

The Real Estate Guide for Church Planters

By John Muzyka

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INTRODUCTION

Real estate and business decisions are not taught in seminary. The process for a church making real estate decisions is different than a for profit business and different than residential real estate that most people face. Our team at Church Realty specializes in walking with churches through these decisions and helping them evaluate options and find solutions. We seek to help pastors and church leaders avoid the financial and facility pitfalls that can derail ministry and help them make decisions that meet their needs and maximize ministry. Real estate is not one of the first decisions a church planter will face, but the work required to make a wise real estate decision begins long before a property search. I have watched church plants grow from living rooms and rented theaters into thriving congregations with permanent facilities. I have also seen ministries fracture, families suffer, and in tragic cases, pastors burn out completely. These experiences compelled me to write this guide.

My purpose is simple:

- To equip church planters with wisdom that leads to healthier decisions
- To provide a practical roadmap for the business side of planting
- To encourage planters that they do not have to walk alone
- To help guard leaders from avoidable dangers that can hinder or destroy a new church

From the very beginning, I want to root this book in a foundational truth: the church is not a building. The church is the people, and any building is simply a tool. Most planters agree with this in theory, yet our language and decisions often drift toward treating the building as the destination, not the tool.

A church does not need a building to be the church. In some contexts, a building may even limit a church's mission. But in many cases, and in most seasons, a facility will eventually become an important tool that supports ministry. When that moment comes, your stewardship of that tool matters deeply.

This guide exists to help church planters make wise, mission-aligned decisions so their building never becomes the driver, the distraction, or the downfall of their ministry.

My prayer is that the information here strengthens your leadership, protects your family, supports your team, and maximizes the effectiveness of the tools God entrusts to you as you plant and shepherd His church.

CHAPTER 1: START RIGHT

Planting a church is one of the most exciting and demanding callings a leader can answer. The church planter steps into a role that blends spiritual leadership, entrepreneurial grit, pastoral care, operational management, and personal sacrifice. Many planters arrive with strong theological training but soon discover that the early stages of planting require skills and support structures that seminary simply does not address. This is why starting well matters.

Most planters I have served were connected to healthy networks such as the Houston Church Planting Network, Acts 29, or ARC. These networks offer valuable training and encouragement, but once boots are on the ground, the planter often finds himself carrying every responsibility. Pastor. Preacher. Fundraiser. Recruiter. Marketer. Facility coordinator. Counselor. Husband. Father. The list grows quickly, and the weight grows with it.

No leader can carry all of this alone, and certainly not for long.

I once heard author and speaker Simon Sinek say that building a business is so difficult, why would you ever try to do it alone? Leadership is the most complicated thing you will do, why would you ever try to do it alone? Church planting is no different. If isolation becomes normal, burnout becomes inevitable. Healthy church plants begin with healthy leaders, and healthy leaders surround themselves with a strong, trusted team.

This chapter exists to help you start right by building a foundation that supports you, your family, and the church you are planting.

Organizational Structure

Make sure to get wise counsel as you create the legal entity that will be your church. You will need to register your corporation with your state. Churches are 501c3 non-profit corporations. Churches are tax exempt but must abide by the tax code and regulations set by the state. You will need to draft a constitution and by-laws that will describe how decisions are made and how the entity is governed. This is where you define if you will be elder led, pastor led, or congregational led. Get wise counsel from an attorney that understands churches or denominational leadership.

Core Team

Before the business side of church planting takes shape, you must build a core team. This is not a staff team. In many church plants there is no paid staff at all, including the planter. A core team is a trusted group of people who help shoulder the early weight of planting and provide spiritual, relational, and practical support as you begin.

Your core team should be made up of people who:

- Have a long commitment to Christ
- Love you and your family
- Understand your mission
- Can speak honestly and wisely
- Do not have a history of conflict and fights
- Will help you make critical decisions
- Will anchor you spiritually, emotionally, and relationally

This team is not about titles or positions. It is about covering, accountability, and shared ownership of the vision. You will make important decisions about finances, facilities, staffing, ministry priorities, and church structure. You need voices around you who will tell you the truth, steady your steps, and help protect your marriage, your family, your faith, and your calling.

Remember, the church is the people, not the building. Your core team is the first expression of that truth. Build it well.



