



CLOSING COSTS WORKBOOK

DOMINIC DUTRA

ABOUT CLOSING COSTS

REIMAGINING CHURCH REAL ESTATE FOR MISSIONAL PURPOSES

For decades, many different denominations have experienced devastating declines in attendance, finances, and influence. Thousands of church leaders have watched their congregations grow older, smaller, and, in many cases, whiter than their surrounding communities. Rising costs and decreased giving make it virtually impossible to sustain the staff and fabric of these organizations—let alone their spiritual mission. But all hope is not lost.

In a clarion call that demands death to bring new life, [Dominic Dutra](#) reiterates how the local church is tasked with evaluating and ultimately sacrificing all their resources—including underutilized real estate—to bring healing and hope to the poor, marginalized, and disenfranchised. By reimagining their church spaces, congregations can experience revitalization as they grow to better embody their missional purpose.

[Closing Costs: Reimagining Church Real Estate for Missional Purposes by Dominic Dutra is available for purchase on Amazon.](#)

“Closing Costs provides a much-needed resource for churches facing a transitional crossroads. But this isn’t just a practical workbook, for Dominic grounds his thinking in the missional imperative of outward discipleship and community engagement in Jesus Christ. It’s a must-read for every lay and clergy member who faces an uncertain future—and that is all of us!”

Bishop Grant Hagiya

Resident Bishop of the California-Pacific and Desert Southwest Annual Conferences of The United Methodist Church



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INTRODUCTION

“How do I go about selling our building? I never thought that I’d ask this question, but my congregation is dying.”

“How can I lease out part of my church’s property in order to keep it alive?”

Real estate expert Dominic Dutra has faced these questions from church leaders over and over again in recent years. Financial woes, waning vision, and a global pandemic have wreaked havoc on the local church.

As a longtime leader in his community, Dominic recognized years ago the looming crisis facing the church was not only local, but national. Hearing a call from the Spirit, Dominic decided to dig into the trenches and put his expertise to work by serving struggling faith-based communities.

The reality these days is grim: most pastors know their congregations are declining and their churches are no longer financially viable. It is a lonely path for faithful leaders, because declining churches usually have to cut costs by slashing outreach ministries and larger ministry support staff. As the congregation fades with less focus on outreach and ministry to its surrounding community, the remaining congregants get stuck. A fog of grief and denial often encompasses them.

But, as *Closing Costs* argues, there is hope, especially when congregations accept the reality of their decline and learn to “let go” of what never really belonged to them in the first place: their buildings. Dominic believes that when churches re-engage in an outward-facing mission and humbly open up their church facilities and properties to otherwise unreached neighbors, there is an opportunity to follow the path of Jesus, even in the face of what appears to be certain organizational death.

Real estate and church mission can and should go together.

Closing Costs begins by painting a robust theological paradigm before outlining three ways churches can reimagine their mission: merging, leasing, or selling. By implementing the missionally driven real-estate strategies of merging with another congregation, leasing out space, or selling altogether, congregations have a chance to move with God in deeper ways.

While this book often discusses the promises of renewed uses of real estate, it



is not just about the formal process of signing a lease or selling a property—it's about mission. It isn't just about how churches have gone through processes of merging, selling, or leasing—it's about why. The stories you discover in this book will empower you to implement Scripturally-rooted, practically-minded innovations in your own context.

Closing Costs is an invitation to hope again in the God who comforts the weak, raises the dead, and offers sufficient grace for each unique moment in the life of God's people.

Dominic believes God is calling the church to die to self when facing organizational decline or collapse. And it's only as leaders guide their congregations to self-denial and outward-focused mission that God's plans for restoration and renewal can truly be implemented at the local level.

"I am joining a chorus of voices calling the church back to the divine mandate to pursue God's mission in the world," writes Dominic.

TAKEAWAY

The gospel paradox: along this path of death, individual congregations taste the resurrection life of God.

The church has wealth in the form of real estate that can be used in service to God's glorious, life-giving missional plans, even when a church is coming to the end of its life cycle. What can be perceived as the death of a church is an amazing opportunity for rebirth. In fact, this message of life resurrected from the throes of death is at the heart of the Christian faith.

John 12:24 (NIV)

"Very truly I tell you, unless a kernel of wheat falls to the ground and dies, it remains only a single seed. But if it dies, it produces many seeds."

APPLICATION

The Gospel of Luke tells of two disciples commiserating after Jesus' death (24:13-35). The risen Christ joined them without revealing his identity, listening as they discussed their sadness and doubt. How could the Messiah be cut off from life by Jewish leaders under order of their Roman overlords? Jesus revealed a hidden truth as he explained how they had misunderstood the nature of his mission. After all, Jesus was always to be a suffering Messiah. As



they sat down to eat, the pieces fell into place: the suffering Messiah was now the vindicated Lord and was in their presence. What appeared to be Christ's failure was the path to resurrection life.

That's the payoff for us today: when we follow in Christ's path of self-sacrificial suffering for others, obstacles are cleared, new insight and purpose are given, and we discover authentic, resurrection life along the way.

Your failures are transformed. Death isn't an end.

REFLECTION

What failures or deaths has your church experienced in recent years?

When do you think it is better for a church to die vs. fight to stay alive? Why?

What do you imagine are the closing costs that come with a church dying?

RESOURCES

[Practice Resurrection](#): A Conversation on Growing Up in Christ by Eugene Peterson

[A Church Called Toy](#): Forming a Goodness Culture That Resists Abuses of Power and Promotes Healing by Laura Barringer and Scot McKnight

[Remove the Pews](#): Spiritual Possibilities for Sacred Spaces by Dr. Donna Schaper

"If a congregation is to become a crucible of hope, it will need to undertake a journey through the valley of the shadow of death where we face all fears and threats. There is something essentially Christian about this process. And yet many congregations are reluctant to do this. It is almost as if they don't believe their own stuff."

Jeffrey D. Jones

Facing Decline, Finding Hope: New Possibilities for Faithful Churches



1

TO LIVE IS CHRIST, TO DIE IS GAIN

When Dominic and his wife Lisa relocated to France in the late 1980s, they were shocked to find that the large, historic churches that dotted the French landscape were nearly empty, locked up, or abandoned on Sunday mornings.

Where had the church members gone? When they asked around, they were met with puzzled looks and shrugs. Not many people seemed to care.

