

RENTAL AGREEMENTS — QUICK GUIDE

For Local Churches | Florida Conference of Seventh-day Adventists

Churches may have opportunities to **rent out their facilities** or may need to **rent space from others**. In both cases, clear agreements and proper oversight are essential to protect the church and ensure expectations are understood. The **Property Development Department (PDD)** is available to guide you and assist with creating or reviewing agreements.

RENTING OUT YOUR FACILITY — LANDLORD ROLE

1. Determine Rental Terms & Pricing

- Research **fair market rental rates** (consult a local realtor or appraiser if needed).
- Consider amount to charge, type of space, frequency, and duration of use.
- For daycare or school use, a **professional appraisal may be required**.

2. Obtain Church Approval

Church or School Board must **review and vote** on: rental price, areas to be used, and days and times of access.


3. Submit Request to Property Development

- Board meeting minutes approving rental.
- Floor plan showing areas to be used.
- Submit rental request online form (provide the legal name for renting entity).

4. Verify Insurance Requirements

Renter must provide:

- **General Liability Insurance** — minimum **\$3,000,000 per occurrence**; minimum **\$5,000,000 aggregate/umbrella**.
- Must list **Florida Conference Association of Seventh-day Adventists** as **Additionally Insured**.
- Workers' Compensation insurance may also be required

 *Higher limits may apply for schools or daycare operations.*

5. Execute Rental Agreement

- PDD will prepare the agreement.
- Must be signed by an **officer of both churches and the Florida Conference Association of SDA**.

QUICK REQUIREMENTS CHECKLIST

- Rental price researched and determined
- Board approval obtained and documented
- Floor plan with designated areas prepared
- Submit online form to PDD
- Renter's insurance verified (meets limits) and lists Florida Conference Association as additionally insured
- Email address for both entities emailed to PDD



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RENTING AS A TENANT — USING ANOTHER FACILITY

Key Guidelines

- Property owner typically provides the lease agreement.
- Church board approval required for: price, location, and days and hours of use.
- Submit agreement to **Property Development** for review before signing.
- Agreement should be signed by **multiple church representatives** (e.g., Pastor, Treasurer, Elder).

Insurance Requirements

- Most landlords require **liability insurance**.
- Coverage can be obtained through **Florida Conference Risk Management**.

Best Practices

- Maintain a **positive relationship** with property owners.
- **Clean and restore** space after each use.
- Follow all **facility rules and guidelines**.
- Communicate clearly and consistently.
- Represent Jesus and your church well in the community.

QUICK REQUIREMENTS CHECKLIST

- Lease agreement reviewed by Property Development
- Insurance obtained and meets landlord requirements
- Property Development consulted prior to signing
- Agreement signed by appropriate church representatives
- Facility rules understood and followed
- Communication established with the property owner

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

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Seventh-day Adventist Church
FLORIDA CONFERENCE