Chapter 1 Summary

Church planters who start alone often burn out early. Those who prioritize relationships, establish a wise core team, and share the weight of leadership are far more likely to remain healthy and lead a healthy church. Your core team strengthens your leadership, protects your family, and sets your church on a path toward long term effectiveness.

CHAPTER 2: BEGIN WITH A PLAN

I have watched church plants launch slowly, grow rapidly, parachute into new communities, and develop through bi-vocational leadership. Regardless of the model, I have also seen many pastors overwhelmed by the sheer amount of work required in the early stages. This is why Chapter 1 begins with establishing a core team. You need people who can help you build and sustain a plan.

A plan is not about predicting attendance or projecting the size of your future building. A plan is about structure. The same structure that guides you when eight people gather in a living room will also guide you when eighty or eight hundred join your ministry. A plan will steady you when decisions feel overwhelming and opportunities seem exciting but unclear.

This chapter focuses on the financial and facility foundations that allow a church plant to move forward with wisdom.

A Financial Plan

Every church plant needs a financial plan that creates margin for ministry. I have worked with churches of every size that found themselves financially stuck because their spending did not match their mission. Early in a church plant, income may come from external support, partner churches, or individual donors. This limited income only becomes more fragile when it is not connected to a clear budget.

A budget gives every dollar a name before it is spent. It may feel restrictive, but intentionality in the early days will protect your ministry in the future. A healthy church plant with limited resources can thrive just as effectively as a church plant with large financial backing when the planter leads with diligence and clarity.

Many planters begin with a volunteer managing the books. This can work for a season, but I strongly recommend hiring an external bookkeeper as soon as possible. You want someone who understands church finances and who can respond quickly with accurate records. Using someone outside the church protects you and your core team from unnecessary relational tension. It also gives donors, landlords, and lenders confidence that your finances are responsibly managed.

Look for an independent accounting group that can set up a solid financial system. An accountant or bookkeeper can be effective if they understand the unique needs of churches. The keys are reliability, accuracy, and responsiveness.

The Four Buckets Budget Framework

Every church budget can be understood through three primary buckets plus one additional category that I believe every church should prioritize.

Staffing

A healthy guideline for staffing is 40-50% of your budget. Staffing can often push to 50-55% of the budget. We recommend setting the initial target at 40–50%.

Facilities

A healthy guideline for facilities is 20-25% of your budget. It is often considered that a church can handle up to a third of their budget on a mortgage. Once you add utilities and maintenance you will likely be pushing 40%. Facility expenses are not just the mortgage or rent payment. Count the cost of your utilities and maintenance as part of your facility budget.

Ministry

A healthy guideline for ministry activity is 20-25% of your budget. This is the lifeblood of your church. Ministry and mission cost money. We exist to do ministry and take the Gospel to our community and beyond.

Savings – Bonus Bucket

I strongly encourage setting aside 10% of your budget for savings. Setting aside money is both wise and biblical.

These percentages are not rigid rules, but they provide guardrails for making wise decisions. You may exceed one bucket in a particular season, but exceeding two simultaneously will strain your entire ministry. For example, I have seen churches push facility spending to 35% for a short period but only succeed because they reduced staffing. Without that adjustment, ministry spending would have dropped below five percent, creating serious long-term health issues for the church.

Save Cash

From the first day of your plant, begin building a reserve of six months of operating funds. As your ministry grows, this number will scale, but the discipline remains the same. Reserves protect you during downturns and prepare you for unexpected opportunities.

Along with operational reserves, consider starting a Future Facilities Fund (3F account). Some church plants also choose to support other planters from the beginning. If that is

your conviction, build margin into your budget rather than sacrificing your reserves to maintain generosity. Building your 3F account should be done on purpose and by design. I encourage church planters to start as soon as they can and designate a specific amount of money that they will deposit each month in their 3F account. Start with \$100 if you have to. Every month deposit that \$100 into your account. As your budget allows, look for opportunities to increase the deposit to \$200 or \$500 each month. Find a number that allows you to consistently deposit the funds into your 3F account. As your ministry grows and you can set aside \$1,000 or even \$5,000 per month, you will not only be saving money, but you will be able to show consistency in payments made. This will show a lender that you have the discipline to make monthly payments, and it may add to your borrowing capacity. Start small and increase the payment as you grow. It is fine to make additional deposits to the 3F account when there are seasons of blessing but make sure you make consistent deposits monthly.