After returning to the US, Dominic sensed a growing weariness and disillusionment in mainline and Catholic churches that seemed to mirror the shrugs and stares of his French neighbors. These older saints were ready to pass the torch to a younger generation, but that generation seemed to be missing. The Dutras' church was a representation of larger, national trends. And today, churches in the United States are well on the way to following their European counterparts and close their doors entirely.

DENIAL

Rather than focus on the size of the church, Dominic worries about the churches who may feel secure but lack a vibrant spiritual health. These churches expend their energies looking inward, having peaked long ago. Outreach is limited, strategies are stagnant, and a false sense of security means many church members fail to see the impending doom before it's too late. This denial often results in a death grip on church properties in a desperate attempt to retain the status quo.

In his work as a real-estate consultant and broker, Dominic often encounters this same pattern. Nearly all of these comfortable, plateaued churches had:

1. A limited sense of mission.
2. A lack of awareness of their position within the surrounding community.
3. A sense of nostalgia for a bygone era.

Thom Rainer's assessment of the state of the church is stark. He estimates that as many as 100,000 churches in the US are on the road to closure. Recent studies support his claims, suggesting that 80–85 percent are plateaued or tracking downward.



The grief of a dying congregation is often poured out in denial and anger. But trusting God means accepting reality and living in light of it. We need not overlook these realities. Throughout *Closing Costs*, Dominic's heartfelt thesis is that we serve a God of resurrection and life eternal. We do not need to fear the end of a season in our earthly work. When the light of Christ shines on such fears, things can look different—as does the path forward.

There is freedom in owning our inadequacies and there is peace in embracing failure. In doing both things, along with developing a keen awareness of our strengths and contributions, we can prayerfully discern with our brothers and sisters what the Spirit is saying to the church.

STEWARDSHIP

Dominic suggests that one of the most helpful ways to consider what the Spirit is saying is by reclaiming the Scriptural calling of stewardship. The fiscal, the spiritual, and the practical are often intertwined, and as Mark DeYmaz so eloquently points out, "Pastors and churches can no longer afford to sit on their assets!"

Our personal frameworks of stewardship inform how we view and use our church spaces. Before any church can fruitfully decide on a path towards closure, our fundamental identity as Christ's people must be clarified, accepted, and celebrated. God gives us gifts. And we are to use them for Christ's glory and the world's good. Our overriding commitments should be to God's kingdom and how Jesus wants us to follow him.

Using Bonhoeffer's *Life Together* as his guide, Dominic believes that leaning into a fuller story of our life with God requires not only accepting reality but also committing to trust God and each other. By developing a corporate life in Christ—including repentance in community—we are never alone. This is a way of living out the full facets of God's reconciling work. We're always in a state of repentance for the things we've done and left undone.

DEATH

Dominic's final point in this chapter is characterized by death and resurrection. He asks us to think of self-death through the lens of priorities and personal attachments. Anything we grab onto for its perceived life-giving properties must be upended by our greater commitment to kingdom priorities, where peace, justice, and love dominate every aspect of life.

To fully embrace such a pivot requires ongoing discipleship. But this formation-to-action does not happen overnight, nor does it happen in total isolation. Discipleship happens as we interact with those around us—Christians,



yes, but also with the public sphere (again, see the benefits of Bonhoeffer's Life Together). When we fail to do so well, it is inhibiting our ability to connect with a hurting world that is in desperate need of God's healing love.

Dominic implores us to be honest with ourselves about our lack of commitment to discipleship and mission. We each have control issues, a tendency towards self-reliance, and a deep autonomous streak. These parts of us must die. By intentionally dying to self, we can live out of a resurrection life in ways that serve the missional purposes of God.

TAKEAWAY

As Christ's disciples, we are called to death—a willing, sacrificial, self-dying. Denial of self in pursuit of Christ is meant to be part of our very DNA, so by the Spirit's power, we can reimagine the death of the church through the lens of our calling as disciples. We can accept our decline and choose to die to self in service of God's larger mission.

Luke 9:23-24 (NIV)

Then he said to them all: "Whoever wants to be my disciple must deny themselves and take up their cross daily and follow me. For whoever wants to save their life will lose it, but whoever loses their life for me will save it."

APPLICATION

In the days leading up to his own inevitable arrest and death, Jesus told his followers that "unless a grain of wheat falls into the earth and dies, it remains alone" (John 12:24 NASB). The path to fruit comes through an intentional, beautiful, self-giving kind of death. Yet Jesus' calling was not morbid. It was not navel-gazing, nor a solely heavenly-minded way of thinking. Rather, it was an invitation to walk out a path that Jesus himself blazed. Through his suffering, he brought life.

Paul ties these realities together in Romans 6: "So you too, consider yourselves to be dead to sin, but alive to God in Christ Jesus. Therefore, sin is not to reign in your mortal body so that you obey its lusts, and do not go on presenting the parts of your body to sin as instruments of unrighteousness; but present yourselves to God as those who are alive from the dead, and your body's parts as instruments of righteousness for God" (v. 11-13 NASB).

Far too few of us are willingly laying down our whole lives to become an "instrument of righteousness." Framing things this way sounds both familiar



and radical, doesn't it? But no more radical than Jesus challenging Peter by asking him repeatedly if he truly loved him. If so, like Peter we are called to use all the church's resources, including its real estate, to feed God's sheep.

REFLECTION

What characteristics reveal your church's health and vitality (or lack thereof)?

What will we allow to die so we can change?

What does good stewardship of your faith community and property look like?

What new thing is God calling you out into?

RESOURCES

[Autopsy of a Deceased Church](#): 12 Ways to Keep Yours Alive by Thom S. Rainer

[Life of the Beloved](#): Spiritual Living in a Secular World by Henri Nouwen

[Life Together](#) by Dietrich Bonhoeffer

[The Innovative Church](#): How Leaders and Their Congregations Can Adapt in an Ever-Changing World by Scott Cormode

[You Are What You Love](#): The Spiritual Power of Habit by James K. A. Smith

"Jesus was broken on the cross. He lived his suffering and death not as an evil to avoid at all costs, but as a mission to embrace. We too are broken. We live with broken bodies, broken hearts, broken minds or broken spirits. We suffer from broken relationships. How can we live our brokenness? Jesus invites us to embrace our brokenness as he embraced the cross and live it as part of our mission. He asks us not to reject our brokenness as a curse from God that reminds us of our sinfulness but to accept it and put it under God's blessing for our purification and sanctification. Thus our brokenness can become a gateway to new life."

