



Greetings! Talofa! Saludos! Aloha!

THANKS TO ALL OF YOU who have given us positive feedback, encouragement and ideas after reading our first Newsletter. It is our hope that this edition will answer questions about making better decisions in obtaining property.

What has the CB&LF's staff been doing during the summer? Well, besides dealing with the normal workload, we were present at General Synod in beautiful Tampa, FL. We received many inquiries and questions about our loan programs and Capital Campaign Services, and we met with pastors and lay leaders from all over the country. We are in the process of developing new partnerships to assist the congregations to continue their ministry in a new or renovated home!

In this issue, "Searching for the Perfect Property," is an insightful article focusing on important ques-



*Rosario Ibarra
Executive Director—CB&LF*

tions when buying that "perfect" property that will be used for many years of worship and celebration. "How do Congregations Hire an Architect?" provides simple steps to hire a professional to help in designing and building a great house of worship. And, we are happy to include a testimony from Pilgrim-St. Luke's UCC on the success of their Capital Campaign. Despite

the economy and with faith and hope, they were able to reach their goal! Finally, we have a brief summary of our loan programs.

Good news! In September, we had a very successful "Creating Sacred Spaces" Partners in Building (PIB) event in Hawaii. There were over 40 attendees, and we received many positive comments. One of the participants indicated that this event, "... gives us hope and more energy to build our vision for Hilo Marshallese Ministry." Our next PIB event will be held in Los Angeles, CA on October 22. And, next year, we hope to have an East Coast PIB event. So, be on the lookout for more details.

As always, if you have any questions or concerns, please contact us. We are eager to hear from you!

Blessings. See you soon!

Rosario

Toll Free—1.866.822.8224 ext.3834

Telephone—216.736.3834

Web site—www.ucc.org/cblf

Email—infocblf@ucc.org

Searching for the “Perfect Property”

ONCE A CONGREGATION decides that it wants to build a new facility, the next step is to find the “perfect property.” In searching for the “perfect property” the congregation needs to pay attention to that old real estate adage “Location, Location, Location.” Is the property located in an area of growth for both the community and the congregation? Are your future neighbors reputable businesses that anchor the community, or is this a transient neighborhood with

vacant buildings and absentee landlords? Is the property easy to access? Is the parking convenient and sufficient to meet the congregation’s intended use? Is there room to grow in the future? Does the current zoning permit the congregation’s intended use or is a zoning change needed? Note that if the zoning needs to be changed, then the congregation will be adding time and expense to its project timeline. Are all utilities readily available to the property? Are there existing easements or dec-

larations that limit how the property can be used? Will the property accommodate the congregation’s proposed building? While a property may look perfect from the street, it is important to ask these questions and do your homework on each property before determining if it is the “perfect property” for your congregation’s new project.

*Article submitted by
Amy Kellogg, Esq.
Partner at Baker & Hostetler
Specializing in Real Estate Law*

How Do Congregations Hire An Architect?

THE ARCHITECT IS YOUR FRIEND. The architect helps you communicate with your builder and helps you understand what you want or need to build. So when choosing an architect, choose someone with whom you are comfortable. Choose someone that has past experience in managing budgets and schedules. Choose someone who is a creative designer that understands what you want. Choose someone who is interested in designing a church and who has demonstrated that they can work with committees. It is not necessary that the architect has experience in designing a church if they have these capabilities.

To select an architect you can use an interview process or a creative process. The interview process is the most used. You ask architects to submit their credentials and respond to several questions that are specific to your needs. Review those submittals and select three to five



architects to interview. Select the architect with whom you have the best rapport. Do not select the architects based on cost. After working together to identify the scope of services you want, you can negotiate their fee. You can also contact a member of the UCC Architects Fellowship for guidance in the selection of an architect.

The creative selection process uses a design competition where several architects are invited to submit their concepts for solving your church’s building needs. There are

guidelines for competitions, so the contest is fair. Competitions are the more expensive way to select an architect because you need to award prizes to the best solutions, pay for the jury and the competition advisor. Use the competition process if design of the build-

ing is more important than budget, schedule, or contractor selection which are basic services of an architect.

Remember the architect is your friend and wants to help you find the very best solution to your project.