Many planters hesitate to save because they feel nonprofits should operate with an *every dollar in, every dollar out* mindset. Please avoid this trap. Stewardship includes preparation.

Another key discipline is to determine how you will set each year's budget. Many churches set their annual budget at 100+% of the previous year's income. We call this deficit budgeting. This assumes growth that may not occur. Surplus budgeting sets the budget below the previous year's income. A good starting point is 90 – 95%. Over time, work toward living on 80%. This practice builds margin and increases the long-term stability of your ministry.

This principle is seen in Genesis 41 when Joseph instructs Egypt to set aside one fifth of the produce during the years of plenty. The wisdom was not only spiritual but also practical. It prepared Egypt for the famine ahead. The same principle applies to churches today. Preparing in seasons of plenty positions you to endure and to seize future opportunities.

A Story to Learn From

Church XYZ had been open for 5+ years. During that time, they were able to use a great location for \$1,500 per month. Early on I met with this church and explained that the market area was expensive and recommended they save cash for a future lease or a building purchase. The pastor explained that their mindset was *every dollar in, every dollar out*. I encouraged him to increase his facilities expense by paying the church building fund a consistent amount every month over and above the \$1,500 they spent for their Sunday rent. Fast forward 4 years and the perfect building, a building this church prayed for became available. The owner was willing to offer Seller Financing.

However, the Seller reviewed the church finances like a banker would. In the end, the Seller could not reconcile the church's financial position and would not finance the deal. This church had a strong income of well over \$500,000 per year. Their facilities bucket was less than 3.5% of the budget and everything else went to staffing and ministries. The end result was that the church did not have the ability to qualify for a loan. If this church set aside the extra \$10,000+ per month that a healthy church would have, they would have saved \$480,000+ over 4 years. With that money in the bank, the church would not have missed this opportunity.

Facility Solutions One Step at a Time

Many church planters dream of the day when they will purchase land or move into a permanent building. While this desire is natural, moving too quickly can strain your mission and your budget. Real estate decisions should be made in steps that match your church's health, capacity, and clarity.

The analogy of the life of a young married couple is helpful here. When a young couple marries, they do not purchase their dream home. They rent an apartment that meets their immediate need and fits their budget. It is not perfect, but it is practical. As careers develop and savings grow, the couple moves to a starter home where they will grow their family. Years later, with more stability, they may buy the dream home they envisioned early in their marriage.

Church planting follows a similar path. Temporary spaces function as the apartment phase. After a season of renting or leasing, a church may buy a facility that allows for more growth and ministry opportunities just like a starter home for a family. As the church outgrows the starter home, they will look for land to build or a larger facility to purchase, the dream home that will support the ministry for the next generation. Each phase matters and supports the next.

Temporary Spaces

Temporary spaces have expanded significantly in recent years. Churches still launch in schools, theaters, hotels, and community centers, but they also leverage restaurants, bars, nightclubs, office spaces, and warehouse spaces. These spaces require strategy and discipline, but they also offer creativity and flexibility.

When a church meets in a temporary facility, people naturally look forward to the day when the church will have a permanent home. Planters often feel this pressure as well. As a church real estate advisor, I once believed that securing a building was always the

primary goal. Today, I challenge planters to consider what facility truly fits their mission and budget.

To illustrate this, consider the following examples of church plants that reached their communities effectively without owning a facility.

Church Plant A

This church meets in a medical district. For seven years they used multiple spaces throughout the week rather than securing an exclusive space. Rents in their target area are high, and space is limited. Moving outside the medical district would move them away from the community they are called to serve. They evaluated their costs carefully and considered what it would look like to remain mobile or secure a seven day a week space. Their decision was guided by mission, not convenience.

Church Plant B

This church meets in a movie theater. The theater is located in a mixed-use development in one of the most competitive real estate markets in the state. To secure a permanent space, the church would need to relocate outside the development. The pastor understood that this would take the church out of the area they believe God has called them to reach. By leveraging the theater, engaging in Apartment Life ministry, and serving the people who live and work near the development, this church continues to reach new people without owning a facility.