Henri Nouwen

Bread for the Journey



2

A CALL TO JUBILEE

God took special care to call the people of Israel to live out their faith in community.

As a people called by God to be a light to the nations, Israel was to be a charitable, hospitable, and equitable society. This foundation is why the church continues to be a missionary people, concerned not only with eternal destinies but also with the present lives and needs of their neighbors.

The scriptural principle of Jubilee is the divine command of a Jubilee year, a piece of legislation designed by God to benefit Israelite society. This mandate provided a generation (fifty years) of opportunity for God's people to work hard to achieve all that they could. And God blessed this sense of ingenuity, innovation, and sharing of space and wealth through the forgiveness of debts, the righting of wrongs, and the returning of exiles.

The Jubilee was a declaration that any wealth and privilege accumulated were not the sole result of brilliance and effort of people but were directly attributed to the gifts and blessings of God.

Dominic uses the biblical concept of Jubilee to illustrate the spiritual and practical potential of redistributing our resources, both before and after our institutions die. While we may be stewards of our resources, they are, in fact, God's. Therefore, they should be used in God's mission to share his love liberally with others. This is a sacred responsibility. Think of the difference that this mission would make in healing two plagues in our nation—racial injustice and poverty—which are deeply rooted in economic inequality. God's vision of the Jubilee can help us solve many of our most pressing social woes, even as the church fulfills her divinely mandated mission.

Our institutions can die well to old ways of being and, in so doing, they can raise up the next generation in new and healthier ways.

This way of driving a church is not typical, let alone typically American. Faithfulness to God's calling doesn't demand more money raised or the preservation of an uninspired calling. Real, lasting care involves solving immediate problems, reversing systemic injustices, and extending God's love. Today is the time to act.

TAKEAWAY

The Jubilee principle of Leviticus 25 explicitly mandates a generational reset of real property.

Such a reset ensures that the needs of today are met by the resources held over from yesterday. A culture of hoarding and parsimony begets a world made by those values. A culture of “improvident” generosity begets a world made better by generosity.

Luke 4:18-19 (NASB)

*“The Spirit of the Lord is upon Me,
Because He anointed Me to bring good news to the
poor. He has sent Me to proclaim release to captives,
And recovery of sight to the blind,
To set free those who are oppressed,
To proclaim the favorable year of the Lord.”*

APPLICATION

Every church is called to a lifelong process of following God to offer untapped church resources for the greater good. Evaluating your church’s health is the first step in this journey. Accurately assessing your congregation’s strengths and weaknesses will allow you to make effective plans for your church’s future. Consider each of these statements, answering yes or no.

CHURCH HEALTH ASSESSMENT

1. Your church has clear mission and vision statements.
2. Your mission and vision statements are supported by church leadership and often emphasized to members.
3. Your church’s mission defines and guides each ministry and program.
4. Your church’s mission and vision inform the core values of your church.
5. Your church’s mission takes precedent over church policies and procedures.
6. You have the right leadership team to grow your church in accordance with its mission and vision.



7. Ministry and church leaders have clear, defined roles and expectations.
8. Current volunteers and facilities are adequate to see progress in your mission, vision, and goals.
9. Overall, your members live peaceably with each other.
10. Most of your members are not retired.
11. Your church reflects the demographics of your local community.
12. Giving has remained consistent or grown throughout the last year.
13. Budget concerns are not the sole determining factor in pursuing a new ministry or opportunity.
14. Your church's morale could be described as joyous.
15. Your church's culture is diverse and dynamic.
16. You can identify three to five ways your church has grown over the last twelve months.
17. You can identify three to five areas of growth that you plan to address over the next twelve months.
18. You can show how your leaders, volunteers, and members are pursuing God.
19. Mentorship among members is supported and encouraged.
20. Volunteers are trained, encouraged, and empowered to do their work well.
21. Your church contributes to the financial literacy of its members.
22. Church leaders are engaged and active in the community.
23. You can identify one to three areas of need in your local community that your church regularly aims to meet.
24. Your church strives to make a difference in your local community through concrete initiatives and relevant ministries.
25. Your church regularly works in harmony with other churches to accomplish a common goal.

HOW IS YOUR CHURCH DOING?

Healthy: You answered “no” for fewer than 5 questions

Monitor: You answered “no” for 5–10 questions

Review: You answered “no” for 11–15 questions

Concern: You answered “no” for 16–20 questions

Critical: You answered “no” for more than 21 questions

If you’ve studied the results of the assessment and determined that your congregation is ready to have this conversation, it’s time to consider three options: merging, leasing, or selling.

REFLECTION

What resources might your institution be hoarding that could bless others?

If you were to dream of Jubilee for your community, what would that look like?

What would “dying well” look like in your context?

RESOURCES

[Imagining the Kingdom](#): How Worship Works by James K. A. Smith

[The Mission of God](#): Unlocking the Bible’s Grand Narrative by Christopher J. H. Wright

[The Justice Calling](#): Where Passion Meets Perseverance by Bethany Hanke Hoang and Kristen Deede Johnson

[The Coming Revolution in Church Economics](#): Why Tithes and Offerings Are No Longer Enough, and What You Can Do about It by Mark DeYmaz

[Jesus on Main Street](#): Good News through Community Economic Development by David E. Kresta

“Paradoxically, to be holy as God is holy, the holy people of God must be set apart by drawing near to others with justice, righteousness, and merciful love in action.”

Bethany Hanke Hoang and Kristen Deede Johnson

The Justice Calling



3

SO THAT OUR JOY MAY BE COMPLETE

A church's death offers a glimpse at how Christ is pushing us towards His new work; to save that church might cut short the progress that could, or should, be made. These churches offer a chance to "change the guard" and propel the mission further. Mergers are one of the most effective ways a company—or a church—can gain momentum in their market. But merging churches is not for the faint of heart.

In a merger, the lead church will determine the dominant culture, and the joining church conforms to that model. Congregations and their leadership must decide which church should consider leading and which should follow, and all parties must agree on a central mission. Establishing these roles and embracing a biblical model for merging is just the beginning.

