

Property Matters

Summer 2019

Anglican Church Property Trust
Diocese of Sydney

Government Grants

Is it worth applying for a grant? You might find the following facts encouraging:

In 2019, 164 parish projects received grant funding:

Community Building Partnerships

88 projects (\$1.5m)

Volunteers Grants

59 projects (\$224,140)

My Community Project

17 projects (\$807,825)

Watch out for circulars from Parish Property Services as new grant programs are announced – we will always provide you with guidance as to how to complete the application form. If you have missed a circular they are kept on the parish portal, so you have access to them whenever you need.

Environmental Care

Speaking of grants - did you see the latest grant opportunity – *Increasing Resilience to Climate Change Community Grants*? If you aren't sure whether there is anything your parish can do in this area, take a look at the Environment tab on the [Parish Property](#) page of the SDS website. There is a document there which specifically addresses climate change impacts on parishes and communities and has some suggestions about how to prepare for them.

Master Trust Ordinance

Some of the grant opportunities require a copy of a trust deed from the applicant. For parishes this is a master trust ordinance. They are also necessary when approaching Standing Committee for permission to lease, licence or sell property, or to enter into a mortgage. We are encouraging all parishes to have a master trust ordinance in place by autumn 2020, so if you don't have one* watch out for communication from our legal team on how to go about applying.

*It's easy to check – find your parish in this [list](#) and look for a 'Trust Ordinance'.

How do you use your church building?

There might be more opportunities than you think. Recently Standing Committee made a change to the Parish Administration Ordinance. Previously the use of your church space was restricted to worship or parish activities. Now, with the Archbishop's approval (consult your regional bishop) other community uses may be possible – concerts, exhibitions, community gatherings.... (page 66 of the [PAO](#) if you are interested)

Is there asbestos in your buildings?

Thanks to the inspections of all parish buildings arranged by the ACPT via Parish Property Services between 2008 and 2014 you probably know the answer. But did you know that the NSW Work Health and Safety Regulations require 5 yearly *reinspections*. We have already started, with buildings at approximately 40 parishes to be reinspected each year for the next six years. We'll be in touch when it is your turn. Then it will be time to begin again! If you can't find the existing report for your parish please contact your PPS regional manager and we will send you a copy.

Architects and Building Projects

You might be familiar with the regional architectural panels (RAP) which have provided review and oversight of the design of many parish building projects in the past. In order to provide better support to parishes contemplating large projects, for each project of over \$1.5m in value, the RAP will be replaced by a project specific 'project architectural panel' (PAP). Your regional bishop will chair the panel and select the panel members from a diocesan architectural pool (DAP). We are looking forward to working with this new structure.

Insurance matters

On 31 August 2019 the ACPT completed the renewal of all insurance policies within the Church Insurances Program (CIP). The renewal was concluded in an extremely challenging and difficult insurance market; certainly a harder Australian market than has existed for over a decade. Significant increases in premiums and deductibles, together with tightening contractual terms, particularly associated with ISR policies, have occurred as a result of:

- a) the hardened insurance market generally;
- b) increased incidence of natural catastrophic events; and
- c) the strategic decision of many insurers to reduce their exposure to the faith sector (which those insurers consider "higher risk" than other sectors due to extensive volunteering and a relatively higher incidence of claims over recent years).

Anecdotally, other Anglican dioceses in Australia have seen a very material increase in ISR premium (500% increase in one instance).

Financial insurance lines such as Directors and Officers Liability, Professional Indemnity, Statutory Liability and Employment Practices Liability have also continued to harden throughout 2019 as insurers struggle to balance premium levels and capacity to achieve sustainable/profitable business. Increased premium rates, lower capacity being offered to Insureds and higher retention levels continuing to be the trend from almost all insurers.

The Diocesan Insurance Broker, Marsh Pty Limited, expects the "hardened" insurance market to continue for the next several years. Parishes are therefore encouraged to continue to actively manage their risks by following the Diocese's Risk Management Guidelines on the SDS Portal, so that the propensity for claims might be minimised/reduced/managed. For building and contents type claims - the ACPT continues to advocate parish councils implementing and keeping as a standing agenda item, an effective maintenance program for cleaning gutters and cutting overhanging tree branches periodically. For public liability type claims - parish councils are encouraged to weigh up the benefits and potential costs of sanctioning relatively high risks activities being undertaken, and if so, how all activities can be better managed to mitigate/reduce the chance of injuries.

As always, the Manager, Insurance Services, Cindy Wong, is available to discuss your insurance matters with you on 9265 1679 or cpw@sydney.anglican.asn.au.

The last page of this newsletter is designed to be printed and kept throughout the year for your quick reference. We look forward to hearing from you.