*Next issue: When do Congregations Hire an Architect?
Robert Wandel,
www.ucc.org/cblf
UCC Architects Fellowship*



IN FEBRUARY 2011, Pilgrim-St. Lukes, UCC in Buffalo, NY began their “Building Beyond Our Years. . . The Next Century” Capital Campaign with our own Capital Campaign Consultant, Rev. Susan Mitchell. On June 12, 2011, Pentecost Sunday, the goal of receiving between \$300,000 and \$400,000 had been met! See what key leadership had to say in their testimonies regarding UCC Capital Campaign Services.

“When I was asked to be Campaign Administrator in early 2011, I was reluctant. Given the economy, it just didn’t seem like a good time to be asking people for money. Using the UCC’s *Capital Fundraising Manual*, and with the Rev. Susan Mitchell as Campaign Consultant, the campaign process was remarkably easy.”

Ann McDonnell, Campaign Administrator

“WORKING WITH THE REV. SUSAN MITCHELL and the Church Building and Loan Fund in our recent Centennial Capital Campaign has been a very exciting, successful and Spirit-filled process. We were advised to set our goal for the 3 year Campaign between \$300,000 and \$400,000. Two months after Celebration Sunday we have received donations and pledges exceeding \$330,000.”

Rev. Bruce McKay, Pastor

“WE DID IT! Faith, hope and charity produced what we can tout as being a truly successful Capital Campaign. At the outset, the Board of Trustees envisioned a goal of between \$300,000 and \$400,000: and the congregation—along with numerous generous friends of the church—delivered to the tune of over \$330,000. Now we have the financial resources to build beyond our years and, yes, into our next century.”

John Wawrow, Campaign Recording Chair and Board of Trustees



Pictured from left to right is: Rev. Susan Mitchell, UCC Capital Fundraising Executive; Doug Charles, Leadership Gifts Chair; Ann McDonnell, Campaign Administrator; and Rev. Bruce McKay, Pastor, Pilgrim-St. Lukes.

Capital Campaign Services

Capital Campaign Services can assist your congregation with raising revenue to make your ministry dreams become a reality.

Services We Provide

Free Informational Meeting:

- Discuss campaign process

Answer basic questions:

- How much can we raise?
- What should we consider when setting our goals?
- What are the benefits of hiring a campaign consultant?
- What are our next steps when considering a campaign?

Feasibility Study:

- In-depth confidential interview with key leaders and members
- Determine capacity for a capital campaign
- Help to set challenge goal for campaign
- Complete Feasibility Report

Guided Campaign Services:

- Organization and Oversight
- Training for Campaign Leaders and Recruits
- Coaching and mentoring campaign leaders

Please contact:

The Rev. Priscilla Bizer,
West Coast
216-736-3835

The Rev. Susan Mitchell,
East Coast
216-736-3819

Your Capital Fundraising Executives

From the Staff at the Church Building & Loan Fund

A big **THANK YOU** to everyone who stopped at our booth at the General Synod. It was nice seeing old friends, making new friends, and joining everyone in spiritual celebration.



Church Building & Loan Fund Staff at the 28th General Synod. Pictured from left to right: Diane Sedlak, Administrative Assistant, Priscilla Bizer, Capital Campaign Executive, Rosario Ibarra, Executive Director, Sheila Kinzer, Administrator for Loan Servicing and Partner Relationships, and Susan Mitchell, Capital Campaign Executive

Site Loans

Interest Rate—5.5%
Term—5 years
Amortization—20 years
Maturity—5 years
Minimum Down Payment—30%

Construction Loans

Interest Rate—5.5%
Term—5-year ARM*
Amortization—20 years
Minimum Down Payment—30%

Purchase Loans

Interest Rate—5.0%
Term—5-year ARM*
Amortization—20 years
Minimum Down Payment—20%

*Adjustable Rate Mortgage

“MORTAR TO MINISTRY”

The quarterly Newsletter of the
CB&LF

Publisher/Editor

The Rev. Rosario Ibarra

Subscription signup:

Visit www.ucc.org/cblfsignup to
receive our Newsletter by either
email or U.S. Mail, or call 1-866-
822-8224, ext. 3834

United Church of Christ
Church Building & Loan Fund
700 Prospect Avenue
Cleveland OH 44115-1199