Dominic reviews three different merge models presented in the book *Better Together*, authored by Jim Tomberlin and Warren Bird.

THREE MERGE MODELS

The Rebirth Model

A joining church realizes their inability to continue as a congregation. Due to this, they surrender across the board.

The Adoption Model

For churches in need of new synergy as they seek to anticipate and prevent a decline. Not for a church in its final death throes.

The Marriage Model

Allows for two similar churches with shared missional values to align under a united vision and reconfigured leadership.

However, Dominic warns of problems and conflict that may await merged churches. Denominational differences and legal boundaries around shared space often occur. Bureaucracy, theological differences, and politics may be more hassle than they're worth. In an era when the church should be unified in sharing a message of hope to the world, we sequester ourselves into ever smaller camps that value what's familiar and easy over what's active and effective.

TAKEAWAY

Local bodies merging to do better for God and others will have a powerful public witness.

But take care: “Healthy mergers work best when they’re birthed from healthy motives. Shady means are never a wise path to a God-honoring end” (Better Together, Jim Tomberlin and Warren Bird).

John 17:20-22 (NASB)

“I am not asking on behalf of these alone, but also for those who believe in Me through their word, that they may all be one; just as You, Father, are in Me and I in You, that they also may be in Us, so that the world may believe that You sent Me. The glory which You have given Me I also have given to them, so that they may be one, just as We are one.”

APPLICATION

The idea of coming together to accomplish more for the kingdom of God is one embedded throughout the Bible.

Any merger that occurs should be done considering Christ’s larger command to go out into our communities.

As you consider which merging model may be right for your church, here are five essential questions church leadership must address:

FIVE ESSENTIAL QUESTIONS

1. Does it make missional sense?
2. Does the merger allow for better use of facilities and finances?
3. Do the congregations mesh as people?
4. Do the congregational cultures clash?
5. Do the leaders and congregation sense the Spirit’s leading to the merger?



REFLECTION

As you talk to leaders and congregants, where is there a willingness to die to previous ways of doing ministry? Does it flow out of a commitment to God's redemptive mission?

How do you know that your leaders and congregants are on board with a vision of serving the community in a new way?

As you talk about completely giving yourselves over to a new thing, how do you see a spirit of oneness and surrender?

RESOURCES

[Better Together](#): Making Church Mergers Work by Jim Tomberlin and Warren Bird

[Church Mergers](#): A Guidebook for Missional Change by Thomas G. Bandy and Page M. Brooks

[Can You Drink the Cup?](#) By Henri J.M. Nouwen

“Churches all have a unique culture, but they are rarely able to describe it. The first step on the journey toward merger, therefore, is to help each church in the conversation to be able to clearly articulate its identity and purpose. Only then can two churches explore the question of compatibility: Are we enough alike to merge?”

Thomas G. Bandy and Page M. Brooks

Church Mergers

4

PARABLES ON MERGING

Dominic presents three different real-life examples of church mergers. Here he offers churches insight into what went right, what went wrong, and what we can learn from their humble examples.

PILGRIM CONGREGATIONAL CHURCH

Pastor Raymond was excited about how God might be leading the congregation to face a new season of growth. But as a white pastor in an ethnically diverse community, he wasn't seeing much success. In fact, the congregation was shrinking. So Pilgrim invited an African-American church to rent out their fellowship hall, and Pastor Raymond grew close to their pastor, Gary.

The two pastors believed that by merging an immediate need would be met, but they never sat down with lay leaders in formal discussion. They tried out a trial run. After four weeks together in a blended worship service, congregants left feeling dismayed and displaced. By mutual agreement, they reverted back to their initial arrangement.

What can we learn from this failed merger?

- Pursue relationships with other congregations organically.
- Find a church with similar vision and missional impulse.
- Stay open to experimenting outside worship comfort zones.
- Take time to consider insurmountable differences.
- Move in a new direction if something is not working.

THE STORY OF MORNING STAR AND GRACE CHURCHES

Pastor Josh Wroten founded Morning Star Church in 2002, serving alongside his wife Cecil, in the Asian-American community. Like other church plants, they encountered a problem in finding worship space. When a friend suggested Pastor Josh's Morning Star merge with local fellowship Grace Church, Pastor Josh was intrigued.

Grace Church had previously experienced a haphazard merger, and the church was in crisis. Over the next several months, Pastor Josh closed Morning Star and



took over as lead pastor at Grace, inviting together all participants of Morning Star and Grace Church.

What can we learn from Grace's trial and error and Morning Star's sacrifice?

- Stay focused on missional growth, not numbers.
- Work with wise counsel to consider creative solutions.
- Develop accountability and trust with all parties.
- Let go of good plans to embrace the better plan.
- Approach leadership with humility and respect for other people's ideas.
- Even in the face of challenges, remain deliberate and transparent.

NILES DISCOVERY CHURCH

Pastor Jeff Spencer became the senior pastor of Niles Congregational Church, an older, vibrant, and yet financially floundering body. Pastor Jeff developed a friendship with Pastor Joe at First Christian Church of Fremont, which was financially stable but dwindling in size. Naturally, a merger was considered to benefit the community and both congregations.

A key part of the process became a period of looking at each church's self-perceived identity through a series of workshops. This effort paid off huge dividends. It became clear that Niles and First Christian were in lockstep.

What can we learn from Niles Congregational Church's solidarity and commitment to each other?

- Be intentional about timely decision-making.
- Define identity with input from all parties involved.
- Approach the merger sacrificially and with open arms.
- Hold onto old ways loosely to make way for true, innovative partnership.

TAKEAWAY

American Christians have long been blind to the glorious diversity of God's kingdom.

Fortunately, some are realizing that diversity is indeed beautiful and one of the marks of a church that truly reflects its entire community.

Galations 3:28 (NKJV)

“There is neither Jew nor Greek, there is neither slave nor free, there is neither male nor female; for you are all one in Christ Jesus.”

REFLECTION

When was the last time your church reflected on or assessed its identity in doctrine, worship, or mission?

How do you hold your ministry with open hands? What would happen if God asked you to sacrifice it for another church or ministry to flourish?

Look at the spiritual soil around you; where do you see the potential of Gospel fruit?