Church Plant C

This multisite church launched a Hispanic campus on the east side of its city. Although part of a larger church, the campus functions like a church plant. They meet weekly in an elementary school and operate a community ministry center nearby that serves families seven days a week. This center allows for ESL classes, Bible studies, and family programs. The combination of temporary space and a midweek ministry hub allow them to reach their target area effectively without owning a facility.

Prior to Making a Real Estate Decision Ask These Questions

- Why do we need a building?
- Have we maximized the space we currently have?

- What amount can we pay to lease a space?
- Can we afford a facility in our target area?
- Are we prepared for the increased costs of a facility?
- How can we best utilize space in our target area?

If you cannot answer these questions confidently, pause, count the cost, and clarify your budget. Understand your mission. A facility can accelerate ministry or derail it. The wrong space can strain your finances, disconnect you from your target area, and weaken your impact.

Budget Awareness

You are the lead pastor, executive pastor, and chief fundraiser. Whether you enjoy details or not, you must have a working understanding of your church's financial reality. You need to know what comes in each week and each month. You need to know your church's giving patterns. You need to understand where you have been and where you are going.

Even if someone helps manage the books, do not allow yourself to remain uninformed. Understanding a Profit and Loss Statement and a simple monthly Income and Expenses report is recommended. You will need this awareness when meeting with donors, finance teams, bankers, and potential partners. Financial clarity is being a wise leader and stewarding your position well.

Debt

Decide early how your church will approach debt. Debt can accelerate ministry or destroy it. I have seen both outcomes. Some leaders view debt as a tool. In business, that might be acceptable. In ministry, debt often becomes a millstone.

A few principles to guide you:

- Do not subscribe to the idea that if you build it, they will come.
- Do not take on debt to build credit.
- Save cash in both a Rainy-Day Fund and a Future Facility Fund.
- Build a relationship with a local community bank.
- Only incur debt if it does not compromise ministry.
- Keep debt and maintenance to 25 percent of your budget.

- Never sign a personal guaranty for a lease.

Bankers rarely lend to churches without three years of financial history. There may come a time when a loan is appropriate, but in the formative years of your church, live within your means. Resist the temptation to take on debt simply to move faster.



Chapter 2 Summary

Church planters who begin with a clear plan and disciplined financial practices position their churches for long term health and flexibility. Saving early, building margin, and understanding your budget give you the freedom to follow your mission rather than chase facilities that do not align with it. Wise planning is not a lack of faith. It is stewardship.

CHAPTER 3: BUILD RELATIONSHIPS

Healthy church planting begins long before the first service is held. Just as a farmer prepares the soil before planting seed, a church planter must cultivate the relationships that will shape the ministry for years to come. Relationships are not secondary to the work of planting. They are the work of planting. Every successful launch I have been part of shared one common thread. The planter intentionally built relationships that opened doors, built trust, and created favor in the community.

This chapter focuses on four primary relationships that church planters must nurture. City leaders. Local churches. Owners or managers of shared spaces. Landlords and real estate professionals. Each group plays a unique role in the health and sustainability of your church plant.

City Leaders

When planting a church, it is wise to build relationships with the leaders who steward your city. Churches do not pay property tax, but they serve the city in ways that contribute to the wellbeing of families, neighborhoods, and local culture. When a mayor, council member, or business leader understands your heart to serve, they begin to see you as an asset rather than an expense.

Before launch, schedule time to meet with those who shape the city. Share how you plan to care for students, families, and underserved communities. Ask how your church can support the needs of the city. These relationships will become invaluable when you need zoning guidance, special use approvals, or understanding during future projects. Even if these leaders never attend your church, they can become advocates and connectors who open doors you could not open alone.

Business leaders also carry tremendous influence. A respected business owner can introduce you to networks and opportunities that accelerate relationships in the community. Honor them and listen well. Many of them have a deeper understanding of local needs than most pastors realize.

Other Local Churches

You are not planting in a vacuum. In nearly every city, a faithful group of churches has labored for years. Some pastors will welcome a new church plant with joy. Others may

feel threatened or uncertain by your presence. Do not let insecurity or competition take root. Extend a hand of friendship and unity.

Reach out to the pastors in your area before you launch. Buy them coffee. Ask how you can pray for their ministries. Make it clear that you are not here to take their members. If someone from another church visits your gathering, be willing to encourage them to return to their home church unless God clearly moves them otherwise. This posture builds trust and honors the Body of Christ.

