

Seventh-day Adventist Church  
FLORIDA CONFERENCE

Purchasing Property requires much prayer, planning, and work. Due to the high cost of construction, finding existing buildings is often the preferred method. It is advisable to establish a search committee to assess the congregation's needs and priorities. Please work closely with the Property Development Department (PDD) throughout this process. We are here to help.

**Things to Know Before Signing with a Realtor:**

- Real Estate Agents must have commercial experience. The PDD is happy to provide proven resources. If you choose a realtor not vetted by PPD, please note that any additional legal fees will be deducted from the sale proceeds.
- Broker's Agreement must be submitted to the PDD for review and signed by an officer of the Florida Conference Association.
- Work with PDD to assess the Church's borrowing capacity.

**Things to Consider When Looking at Property:**

- Determine membership growth; how much space will you need, not just next year, but what is the expected growth over the next 10 and 15 years?
- Contact your local city and/or county to determine the zoning and restrictions for a house of worship with your expected membership. Ask about requirements on parking and lot size. Find out any other requirements such as distance from other churches and if they require a four-lane road or dedicated deceleration or turn lane. We recommend looking for property already zoned for house of worship to avoid additional expenses and delays.
- When looking at vacant land, you must understand construction cost and time needed. Often there will be additional infrastructure that will be required and impact fees to consider.
- Not all existing buildings can be rezoned for house of worship; some types of construction will not allow for walls to be removed to create enough open space.
- PDD needs to visit prospective properties to help assess feasibility.

Once you identify a possible property, please send the address and other information to the PDD. We will conduct research to assess the feasibility. During this time, an LOI or contract to purchase can be sent to be reviewed.

During this time, a Church Business meeting needs to be held to present the property and financial situation. Minutes with date, number in attendance, address of the property, price and vote will need to be submitted prior to presentation to Florida Conference Committees for approval.

**Contact Details**

- Contracts must list Buyer as *Florida Conference Association of Seventh-day Adventists*.
- Due Diligence period
  - i. a minimum of 60 days if the property is already zoned for house of worship.
  - ii. a minimum of 120 days if the property is not zoned for house of worship.
- Title Examination – 15 days after the contract is executed
- LOIs and contracts can only be signed by an officer of the *Florida Conference Association of Seventh-day Adventist* upon legal approval.
- All offers are subject to various Committees approval.

**Due Diligence**

During the first 45 days of the due diligence period, your church must obtain and pay for the following. Note 1) All reports must be sent to PDD during those 45 days in order for a proper review to be conducted. 2) additional due diligence may be required under certain conditions. 3) PDD may have preferred professionals who already know our requirements and may offer a discount.

ALTA Survey certified to the *Florida Conference Association of Seventh-day Adventists*, name of the title company, and if a loan is involved, name of the lender. If the seller has a recent ALTA Survey, please send it to PDD to confirm if it is acceptable. If so, you can request the Surveyor to reissue with appropriate certification.

- Phase I Environmental Assessment (ESA) issued to the *Florida Conference Association of Seventh-day Adventists*.
- Appraisal by a MAI Certified commercial appraiser issued to the *Florida Conference Association of Seventh-day Adventists*.

**Loans: Refer of the Building, Loan, & Appropriation Policy**

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