RESOURCES

[Church Mergers](#): A Guidebook for Missional Change by Thomas G. Bandy and Page M. Brooks

“[Any] newly merged church should build a new core team that connects the overall vision and mission with a strategy to change lives, mature faith, call ministers, equip volunteers, and send servants. That’s disciple-making. Immediate growth may be slower in the short term, but disciples will be grown and matured in the long term.”

Thomas G. Bandy and Page M. Brooks

Church Mergers



5

WITH GLAD AND SINCERE HEARTS

“Can we lease out some space?”

That’s typically the first question church leaders ask when considering maximizing their property value. Leasing allows someone else to use your property under defined terms, but the property remains yours. One party provides the property; the other party provides something in exchange.

Leasing a portion of church property can have both direct and indirect benefits.

Direct benefits of leasing are those that primarily benefit your church, which might include increased revenue, additional traffic in the building leading to growing attendance, and an elevated profile in the community. However, it is rare that a lease agreement makes a big enough dent in a church’s finances to offset real financial issues. Leasing won’t solve all your problems. If these are the direct benefits you hope to gain from a lease, you aren’t being realistic.

An indirect benefit is any good thing that results from the lease for which the church that owns the property is not the primary beneficiary. A small church plant will receive a direct benefit by leasing your space, and you will indirectly benefit from the influence and shared identity of other mission-minded leaders in your building. The children in your community will receive the direct benefit of being taught and cared for at a preschool on your property, while you receive the indirect benefit of being good and generous stewards of your resources.

The greatest indirect benefit of all is that your generosity will beget more generosity, among church members and within the community.

When considering leasing, a church’s primary motivation must be in helping others, not in saving themselves. Congregations must die to any sense of personal ownership. Our spaces belong to God.

TAKEAWAY

Leasing space as a form of hospitality is an extension of God's grace-filled economy.

Has God given you a space that you can't fully use? Yes. And God has given you neighbors and neighborhood organizations that can.

Psalm 50:10-12 (NIV)

*"For every animal of the forest is mine,
and the cattle on a thousand hills.
I know every bird in the mountains,
and the insects in the fields are mine.
If I were hungry I would not tell you,
for the world is mine, and all that is in it."*

APPLICATION

A church building or land that is not used is wasted. We all face the danger of being choked by the thorny cares of this world and missing out on the good news of the kingdom.

An ideal leasing situation is one where:

- Money is not a concern for the church that owns the property.
- The space benefits an organization that has significant mission alignment with the church that owns the property.
- Every expectation is clearly detailed in a lease arrangement.
- The leasing organization uses the space responsibly.
- Use restrictions on the lessee are not onerous.
- A healthy power dynamic exists between the church and the lessee.

Getting as close as possible to these goals will result in the highest probability of success for a lease agreement.

Overall, the best option is the ethical option which ensures the property is being used.



REFLECTION

What is your primary motivation for leasing your space?

How can you make your church or ministry space available and accessible to those who need it most?

How would the charging of rent for the use of your facility lead to an expansion of the kingdom of God?

RESOURCES

["The Process of Formulating a Lease"](#)

["Leasing Church Property to a Tenant: What Churches Need to Know,"](#) United Church of Christ

["Why We Don't Want to Rent Space,"](#) by Sam Hamstra

"Healthy churches are exploring and experimenting with different approaches to create new revenue streams and relationships, which work toward their clarified mission. Many pastors don't like to talk about money, and most church participants prefer not to hear about it. Some pastors even boast about mentioning money once a year from a pulpit. One way to get out of the denial that persists inside a 'church bubble' is to talk about real life, which includes personal and church finance. Jesus himself spent more time talking about money than any other part of real life."

Audrey Warren and Kenneth H. Carter, Jr.

Fresh Expressions of People Over Property

6

PARABLES ON LEASING

Churches need to identify and partner with local groups that are actively meeting the needs of their community. As a church shares space and helps support the work of impactful organizations, each party is made more effective.

Partnerships between the church and non-profit organizations must be thought of more as friendships than business arrangements. This is not to say that these relationships ought to be taken on apart from good business principles and basic legal restrictions. But healthy give-and-take will often extend beyond any formally agreed-upon contractual terms. (See Appendix A)

OAKLAND BAYVIEW FELLOWSHIP

After a successful century of ministry, including a move to an affluent area, Oakland Bayview Fellowship began to see rapid decline. In 2010, an interim pastor was brought in and the congregation decided to lease space to a preschool with the hopes of revitalizing their income and membership. This became Oakland Bayview's primary plan: expanding its base to survive.

The preschool was a success and the use brought in much needed funds and a flurry of activity to the underused space, but young families did not contribute to a significant bump in membership. While leasing prolonged the church's life, it ultimately died.

What can we learn from Oakland Bayview's leasing missteps?

- Cultivate a service mindset when entering a lease agreement.
- Monetary gain does not indicate growth.
- Set realistic expectations about community partnerships.
- If survival is the goal, you are missing the point.

CENTERVILLE PRESBYTERIAN CHURCH OF FREMONT

In the 1980s, Pastor Greg Roth came to Centerville after serving in overseas missions. The church already had a strong history of meeting their community's needs, including serving immigrant communities and hosting thousands of free meals each year. When the church decided to build a new community center, Pastor Roth challenged the members to share it with outside groups.



Some financial objections were brought up, but Pastor Roth listened and invited others to propose solutions.

Centerville agreed to align with organizations that shared their mission and their values, regardless of their ability to pay, and they made specific plans for communicating expectations, managing conflict, and ensuring accountability. Centerville's well-planned process was foundational for keeping organizations operating smoothly out of their shared space.

What can we learn from Centerville's success?

- Look for strategic partnerships unique to your community.
- Create a culture of hospitality that welcomes people from all walks of life.
- Honor your church's history while looking to the future.
- Communicate expectations for sharing space clearly and thoroughly.
- Establish strong personal connections to ensure open communication.

FIRST PRESBYTERIAN CHURCH OF HAYWARD

Another way to extend hospitality is to share space directly with the most vulnerable. Pastor Jake Medcalf started an urban farming program for inner-city youth before becoming the pastor at First Presbyterian. The historic church was mission-centered but the membership roll had slowly dwindled. By the 2010s, the shrinking church still possessed a massive facility on a large lot. But they were not using it well.

