In 2019 the Loan & Grant Committee held six meetings on the sites of applicants (in Villas, Matawan, Woodbridge, Woodstown, and Sprint Lake) and endorsed, and Diocesan Council approved, three loans and three grants. Loans were approved for Trinity, Matawan for repairs to its roof, Good Shepherd, Pitman for repairs to its roof and windows, and Trinity, Spring Lake, for repairs to its steeple. Grants were approved for parking lot paving at St. Barnabas, Villas, energy improvements at St. Luke’s, Woodstown, and uni-sex accessible restroom at Trinity, Woodbridge (all Mission Churches). All are detailed below. Financial details of the Loan and Grant Funds are in the Financial Reports to Convention.

The Loan & Grant Committee and (subsequently) the Board of Missions each endorsed a grant of $24,700 from the Capital & Revolving Fund to St. Barnabas, Villas to pave their parking lot and improve accessibility. This was approved by Diocesan Council at their September 24, 2019 meeting.

The Loan & Grant Committee endorsed a loan of $50,000 from the Venture in Mission Fund for 5 years at 4% to Trinity, Matawan to fund replacement of their roof. This was also approved by Diocesan Council at the September 24 meeting.

The committee and subsequently the Board of Missions each endorsed a grant of $22,000 from the Capitol and Revolving Fund to Trinity Church, Woodbridge to create a uni-sex accessible restroom. The committee and subsequently the Board of Missions each endorsed a grant of $25,000 from the Capitol and Revolving Fund to St. Luke’s, Woodstown to pay for energy improvements. Both grant requests were approved by the Diocesan Council at their November 19, 2019 meeting.

The committee endorsed a loan of $41,000 from the Venture in Mission Fund for 5 years at 4% to the Church of the Good Shepherd in Pitman for repairs to windows, plaster, and drainage improvements. This was approved by Diocesan Council at their December 17, 2019 meeting.

Holy Trinity, Wenona has had a long term (since 1980) outstanding loan from the Capitol and Revolving Fund. The Holy Trinity offered $30,000 as a one-time payment to satisfy the outstanding obligation. The Loan & Grant Committee recommended accepting this to Diocesan Council, and Diocesan Council accepted this offer at their December 17 meeting.

The committee and subsequently the Board of Missions endorsed a loan of $40,000 from the R. Bowden Shepherd fund and a loan of $40,000 from the Capital and Revolving Fund to Holy Trinity, Spring Lake (a summer chapel) for restoration and repair of the steeple. The R. Bowden Shepherd loan is at 5% and the Capital and Revolving Fund loan is at 0%, resulting in an effective rate of 2.55% for a 5-year loan. This recommendation was submitted to Diocesan Council for consideration at their February 18, 2020 meeting.

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 of 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 2020 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 (in the latter two cases) 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.

During the year, Committee member Rev. Ricardo Shepherd moved out of state and therefore resigned from the Committee. The Committee expresses its deep appreciation for his years of service.

This has been my first 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 six members, one of whom is no longer able to travel to on-site meeting. 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 held on-demand at applicant’s sites, generally in the afternoon on mutually agreeable dates. We need more members to share the burden. Please contact me for more information.

Respectfully submitted,
Paul Wolfgang, Chair