Whitewater Valley Presbytery
BOARD OF DIRECTORS
SELLING, PURCHASING OR ENCUMBERING, LEASING CHURCH PROPERTY

Revised November 19, 2026

AN OVERVIEW OF THE PROCESS RELATED TO PROPERTIES

First, inform the Presbytery's Board of Directors regarding the matter as soon as possible. You will be assigned a liaison to guide the process, actions, and to respond to your questions.

1. **Pastor/Moderator and Session** should review Book of Order Form of Government, Chapter Four, Church Property Section

2. **Session takes action** to sell, purchase, encumber, or lease the property in question. The action should include provision for the disposition of proceeds from the sale of activity and, if encumbering a property, a financial plan for debt reduction. Church legal counsel shall review all sales agreements and contracts.

3. **Session develops the recommendations to implement the action** (or refers to their Trustees if applicable) i.e. title search, survey, exact legal property description, a professional appraisal of the property, relator/attorney consulted or use, estimated sale/purchase/borrowing value; all conditions and contingencies in the action.

4. **Pastor/Moderator or Clerk of Session informs the Presbytery's Board of Directors regarding the action, consults with the Board of Directors regarding continuing process.**

Prior to a congregational meeting, a Session may want to schedule listening sessions or Q&A opportunities to discuss the proposed property action.

5. **Session calls a meeting of the congregation to consider recommendations.** Both the corporate and ecclesiastical aspects of this transaction can be covered in the same congregational meeting, with notification requirements provided by their own rule. **Congregation** votes on the recommendation of its Session (or Trustees) using the phrase "contingent upon approval by the Presbytery." The decision is made by a simple majority vote, a quorum being present. Absentee and proxy votes are not permitted**.**

6. **If the recommendation(s) are adopted by the congregation,** the clerk of Session forwards the request for sale/encumbrance/etc. to the Presbytery for the Board of Directors. The legal property description, appraisal (if appropriate), proposed disposition of funds, financing plan for repayment, financial statements and other pertinent documents must accompany the request. The Board of Directors will review/study and make their recommendations for approval or continuing evaluation of recommendations.

7. **Board of Directors and Presbytery Approvals as Required**
   Some property matters require both Board of Directors approval AND action by the Presbytery. Those that require Presbytery action may not be completed until that action is approved. A session may be represented at the Board of Directors meeting or Presbytery assembly to answer questions.

Whitewater Valley Presbytery *CONGREGATIONAL REAL ESTATE TRANSACTION MATRIX*

Adopted by the Board of Directors NOVEMBER 19, 2026

- *All required approvals must be completed before any transaction may be consummated.*
- Informing the Coordinating Council & Assembly will be by Reported Actions of the Board of Directors, usually included with the Assembly consent agenda.
- This matrix shows suggested approvals required for real estate transactions. The approval required is based on Book of Order sections G-4.0206, G-1.0503(d), G-30201(c) and the practices and policies of the Presbytery's and its Board of Directors, a Commission of the Presbytery.
- Forms to complete for Board of Directors approval are available https://www.whitewatervalley.org/board-of-directors-commission

ACTIVITY	SESSION	CONGREGATION	BOARD OF DIRECTORS	COORDINATING COUNCIL	ASSEMBLY	COMMENTS
SELL congregation's building that includes sanctuary	Approve	Approve	Approve	Inform	***Approve***	Inform COM May sometimes be an AC action
SELL a manse	Approve	Approve	Approve	Inform	Inform	
SELL a house (not manse)	Approve	Approve	Approve	Inform	Inform	
SELL vacant or other property	Approve	Approve	Approve	Inform	Inform	
BUY a congregational building with sanctuary	Approve	Approve	Approve	Inform	***Approve***	Inform COM
BUY a house (not a manse)	Approve	Approve	Approve	Inform	Inform	
BUY vacant or other property	Approve	Approve	Approve	Inform	Inform	
LEASE worship space	Approve	Approve	Approve	Inform	***Approve***	Inform COM
LEASE part or all of a building (not including worship space)	Approve	Inform	Approve, if lease > 5 years Inform, if lease < 5 years	Inform	Inform	
LEASE land or enter into a development agreement for land.	Approve	Inform	Approve	Inform	Inform	
RENT space in another building for worship	Approve	Inform	Approve	Inform	Inform	Inform COM
RENT space in another building not for worship	Approve	Inform	Approve	Inform	Inform	
MORTAGE – new	Approve	Approve	Approve	Inform	***Approve***	
MORTGAGE – refinance	Approve	Approve	Approve	Inform	Inform	
MORTGAGE that requires Presbytery Guarantee	Approve	Approve	Approve	Inform	***Approve***	Inform COM