When Pastor Medcalf arrived, he kept in place what was mission focused (international orphanages and hosting neighborhood BBQs), but also adopted specific—and local—initiatives for the unhoused. First Presbyterian partnered with the county to create a warming shelter in their gym, a drop-in center, and with much planning, time, and cooperation, tiny homes were also built onsite. As the congregation embraced this new focus, their mission expanded. Though there were many objections and considerations, Pastor Medcalf, with a clear biblical mandate and a transparent agenda, led the church into a greater kingdom mission.

What can we learn from First Presbyterian's God-sized hospitality?

- Cast a clear vision for community building.
- Speak hard truths lovingly while caring for the hearts of your listeners.
- Follow God's clear commands for caring for the vulnerable.
- Focus on people over profit or programs.
- Think outside the box of service to embrace sacrificial living.

TAKEAWAY

The motivation to lease church space to another organization must be to serve the other.

The church's business is to share the life of Christ, so the priority of leasing must not be to gain from the lessee, but to bless them. This is the upside down nature of God's kingdom.

Philippians 2:3-4 (NIV)

"Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves not looking to your own interests but each of you to the interests of the others."

REFLECTION

What are your expectations in leasing a space for your congregation and lessee?

What relationships in your community are you intentionally pursuing?

How does your church's mission align with leasing space to outside organizations?

RESOURCES

[The Upside-Down Kingdom](#) by Donald B. Kraybill

[Facing Decline, Finding Hope: New Possibilities for Faithful Churches](#) by Jeffrey D. Jones

"We want to freeze, preserve, and simply maintain what we have been given. Our fear paralyzes us from stepping forward and working out how our resources might lead to new relationships and new revenue streams. Risk does not produce reward overnight, especially when risk-taking is neither impulsive nor presumed to happen by chance. Risk exposes our insecurities, but it generates imagination and is inspiring the good news that leads to renewal and revival in our church and community."

Audrey Warren and Kenneth H. Carter, Jr.

Fresh Expressions of People Over Property



7

OUR LIGHT AFFLICTION

Selling a church property isn't a failure—but sitting on unused property and refusing to sell out of fear is.

With proactive planning rather than reacting, you can set up your church for selling success.

A church property sale can go awry if not undertaken for the right motives and with the right planning. As with any creative use of church property, there are pitfalls to avoid. The biggest mistake of all is waiting too long and missing the opportunity to do the most good for the mission of the church.

You must evaluate how a sale can contribute to your church's mission. With the proper planning, tools, and resources, your church can consider the viability, process, and advantages of selling.

Four factors increase your chance of a successful property sale: timing, clarity of intent, congregational support, and property value. When all these align, your church property sale can make a significant impact on your mission and benefit your community. (See Appendix B)

In addition to needing a potential buyer and a plan that works toward the church's mission, a sale must have overwhelming congregational stakeholder support. Without this, a failure of the sale and a fracture in the church community will likely occur. To head this off, clear expectations and consistent communication are necessary.

TAKEAWAY

Every organization must make the best, most faithful choices with the time, resources, and information available.

Sometimes the most faithful course of action is to sell church property—not as a way of cutting our losses on a future that didn't pan out, but as a way of doing the best with what we have for the good of others and the kingdom of God.

APPLICATION

If you think a property sale is in your future, consider answering these questions:

- Is your property still an asset to your congregation's mission?
- Is your property a drain on your congregation rather than a boon?
- Have budget woes caused you to defer maintenance?
- Do your elders, deacons, and staff spend more time dealing with and maintaining the building rather than ministering to people?
- Could selling your property free up time to dedicate valuable work for the kingdom of God?

REFLECTION

For your church, what things feel more valuable than your current property?

What resources does your church own that distract or drain from your larger mission?

How could selling allow your church to live out a larger mission that God has for all churches?

RESOURCES

[Finishing With Grace: A Guide to Selling, Merging, or Closing Your Church](#) by Linda M. Hilliard and Reverend Gretchen J. Switzer

["A step-by-step guide to selling church property"](#) via Church Executive

["5 Steps to Selling Your Church Building"](#)

["5 Things Every Church Leader Should Know About Real Estate"](#)

"The whole world is asking what we can cut and live without? The church should not escape this time of introspection and learning."

Audrey Warren and Kenneth H. Carter, Jr.

Fresh Expressions of People Over Property



8

PARABLES ON SELLING

“Trust the process.” It may seem trite, but this mantra rings true—especially in church real estate. Undoubtedly, there will be complications, setbacks, and pain points throughout the selling process, but these losses are often met with invaluable wins for your congregation. (See Appendix C)

EL CERRITO UNITED METHODIST CHURCH

The once vibrant El Cerrito UMC was dwindling in numbers and drowning in maintenance repairs. They considered merging or even closing, but church leadership had hesitations, especially for their oldest members. After a thorough discernment process, the El Cerrito congregation voted to sell their property, but live on as a congregation in a smaller space. As a final step in the sale, the parishioners were encouraged to mourn the loss of their church building.

Eventually, the El Cerrito congregants began to share space with another local Methodist church. These two congregations soon became one, and a painful journey birthed a new, joyful space.

What can we learn from El Cerrito’s closure?

- Take time to decide whether a sale is the right course of action.
- Allow space for grieving the loss of physical space.
- Stay open to possibilities that may not be obvious solutions at first glance.
- Understand that the church is a people, not a building.
- Invite everyone to be a part of the change and clearly communicate with them.

JOURNEY OF FAITH

Journey of Faith Nazarene was the product of a church merger after World War II. By the time Pastor Joe Shreffler arrived, the church was rich in property but ministry poor. While their church was struggling, they opened their space to the community and two minority congregations. However, issues began to arise: deferred maintenance, growing expenses, and a cellphone tower contract that married them to the land long-term.

Much to Pastor Joe’s surprise, unsolicited offers to buy the property started to come in. But he wanted to make sure that the minority congregations he loved and welcomed each week also had a future home. With the help of a professional

realtor and a newfound partnership, the congregations meeting at Journey of Faith embarked on a new future together.

What can we learn from Journey of Faith's long, fruitful road to selling?

- Create space that is forward-facing and welcoming to the community.
- Be cautious about entering into long-term real estate agreements.
- Be realistic about capacity regarding maintenance costs.
- Don't allow maintenance issues to hinder mission.
- Trust that God has a plan that can bridge the past and the future.