These pastors may become your most important relationships. Church planters often walk alone, but they do not have to. Many seasoned pastors are eager to support planters who lead with humility. Some may even open their buildings for you to meet in during your early years.

Shared Space

Most church plants begin in rented or shared spaces, such as schools, hotels, movie theaters, YMCAs, or community centers. These relationships matter. The owners and managers of these facilities may judge your church based on their past experiences with churches, both good and bad. One negative interaction from a previous tenant can make an owner hesitant to work with you.

Your goal is to build a reputation of excellence and gratitude. Use the space well. Care for it. Leave it better than you found it. When dealing with school districts, show up for the school, not just for the rental. Volunteer. Serve teachers. Bring value long before you expect anything in return.

In today's world, shared spaces can also include bars, nightclubs, restaurants, office suites, and warehouses. Creativity matters. As long as the space aligns with your mission and budget, it can serve as an effective tool to reach people where they already are.

Renting Space and Landlord Relationships

Entering your first 24/7 lease space can be a minefield if you are not prepared. Many landlords hesitate to lease to churches because of painful experiences with past tenants. Some churches have defaulted on leases or left their spaces mid-renovation. Others have initiated construction without approval. These stories leave scars.

I remember an elder who became frustrated when a landlord refused to lease to their church because of a negative past experience. The elder felt judged unfairly. In reality,

the landlord was simply protecting his business. Church planters must understand this dynamic and work to overcome it through excellent communication and financial integrity.

One of the biggest pitfalls in church leasing is the personal guaranty. Many landlords require it because they fear being left with an unpaid lease if the church closes. I strongly encourage planters to avoid signing personal guaranties. Instead, demonstrate your financial strength by saving cash and offering prepaid rent when possible. This shows discipline and reduces the landlord's risk while protecting your family from personal liability.

Above all, remember that a listing agent represents the landlord, not you. No matter how friendly or helpful they seem, their fiduciary responsibility lies with the owner. Do not walk alone into a lease negotiation. Bring your own representation and your own advisors. They will help you count the cost and avoid unnecessary risk.

Define the Relationship

As you begin meeting with people in the community, remember that every relationship serves a purpose. Some will become partners in ministry. Some will become connectors. Some may oppose your work. Regardless, never burn a bridge. You will likely revisit many of these relationships in future phases of your church's development. Planning departments, zoning officials, and school administrators can quickly turn into allies or obstacles.

Define your relationships clearly. Know who supports you. Know who advises you. Know who represents you. Know who needs more time to understand your mission.

Healthy relationships will lighten the load you carry as you plant. They will give you access to wisdom, encouragement, resources, and leadership that you cannot generate on your own.



Chapter 3 Summary

Church planters who intentionally build relationships with city leaders, local pastors, business owners, shared space partners, and landlords establish a foundation that supports the ministry for years to come. Relationships create trust. Trust creates

opportunity. Opportunity strengthens mission. Planting a church is not meant to be done alone. Build the relationships that will carry you forward.

CHAPTER 4: VISION CLARITY

Before a church plant begins searching for real estate, it is essential to gain clarity about how any future facility fits into the mission and vision of the church. Churches do not make real estate decisions the same way businesses or developers do. The return on investment is not measured in profit but in transformed lives, spiritual impact, and faithful stewardship.

Two churches with similar attendance may need completely different facilities because their ministry strategies differ. One may prioritize children's ministry. Another may focus on young adults. One may reach a geographically dense neighborhood. Another may spread across a large suburban area. The path forward must be shaped by mission, not by comparison.

Real estate decisions must begin with a clear understanding of why a church would consider renting or buying a facility in the first place. A building is a tool. Tools are valuable only when they serve the work they were designed to support.

Ask your team a simple but vital question. Why would we rent or buy this facility, and does it help us accomplish the mission and the unique vision God has given our church?

When a planter gains clarity on mission and vision, facility decisions become easier, not harder. The team knows who they are trying to reach, why the ministry exists, and how the vision will be lived out in the community. Vision clarity allows every future real estate conversation to be filtered through purpose rather than pressure.

Mission and Vision Must Be Simple and Actionable

Some pastors believe that a building is necessary before they can cast vision effectively. While facilities can help paint a picture for the future, they are not where vision begins. A compelling vision originates in the heart of the church and flows from the mission God has given it. Clear communication of mission and vision creates buy-in long before a facility is found.

