

Property and Insurance

Property Resources Department



Diocese of Toronto
Anglican Church of Canada

The Property Resources Team

Daiane Monteiro – Property Resources Assistant

dmonteiro@toronto.Anglican.ca

- Licensing & leasing
- Department administration
- Insurance enquiries
- Canon 6 enquiries (checklists, license, lease)

Mac Moreau – Director of Property Resources

mmoreau@toronto.Anglican.ca

- Fund/Grant applications
- Property and project consultations
- Governance and approvals process
- Property strategy and execution



Property & Land:

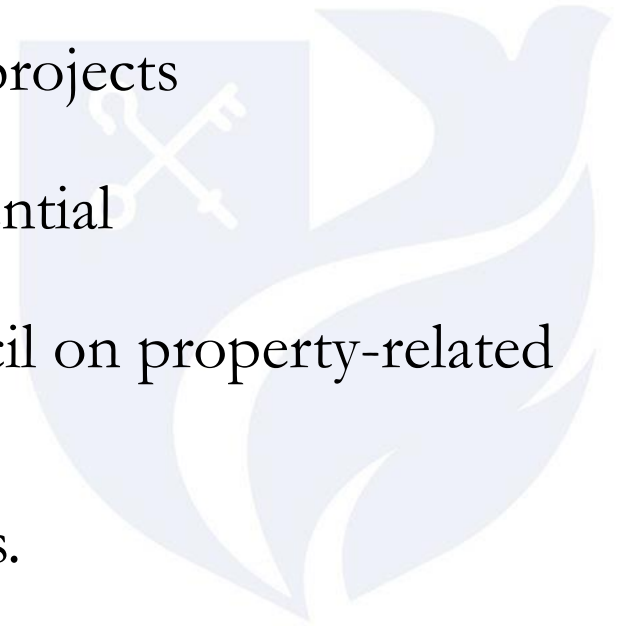
Relationship Between Parishes and the Diocese

- Beneficial ownership
- Parish Leaders Manual
- <https://www.toronto.anglican.ca/about-us/constitution-and-canons/> (Specifically, Canon 1 for definitions related to property and Canon 6)
- <https://www.toronto.anglican.ca/churchwarden-resources/church-property/?lang=en> (all property-related content)
- <https://www.toronto.anglican.ca/churchwarden-resources/policies-and-guidelines/?lang=en> (see: Capital Redeployment Policy, Policy for the Sale and Replacement of Rectories)



The Property Committee

- Standing committee of Synod Council; delegated certain responsibilities.
- Currently comprised of five (5) lay members, one (1) clergy and one (1) vice-chancellor.
- Iterate a property strategy, including a development plan.
- Actively respond to the needs of Parishes
 - Consult and make recommendations on capital projects
 - Facilitate strategic, property-related discussions
 - Collaborate on pathways to realize property potential
- Advise and make recommendations to Synod Council on property-related matters.
- Review and approve MAF Real Estate grant requests.



Building Condition Assessments (BCA)

- Deferred maintenance
- Current policy - new BCA every ten (10) years
- Purpose of BCA
- Analyzing data and creating an action plan
- Upcoming changes (response plans, compliance, etc)



Diocesan Development Program

- Parish-led initiative
- In-take application and process
- Summary of development process



Canon 6: Summary

- The Risk and Governance Committee **recommends approval** to Synod Council on matters regarding: property acquisition, sales, mortgages, loans, capital projects and commercial agreements (licenses & leases).
- Please consult with the Property Resources Department to ensure that all documentation is acceptable for submission to the Committee for approval.
- Documentation must be received at least **2 weeks in advance of the meeting** date – meeting dates are on the Diocesan website.
- It is important to take time and **read Canon 6** – questions concerning process and procedures should be directed to the Property Resources Department.



Canon 6: Licenses & Leases

The Risk and Governance Committee pre-approves the following:

- **RED** Checklist & Attestation: Low risk and Parking Licenses
- **YELLOW** Checklist & Attestation: Residential tenancy leases (**new procedures**)
- **GREEN** Checklist & Attestation: Renovations requiring a building permit and hard construction cost LESS than \$100,000:

Next Steps:

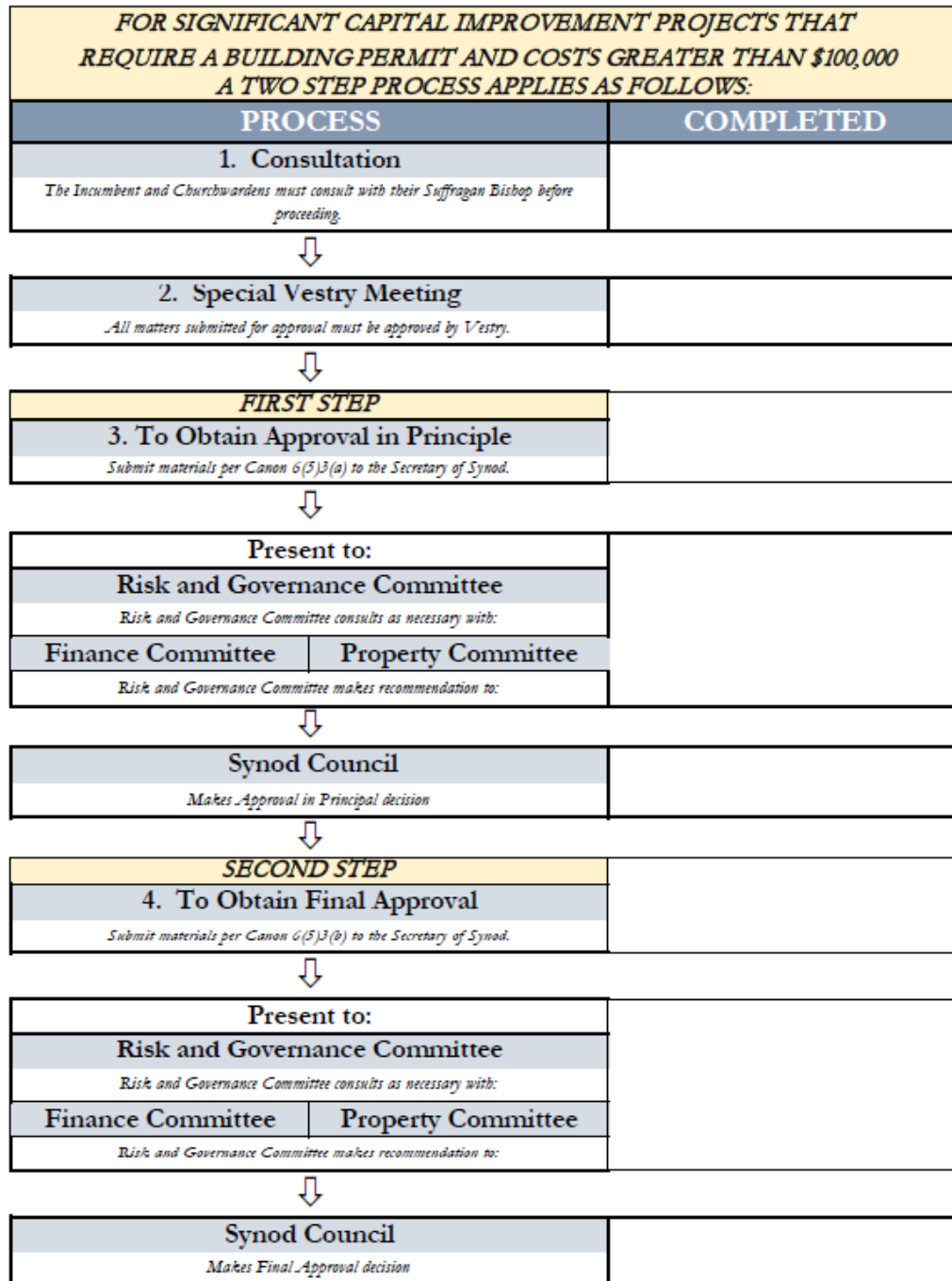
- Complete all due diligence items, email a fully completed and signed Checklist to: canon6@toronto.anglican.ca
- Once a fully completed and signed Checklist is submitted, parish may proceed with project.

High Risk Licenses and Leases

- Support letter from Bishop (or designate) is required (new agreements)
- License agreement (template provided on the website)
- Certificate of Insurance (COI) with minimum requirements



Canon 6 Flowchart

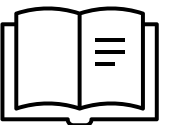


Canon 6

Flowchart

for large building projects or structural alterations requiring a Building Permit and have hard costs GREATER than \$100,000

<https://www.toronto.anglican.ca/parish-administration/property-resources/church-property/>



Funds & Grants

- **Baker Foundation Grant** – building of or addition to Sunday school space.*
- **Carleton Fund Grant** – repairs and renovations to occupied rectories.
- **Ferguson Grant** – construction, purchase, alteration or renovation of buildings used as a home for the aged.
- **Ministry Allocation Fund/Real Estate** – expanding an existing church, building a new church, property improvements (measurable enhancement to parish ministry)
- All grant applications and related information can be located on the website.

Consultations are required for all grant applications

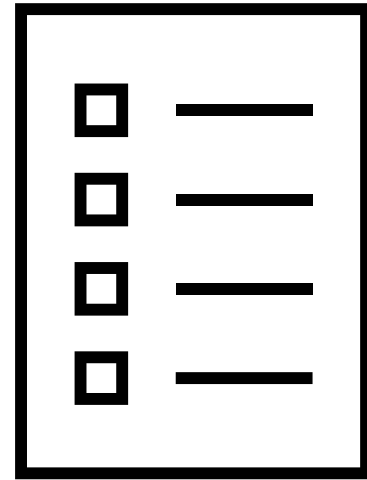


Be Prepared

- Actively consult with the Property Resources Dept. to determine best path forward; **we are your resource.**
- In many cases, the following is required when considering capital projects, grants, etc:
 - Letter of Support from Bishop (or designate)*
 - Vestry motion
 - Financial statements
 - Business cases/plans
 - Project details/Scope
 - Budget estimates
 - Funding methods
 - Implications & Risks



Poll



Insurance Service Team



Contact	Phone	Email
Steve Devitt Associate Account Executive	416-227-5794	stephen.devitt@aon.ca
Meaghann Blanchett Account Executive – Assistant Vice President	250-509-0158	Meaghann.Blanchett@aon.ca
Sid Sharma Associate Account Executive Billing	416-227-5620	Sid.sharma@aon.ca
Daniel Winstanley Senior Vice President	416-941-6619	daniel.winstanley@aon.ca



Insurance Program Service Team



General Inquiries

- Certificates of Insurance
- Policy and coverage information
- Billing information

Material Changes Reporting

- Newly vacant property
- New programs, services, ministries, licenses, leases, etc
- Handling of human remains
- Planned renovations and/or construction



Church Facility User Group Insurance



- Quote and purchase at www.anglican-user.aon.ca
- Proof of insurance requirements for facility user:
<https://www.toronto.anglican.ca/parish-administration/finance/insurance/>



Risk Management Resources



- Risk Control Guidelines and Checklists
- Arson Prevention
- Fire Protection System Impairment
- Slip and Falls
- Winter Hazards
- Frozen Pipes

<https://www.toronto.anglican.ca/parish-administration/finance/insurance/>