SISTERS OF THE HOLY FAMILY

The Sisters of the Holy Family, an order of the Catholic Church, has long been situated on almost 15 acres of beautiful gardens, including a 75,000-square-foot "Motherhouse". As the Sisters crossed into the new millennium together, their median age of the Sisters increased, even as their resources dwindled. Thankfully, the Sisters didn't overlook the calling to use their real estate to bless others. Over a long period of time, they strategically gifted and/or sold their portfolio to others who shared their vision for serving the poor and disenfranchised.

The final sale was a portion of their own land where their Motherhouse was situated, along with two historic homes and a beautiful and picturesque garden area. Proceeds from the sale ultimately created a perpetual conservation easement for the garden area, preservation of the two historic homes, creation of dozens of new housing units for the remaining Sisters to "age-in-place," and a donation of over \$4 million dollars to the construction of affordable housing. To make this happen, they had to overcome challenges. Neighbors were fearful, the City Council had concerns, but the Sisters' careful planning won them over.

Armed with a portfolio and the help of trustworthy professionals, the Sisters crafted a legacy that will remain long after the order passes on. By gaining land use approvals, the Sisters not only created new, safe cottages for their members, but also ensured their beautiful garden property would become a public amenity and conservatory for generations to come.

What can we learn from the Sisters' forethought in leaving a legacy?

- Work with trusted professionals to make sound financial decisions.
- Build bridges with community leaders to ensure legacy includes a good reputation among your neighbors.
- Successful long-term real estate and legacy planning must be driven by organizational mission combined with the larger community's needs.



TAKEAWAY

Since God has the ultimate perspective, trusting the process of selling church property may be best understood in light of the Spirit's redeeming work.

This future legacy needs be intentionally shaped as a witness to God's kingdom.

John 3:30 (NIV)

"He must become greater; I must become less."

REFLECTION

Where are you struggling to trust God with your church, your congregation, or your ministry?

What losses have you already encountered that have led to greater joys?

How is God asking you to steward your property now in anticipation of your future legacy?

REFLECTION

[Whose Religion Is Christianity?: The Gospel beyond the West](#) by Lamin Sanneh

["Developing a Request for Proposal"](#)

"One of the greatest legacies a person can leave is a moral ecology—a system of belief and behavior that lives on after they die."

David Brooks

The Second Mountain

9

PRESSING ON TOWARDS THE GOAL

Pursuing a path that directs a church to embrace an end is painful and difficult. Pastors who are serious about repurposing property for kingdom purposes should understand the path ahead is multifaceted and requires careful planning.

Dominic devised four stages that guide any church leader who is considering property use anew.

BRAINSTORM

- Create a culture that is open to ideas. Brainstorming is most productive when used as a routine practice, not a one-time activity.
- Carve out time in your schedule not only to think through church problems, but also potential long-term solutions.
- Construct a system for keeping a record of your sessions. Envisioning solutions on paper or a white board will ensure all parties are on the same page.
- Cultivate the right environment. Wherever you choose to do your brainstorming work, make sure you do so in an allotted space, for a set time, without the possibility of interruptions.

CONDUCT AN ASSESSMENT

- A trustworthy outside expert can help you assess your property health and create a roadmap for moving forward with your facilities.
- Strategically bring up a specific area of need to elicit support for a larger review. A board that sees an undeniable problem will likely act on it.
- In many situations, a larger church assessment may be required. While a church assessment costs money, the results will provide a greater sense of the condition of a church's property and the state of those who worship in them.



- Request a clear picture and implications of the demographics and needs in the surrounding community. This kind of interpretation offered by an expert is just as important as collecting the data itself.

GAIN COMMUNITY SUPPORT

- Make a congregational announcement about the expert findings. It is important to clearly signal that the leadership team is moving together to work out meaningful solutions.
- Allow people to be heard in a way that affirms they matter in God's kingdom. Meet people where they are, gently listening and showing them sufficient details to make clear the status of the church. Consistent, compassionate messaging will help people accept the reality of decline and the need to act.
- Invite people into the process through prayer and Bible Study. Begin an intentional process of helping people connect the dots between a renewed sense of identity and their future outward action as Christ followers.

BRING IN THE EXPERTS

- A faith-based real estate consultant can address the specific emotional and spiritual challenges churches face.
- Depending on the context and the timing, seek out a real estate agent, a broker, an attorney, a tax expert, or a contractor. Many times, a real estate broker is best suited to help envision the process of a bright future.
- When interviewing prospective realtors, make sure you are dealing with someone who specializes in commercial real estate.
- Ask questions. Assess if the realtor understands the critical questions facing the life of the congregation. (See Appendix D)

TAKEAWAY

With mission in mind and a sense of the estimated value that a merge, lease, or sale might garner, leadership can move forward at peace.

God's good and present future is at hand.

REFLECTION

What brainstorming activities have worked well in the past?

How well do those in your church understand the connection between identity and outward mission?

Who can you invite into the process of understanding and implementing the difficult decisions your church needs to make?

RESOURCES

[Holy Places](#): Matching Sacred Space with Mission and Message by Nancy DeMott, Tim Shapiro, and Brent Bill

[How to Lead When You Don't Know Where You're Going](#): Leading in a Liminal Season by Susan Beaumont

"Purpose connects us to the why that lies beyond our comfort and security zone. With clarity of purpose, hope grows and eventually courage emerges. Courageous people are willing to let go of the old order to discover the new."

Susan Beaumont

How to Lead When You Don't Know Where You're Going



10

TEST EVERYTHING, HOLD FAST TO WHAT IS GOOD

Many times, churches are not truly independent when it comes to property or even the ministers who oversee them.

Many organizations have worked to make denominational structure a force for good, but power dynamics will still be present. Therefore, much like relationships between local church leaders and the non-profit organizations they serve, communication and friendship must be fostered.

Most committees have at least one person who plays the role of gatekeeper. Identifying that person is the first task. Carefully notice who makes up the board that will need to approve your work, and take care to attend a meeting. Approaching your church property's future with the support of a gatekeeper can make all the difference.

Denominational oversight is a good thing. And working with this kind of leadership requires more preparation, conviction, and planning, which will greatly benefit your church. In an ideal context, this long-term relationship should be with the goal to help you with any bumps in the road that you encounter. When pastors and denominational leaders work well together, everyone wins.

TAKEAWAY

The body of Christ is designed for interdependency.

We need one another as brothers and sisters who share in commitment to God's big story.