Your mission and vision should be simple enough for your core team to remember, communicate, and embody. They should also be specific enough to guide decisions about ministries, staffing, finances, and future real estate.

People give generously when they understand the mission and believe in the vision. They want to see how their generosity translates into kingdom impact. While a building campaign can be effective, it is possible to raise significant funds even without a specific property identified if your church has clarity and confidence in the mission.

Mission drift often begins with a facility opportunity that seems too good to pass up. A large building becomes available outside your target area. A property has a price that feels like a miracle even though it stretches the budget. A landlord offers terms that seem attractive even though the location works against your ministry goals. Without vision clarity, the church can be tempted to chase opportunities that do not align with the mission.

If you shift your mission to fit a facility, you will face significant challenges. Raising funds will be more difficult. Retention may suffer if the location pulls you away from your people. Ministry momentum can stall if the building becomes the center of attention rather than the mission itself.

Leaders must stay anchored in the mission and vision even when exciting opportunities emerge. Stand firm. Do not let real estate dictate your mission. Instead, let your mission shape your real estate decisions.

Choosing a Facility that Aligns with Vision

Before you sign a lease or purchase a building, test the opportunity against your mission and vision. Ask questions such as:

- Does this location serve our target area?
- Does this space allow us to live out our mission effectively?
- Will this facility support our ministry strategy instead of restricting it?
- Does the cost align with our financial plan?
- Will this building help our people reach more people?

If the answer to these questions is unclear, pause. A facility is only the right facility when it helps you accomplish the mission God has entrusted to you.



Chapter 4 Summary

Real estate decisions must never lead the mission. Mission clarity leads to vision clarity, and vision clarity leads to facility clarity. When your team knows why your church exists and who you are called to reach, you will recognize which opportunities support your mission and which ones distract from it. The right building at the wrong time or in the

wrong place can hinder what God wants to accomplish. Vision clarity keeps your church anchored and aligned as you move forward.

CHAPTER 5: DEVELOP A REAL ESTATE STRATEGY

Many church plants launch in fast growing communities where buildings are limited, real estate prices are high, and lease rates are rising quickly. In these environments, the process of securing a facility is not simple. You cannot rush it. Real estate is one of the largest decisions a church will ever make, and it must be made with wisdom, discipline, and a clear connection to your mission and vision.

A visionary pastor often sees future facilities long before they are feasible. This passion is valuable, but if not anchored to financial reality and ministry needs, it can push a church plant into decisions that restrict growth rather than support it. A real estate strategy helps keep the church grounded, focused, and aligned.

A well-developed strategy answers three essential questions.

- What do we need?
- What can we afford?
- Where has God called us to plant and grow?

Once these questions are clear, the church can move toward identifying and evaluating real estate options with confidence.

Define Your Facility Needs

Your first step is to define your facility needs for today while keeping an eye on tomorrow. This requires more than guessing square footage or estimating attendance. You must understand your ministry rhythms and how people engage with your church.

Start with these questions.

- How many seats do we need in the sanctuary?
- How many services are we prepared to offer?
- What ages will be present in classrooms during a worship service?
- How many children do we anticipate and what space will they need?
- How will we handle adult life groups?
- How will we handle student ministry?
- Do we need a gym?

- How many offices do we need?
- Do we plan to have a school or Mother's Day Out in our facility?

The sanctuary is often the first area a planter thinks about, but it is rarely the first bottleneck a church faces. Most plants reach capacity in children's ministry long before they run out of sanctuary seats. Parents will not return if the children's space feels unsafe or overcrowded, regardless of how excellent the worship and preaching may be.

For this reason, defining facility needs requires a holistic approach. Sanctuary, children's ministry, student space, weekday ministry needs and gathering space all influence how effectively your church can grow inside a facility. Creating a theology of space and how you will use your space throughout the week is critical.

Adult life groups also need attention. Many churches use homes during the week, but if guests are not transitioning into small groups, consider offering a Sunday morning class or assimilation pathway within your facility. Real estate should serve discipleship, not restrict it.

Budget Guidelines

Before you begin looking for real estate, you must know what you can afford. Lease rates and construction costs have increased significantly, and many church plants underestimate what it takes to secure and build out a space. The financial guardrails introduced in Chapter 2 have now become essential tools.

