

→ financing your church building repairs, renovations and retrofits ←

Our local church buildings – our congregational homes – support many dimensions of the work of God and God’s church. They are an important resource in our mission endeavours.

Over time, roofs, furnaces and parking lot surfaces routinely wear out and this necessitates intentional planning and investment. Attending to such repairs is important and requires both time and financial planning.

Responding to new ministry opportunities sometimes involves the remodeling of a church building. A congregation may embark on a renovation in order to adapt space for greater hospitality, to prepare it for a mission project within the community, or to accommodate a new expanding church group. The scope of this work can be as broad as a congregation’s vision – from moving a wall to building a whole new addition.

Stewards of public space

Congregations are always seeking ways to be more responsible, relevant, open, and inviting. This search, together with profound changes taking place in our society, challenges congregations to understand their role as stewards of public space. So, in addition to repairs and renovations, congregations must plan for self-determined or government mandated building retrofits – for health and safety, for accessibility, and to incorporate environmental upgrades.



“The support of Toronto United Church Council has been a vital component in enabling us as a local church to expand our ministry, and we could not have done all of this without the support of Council. Thank you once again for partnering with us.”

Doug Smith, Finance Team
North Bramalea United Church (Brampton)

“I can’t tell you how important and helpful it has been to have Toronto United Church Council’s backing in our affordable housing project. We were able to commit when a commitment was needed to move forward, and then negotiate in good faith with the Town of Halton Hills. Having your support also greatly assisted in expediting the completion of the final construction tasks and avoided the need to seek other financing options which would be much more complex and likely significantly more costly. We look forward to celebrating the grand opening with Council. You really made a difference.”

Brian Heinmiller, Board of Directors
Residences of St. Andrew’s (Georgetown)



connecting resources with ministry



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Providing For Your Needs

Toronto United Church Council has a long tradition of providing loans for repairs, renovations and retrofits. Whether your congregation wants to fix the roof, add a new washroom, make the building more energy efficient, attend to the needs of the physically disabled, build a new church hall, or prepare a space for a new social service or housing project, Council is available to be a financing partner.

Financing Your Project

Council's Loan Policy sets out the specific details of the approvals, fees, terms and conditions of obtaining financing for your project. This policy is available on Council's extensive website at www.tucc.ca. Our Capital Loans webpage also provides an application form and other helpful information on funding your project.



"On behalf of Trinity United Church in Huntsville, thank you to Toronto United Church Council for providing our congregation with a loan to replace our heating system. It seemed like an enormous task and expense at the beginning, but with your cooperation and the Congregation's generosity, it has been quite pleasant. As the days get cooler, we are very grateful for our new system which should last for some years to come. We do appreciate that you are there to help Congregations and trust that if the need arises, we can call upon you again. Thanks again for all the help you have given us."

Doris Monahan, Chair of Trustees
Trinity United Church (Huntsville)



"We express our gratitude for your support for our ministry at Metropolitan Church. The Toronto United Church Council has enabled us to open ourselves more fully to the community around us through the renovation of our church basement, thus centering our ministry in one building. This has had a marked effect on uniting our Sunday congregation with our mid-week clients and guests. Your investment in our life has also enabled us to secure this congregation's long-term viability. Thank you again for all your visionary work in the bigger picture. We appreciate your encouraging support."

Malcolm Sinclair, Ministry Team Member
Metropolitan United Church (Toronto)