

# RENOVATIONS & REPAIRS — QUICK GUIDE

For Local Churches | Florida Conference of Seventh-day Adventists

Over the life of a building, it may become necessary—or desirable—to make significant changes to the structure or layout. Once a project goes beyond cosmetic updates, it often involves **structural repairs or renovations**, which require **professional oversight, permits, and code compliance**. To avoid delays and unnecessary costs, the **Property Development Department** shall be involved **from the very beginning** of any major repair or renovation project.

## STEP-BY-STEP PROCESS

### 1. Contact Property Development

Engage the Property Development Department as soon as a project is being considered. Early involvement ensures proper guidance, regulatory compliance, and the use of qualified professionals from the start.

### 2. Obtain Repair or Renovation Quotes

A minimum of **three (3) quotes** is required to help determine the true cost of the project.

- In some cases, an **architect or structural engineer** may be required before selecting a contractor.
- All contractors must be **licensed commercial contractors in the State of Florida**.

 **Do not sign any contracts. Local churches do not have contracting authority.**

### 3. Determine Funding Source

Before moving forward, the church must identify the funding source.

Options may include:

- Cash on hand
- Insurance proceeds
- SURF or agency loans

 *If financing is needed, please refer to the Loan Policy.*


### 4. Select a Contractor

The church may select a contractor **only if all Property Development requirements are met**. Contractors must be appropriately **licensed** and **carry the required insurance**. All work must be completed **with permits** and in accordance with the current **Florida Building Code**.

 **Do not sign any contracts, as this may result in delays and additional costs.**

### 5. Insurance Requirements

- **General Liability Insurance**.
- **Workers' Compensation Insurance** (waivers are not permitted).
- The **Florida Conference Association of Seventh-day Adventists** must be listed as Certificate Holder and Additionally Insured. Binding may be required. Proof of insurance must be submitted to PDD for review and approval **before permits are pulled or work begins**.

 *For insurance requirements, please refer to the Insurance Guidelines.*



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## STEP-BY-STEP PROCESS (CONTINUED)


### 6. Begin the Project

Once the contractor is selected, the Property Development Department will coordinate, review, and sign the required **permits** and **Notice of Commencement**.

 Several weeks may pass between contract approval and the start of work.

## QUICK REQUIREMENTS CHECKLIST

- Property Development contacted at project start
- Minimum of three (3) quotes obtained
- Funding source identified
- Contractor licensed and insured
- Bonding capability confirmed (if required)

 **REMINDER:** All contracts, permits, and notices of commencement must be reviewed and signed by the Property Development Department.

 **For questions, please contact us at:**

[propertydevelopment@floridaconference.com](mailto:propertydevelopment@floridaconference.com)

407-644-5000 ext 2160



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