A wise facility budget ensures that real estate does not consume the resources needed for ministry. If your facility expenses exceed what your church can realistically sustain, then your ministry will suffer. Staffing, outreach, discipleship, and generosity all depend on maintaining healthy budget percentages.

This is where your philosophy of debt also comes into play. Some churches are willing to take on more debt than others. Some pledge to remain debt free. Whatever your conviction, define your guardrails before property opportunities arise. Otherwise, emotion and urgency will make the decision for you.

As your church grows, the Future Facilities Fund we mentioned earlier will play a role in you being qualified for a project. Developing this fund early and consistently positions your church to respond when the right opportunity arises. Planting is a long game. Discipline today creates freedom tomorrow.

Define Your Target Area

Most church planters sense a clear calling to a particular city, neighborhood, or people group. A real estate strategy must reflect that calling. This is not simply about where your facility will be located. It is about where your people live, where you serve, and where your ministry can have the deepest impact.

Begin by defining your target area using natural boundaries (north, south, east, and west). Highways, neighborhoods, or other geographic markers can help you draw a realistic and intentional map. This map is not rigid, but it guides your search and clarifies your vision.

Next, map where your church members live. Plot volunteer homes, life group homes, and the neighborhoods where your church is already gaining traction. If you discover that your ministry is thriving outside your original target area, then prayerfully consider adjusting your boundaries. This is not a failure. It is clarity.

Target area mapping also creates prayer rhythms. Many pastors drive or walk their target area regularly, praying for people, families, and opportunities. Real estate is not only strategic. It is spiritual. Understanding your mission field strengthens your discernment as you evaluate facility options.

Identify the Options

Once you define your needs, your budget, and your target area, you can begin identifying real estate options. These may include temporary rental locations, 24-hour lease spaces, existing church buildings, commercial properties, or land for future development.

At this stage, the goal is not to choose a building but to understand the market. What is available? What does it cost? How quickly does property move? What areas are growing or declining? What zoning requirements must be considered?

A visionary leader may see potential in buildings that do not make financial or ministry sense. A cautious leader may avoid opportunities that require faith. A real estate strategy brings both leadership styles into balance. It provides clarity, accountability, and confidence.

When you begin to narrow your list of options, count the cost in full. Include rent, buildout, maintenance, utilities, sound and lighting, parking, fire code requirements, and ongoing operational expenses. Many church plants have been blindsided by costs they did not expect. A facility you cannot afford will quickly become a burden, not a blessing.

Leasing Space

As you prepare to lease a space for your church, here are the things you need to understand regarding a lease. Leases are often a 3-, 5-, or 10-year commitment. Lease terms are negotiable, but most commercial landlords are looking for a term that provides stability and profitability. The landlord may be an individual or it may be a real estate investment group or trust. Most landlords will require you to fill out a lease application as a way to qualify you as a tenant. As mentioned, some landlords have a negative view of church plants based on past experiences. It also is a reality that many retail centers and other commercial developments were built with commercial uses in mind, not a church. Landlords often believe a church will be problematic to other tenants that may sell alcohol. At the end of the day, they will be looking to confirm the church will be a trustworthy tenant and a complementary use in the development.

Lease rates are usually quoted as an annual rate. For example, a 4,000 square foot space quoted at \$12 per square foot will cost \$48,000 per year or \$4,000 per month. If you see a lease quoted at \$1 per square foot, that is likely a monthly rate. In addition to the dollar amount, lease rates are quoted as a Triple Net Lease (NNN) or a Gross Lease. The NNN lease will add an additional pro-rata payment that covers the lessee's share of property taxes, insurance, and property maintenance costs. This could add \$4-8 per square foot to the monthly amount. A Gross Lease is usually an all-in number that the Tenant will pay. However, there are Modified Gross Leases and a Base Year Stop Lease that may allow the landlord to pass on additional costs to the tenants. It is critical that you have a real estate professional and or a real estate attorney walk with you before signing a lease. It is unfortunate and costly when leaders sign a lease without a full understanding of the terms.

I once had a pastor tell me they would not take on debt, but they would sign a lease. Many times, there is an assumption that a lease is not debt and there is an out for the tenant. I would caution that when you sign a lease, you are committing to honor the terms of that lease just like you would a mortgage. Do not take a lease lightly. That thinking is what has led landlords to be skeptical of churches.