APPLICATION

Denominational leadership has an uncanny recollection of cases that went wrong. These leaders are often big-picture visionaries, and with this perspective comes the danger of being inwardly focused.

Local leaders tend to see things differently precisely because they're on the ground. They know the people, the needs, and the micro context of the ministry. Your best way forward is to convince the committee that you're able to take the specific path that you, your staff and leadership, and congregation have committed to follow.

When you receive formal approval, see if this accountability can develop through regular check-ins, preferably in-person.

REFLECTION

Who are my denominational overseers?

How can I partner with the denomination in the creative and missional use of our church property?

What is our follow-up plan for maintaining relationships and accountability going forward?

RESOURCES

[How the Body of Christ Talks: Recovering the Practice of Conversation in the Church](#) by C. Christopher Smith

["Thinking of Redeveloping Your Church Property? Know First Where You Stand"](#) by Rick Reinhard

"Conversation is a means to presence, to learning how to live together as a single body in which no member is taken for granted, in which the gifts God has provided in each member can be put to use, and in which the pains that each member feels can be taken seriously and the burden of these pains can be shared by other members."

C. Christopher Smith

How the Body of Christ Talks



CONCLUSION

One message has become a common response to some of the biggest problems facing the church: the refusal to change course. But there's no shortcut to the process. Revitalization of a local ministry doesn't occur without the Spirit's mysterious work. And sometimes revitalization isn't God's plan for an organization.

One of the temptations that pastors face each day is to try to do ministry in their own strength. Shoring up our shrinking base, looking inward, and failing to take part in the common good are hallmarks of spiritually unhealthy churches. Loving God by loving our neighbors is integrally a part of what it means to be truly human. God's larger mission must be the focus of every church leader before we begin to imagine such a scene in our own context.

Many individual Christians and congregations are moving in the right direction as they help others see the way of Christ is different than the one they knew before. These modern-day saints share something else in common: they are outwardly focused and deeply missional. They decided to love people without anticipated gain.

If Closing Costs has sparked your imagination, you may now see a new picture of what faithfulness to God's calling can look like, especially with church spaces. Fulfilling the mission of God doesn't look like "winning." But along the way, you will receive a foretaste of the wholeness of future resurrection.

TAKEAWAY

God's work in the world involves the instrumentality of many human agents.

The mission of God isn't limited to those in the four walls of the church, but it must include them.

Resurrection life doesn't come about to those who don't willingly walk the Emmaus road.

APPLICATION

Perhaps beginning on the Emmaus Road looks like an early morning gathering to pray with other believers, accountability, or building a new local ministry. Or maybe it looks like long afternoons of cooking meals and sharing them with home-bound neighbors. Or, for you, it might look like sharing your spaces expecting nothing in return.

Sharing real estate space is a key way to accomplish this. God's Jubilee, God's missional self-giving, and God's gifts to the church can and must work together for God's plans to come to pass.

REFLECTION

Who around you is moving in the direction of Christlike humility and dying to self?

How are you joining them, or are you merely observing from the sidelines?

What does the Emmaus Road look like in your context?

RESOURCES

[The Second Mountain](#): The Quest for a Moral Life by David Brooks.

[The Universal Christ](#): How a Forgotten Reality Can Change Everything We See, Hope For, and Believe by Richard Rohr

"Making decisions about building projects is spiritual work. Spiritual disciplines make the waiting and the working not only more manageable, but also more engaged with God."

Nancy DeMott, Tim Shapiro, and Brent Bill

Holy Places





APPENDIX

Questions to Ask When Selecting a Lessee

1. Does partnering with this group enable us to further expand the love of Christ?
2. Does the group have a good reputation in the community?
3. Does the lessee have a proven track record of success across the demographics of our community?
4. Is our leadership unified that partnering with this group is a good idea? If not, why? Do dissenting voices pose a long-term risk to a successful partnership with the leasing group?
5. Have all legal and financial precautions been adequately considered by our leadership team?
6. Are our church's expectations about how the lease will positively and negatively impact the church reasonable?
7. Does the leasing group have an established point person that can be contacted before, during, or after any time that they use our church's space?
8. Does the leasing group understand, support, and respect the mission of our church?
9. Does the leasing group see any special value in hosting their ministry or non-profit activity in our specific church?

B APPENDIX

Five general steps to selling church property:

- 1. Understand your long-term vision.** Start with a focus on strategic discernment to help ensure your short-term objectives are met while maintaining the long-term goals of your ministry.
- 2. Determine if you can sell it.** Who owns your church building? Churches that belong to a denomination might not own the building and must work with the appropriate denominational bodies and follow internal legal governing rules to sell the building.
- 3. Consider what you'll do with the money.** Denominational bodies usually won't allow you to sell a property and use the proceeds for operating expenses. Churches that sell their buildings still need a place to meet, it's important that you have a plan for your new space.
- 4. Hire an experienced church broker.** The right real-estate agent will enter negotiations understanding the true market value while also considering that the goal of your sale might not be typical of other real estate deals.
- 5. Protect yourself from risk and liability.** Have someone act as your owner representative, reviewing all the documents, contracts, permits, and agreements to ensure a smooth outcome.



C

APPENDIX

Selling Your Church Property Timeline:

Step One: 2–3 months. Work with pastor, congregation, and denomination to garner alignment and support for seeking options.

Step Two: 3–4 months. Create and market a Request for Proposal to seek out options for consideration.

Step Three: 2–3 months. Review offers for disposition of the property, select the preferred party, and finalize an agreement.

Step Four: 2–3 months. Standard due diligence period including disclosures, title review, reports, inspections, assessments, and financing contingency.

Step Five: 6–30 months. If a standard use permit is needed (e.g., for a private school), this could be 6–9 months. If redevelopment (e.g., residential development), anticipate 18–30 months.

Step Six: 1–2 months. Work through final documents and financing to formally close escrow.



APPENDIX

Ten questions to ask potential real estate brokers:

1. What is your real estate expertise?
2. How many years do you have in the business?
3. How many congregations have you served?
4. Where were these congregations located?
5. What success stories most illustrate your vision for our congregation?
6. What unique concerns do you have about our property?
7. What strengths do you see in our property?
8. How long do you think the sale will take?
9. Do you have connections with prospective buyers?
10. How do you think the faith community plays a role in the public good?





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