Trust is not responsible for the cost of the repair and upkeep of these premises, except to the extent of any funds supplied to the Trust for that purpose by the local church. Accordingly such costs are the responsibility of the Elders and Church Meeting of the local church.

However, as trustee, the Trust has a general duty to protect its trust property. The Trust must therefore take an interest in the condition of all local church premises in order to see that they are not falling into decline and hence losing their material value. This policy has been developed to respond to this duty.

By passing a Church Meeting resolution to receive delegated powers permitting the casual hiring of the church premises, local churches agree to accept and comply with this policy.

### ***Support for local churches***

The Trust may make several forms of support available to churches in carrying out their repair and maintenance responsibilities.

The Trust's Property Officers are available to offer advice and support to churches in carrying out their repair and maintenance responsibilities. They are also available to offer advice and support on potential building improvements.

While churches occupying listed buildings need to adhere to the listed buildings requirements, they must consult the Synod's Listed Buildings Advisory Committee about any proposed works, including the need to make repair works on a like for like basis.

The Trust makes grants available to cover the cost of some inspections, described below. Under its grant policy, the Trust will also consider supporting (through grants and/or loans) mission projects that incorporate some elements of building repair or refurbishment. It will also consider supporting the cost of emergency repair works by loan or, occasionally, grant.

The Synod/Trust manse policy includes the provision of an annual maintenance grant to reimburse churches for works required in manses while occupied by a serving minister. During periods of vacancy manses are maintained by the Trust with the costs being a first charge on any letting income received. The Trust also accepts responsibility for the cost of manse improvements and certain major repairs.

## ***Property representatives***

Every church should appoint a church property representative to act as the prime point of contact with the Trust Office in connection with the church premises.

Each pastorate with a minister occupying a manse should also appoint a manse property representative to similarly act as the prime point of contact with the Trust Office in connection with the manse.

The Trust Office should be advised of the names and contact details of these representatives. In the absence of such representatives the Trust Office will communicate on property matters with the Church Secretary (or, for manses in a joint pastorate, with all Church Secretaries in the pastorate) until advised otherwise.

## ***Building inspections***

**Manses:** The Synod/Trust manse policy requires that the manse property representative should arrange for an annual inspection of the condition of the manse, using the Manse Checklist available through the Documents Library on the Synod website, and submit this to the Trust Office. This is important to maintain the quality of the accommodation for the minister and their family.

**Unlisted Church Premises:** A regular five-yearly inspection programme will be established according to a staggered timetable. The Trust Office will request and monitor these inspections; when asked, the church property representative should carry out the inspection of the premises using the Church Premises Inspection Checklist available through the Documents Library on the Synod website. This is not a requirement for a professional inspection; the aim is to ensure a systematic review of the condition of the premises which, if necessary, would lead to the need for further investigations. Buildings felt to be at greater risk will be prioritised in this timetable, and exceptionally the Trust's Property Officers may arrange a professional inspection.

**Listed Church Premises:** Where the building is listed, a professional quinquennial inspection should be commissioned every five years. The Trust is establishing a timetable for these and will make grants to cover the cost of these quinquennial inspections, and any subsequent specialist investigations to listed property, when it has been arranged through the Trust's Property Officers using the Trust's approved contractors.

After each quinquennial inspection an action plan covering all the necessary works should be submitted to the Trust Office.

**All Churches:** Churches are also encouraged to conduct more frequent inspections, particularly after storms or other inclement weather and/or if they feel that any part of their buildings are particularly susceptible to damage. A Church Premises Inspection Checklist is available for such inspections through the Documents Library on the Synod website.

## ***Repairs***

Where an inspection of any kind reveals the need for urgent and other significant work to any Trust property, this should be reported to the Trust Office with an indication of the arrangements being made by the church to remedy the matter.

Churches should ensure that repairs are undertaken in a timely manner, with due regard to any further damage that may occur if repair is delayed, and the risks posed to building users by the defect.

Churches should inform their Trust Property Officer of any repair works estimated to cost more than £5,000. This may help to ensure that an appropriate and cost-effective approach is taken to the repairs. They should also inform the Trust Property Officer of any problem that may be of a progressive nature, for example a serious case of rot that might develop into dry rot.

### ***Health and Safety, Fire Safety, Asbestos and other regulations***

The Trust notes that occupiers or controllers of buildings are also subject to several legislative duties. These duties are the prime responsibility of the local church and cannot sensibly be monitored by the Trust. However, the Trust will be signposting some of the related documentation through the Synod website.

### ***Insurance***

Buildings insurance is a key element in the protection of the value of the Trust's properties. There is also a risk that any claims from uninsured risks in churches may be directed to the Trust.

Local churches are responsible for insurance against risks to the buildings and should also take out insurance cover against other risks, such as public liability. This can most conveniently be arranged through a suitable packaged 'church' policy.

The Trust Office will therefore introduce (a) annual checks that adequate insurances are in place and that the policies are fully paid up, and (b) checks that churches have ensured that the interest of the Trust Company as trustee is noted on all such insurances.

While pastorates are currently also required, under the Synod/Trust manse policy, to maintain suitable buildings insurance in respect of manses occupied by ministers, the Trust has decided to relieve churches of this responsibility and will at the request of the church work with them and any applicable broker on arranging and paying for this cover under an alternative block insurance policy. Note that the Trust's block insurance policy does not offer any form of contents insurance, which remains the responsibility of the resident minister.

Churches are reminded that their insurance policy is likely to impose a 'duty of care' upon them. In the wording of the current Congregational policy, this means: 'You must take all reasonable steps to: i) protect and maintain the insured property; ii) prevent damage to the insured property; iii) prevent injury to other persons or damage to their property; iv) comply with laws, bye-laws and regulations imposed by any authority; v) exercise care in the selection of employees.'