As you are preparing to make an offer to lease a space, bring your team together, count the cost, and get good estimates for what it will cost to move in. The upfront costs include the security deposit, construction costs, signage, and any other requirements the city may require for the space to be used by a church. Churches are an Assembly Use, and the building inspection department will have specific requirements for occupancy. You will also need to confirm the lease is contingent on obtaining a Certificate of Occupancy from the city for you to move in and open your doors.

Purchasing a Building

As you prepare to purchase a building or property you need to develop a relationship with your banker. Lenders require churches to have 3 years of financial history before they lend money to a church. Local community banks are most likely to lend to churches. A lender will look at your cash flow to determine your qualifications to be a buyer. Cash on hand is also vital. To be a buyer, at a minimum you need the following:

- 3 years of financial history
- 20-30% cash to put towards a purchase
- 6 months of operating capital

This is why we encourage you to have a bookkeeper or accountant keep your financial books so that you have good financial records to give to the lender. The amount of cash you will need will be based on the purchase price. If the building is \$1,000,000 you would need \$200,000 - \$300,000 cash on hand to pay at closing leaving a \$700,000 - \$800,000 mortgage to pay. In addition to the \$200,000 - \$300,000 cash down, you will need savings to cover 6 months to run the ministry if giving came to a stop or took a hit (Remember 2020?).

For a list of the documents needed to obtain a loan see the Appendix - Financial Documentation Needed for Loan Requests.

When we make an offer to purchase a property, a contract will require earnest money to be paid upon contract execution. This may be \$20,000 and is usually at least 1-2% of the purchase price. The earnest money is usually refundable until the end of the inspection period. The inspection period is usually 30-90 days that will allow the purchaser to inspect the property, obtain financing and any necessary city approvals. Once the inspection period is over, the earnest money is considered "hard" or non-refundable, and then the property will head to closing in 15-30 days.

Understanding what you can afford will guide your search for a facility. Searching for a property with no budgetary guidance is a waste of time for your ministry. Prior to looking at properties, talk with your lender and your broker about what your budget and timeline are. If your budget does not fit your need then you may need to look at other options or begin a capital campaign to raise funds to purchase the property you need.



Chapter 5 Summary

A clear real estate strategy frees the church to pursue opportunities that align with mission, vision, and financial health. Defining your needs, your budget, and your target area prevents unnecessary distractions and protects the church from making decisions driven by emotion or urgency. Real estate is one of the most significant tools a church will ever steward. A wise strategy ensures that the tool serves the mission rather than becoming the mission.

CHAPTER 6: NAVIGATE THE MINEFIELD

By the time a church planter reaches the point of pursuing a lease or purchase, there is often excitement, momentum, and a deep desire to finally establish a home for the church. After months or years of setting up and tearing down in schools, theaters, or hotels, the longing for stability is real. But this stage is also filled with potential landmines that can cripple a church plant if they are not recognized early.

Real estate decisions are rarely simple. One missed detail can cost a church tens of thousands of dollars, delay a launch by months, or even force the church to close its doors. I have walked with many churches through these moments. Some navigated the challenges well. Others were blindsided because they did not have the right advisors walking with them.

This chapter is designed to protect you from the common pitfalls that harm church plants. If you can avoid the minefield, you can move forward with confidence and clarity.

A Costly Example

One church plant found what they believed was the perfect lease space. The pastor shared the exciting news on Sunday and signed the lease on Monday. But at the first meeting with the city inspector, they learned that the space required fire sprinklers to be used as a place of assembly. No one had mentioned this. The landlord refused to contribute financially. The cost was seventy-five thousand dollars.

The church had already signed the lease and paid the deposit. They could not afford the upgrades. They never moved into the building. The church plant soon closed.

This scenario is not rare. It is the result of walking alone without advisors who understand commercial real estate, construction requirements, and city regulations.

Get Wise Counsel

If you have never done a commercial lease or purchased property, do not move forward without a team. Church planters are often visionary, passionate leaders. But passion alone cannot navigate zoning codes, occupancy requirements, lease terms, fire sprinkler codes, electrical loads, or city permitting processes.

Surround yourself with professionals who can evaluate a space before you make commitments.

Your advisory team should include:

- A commercial real estate professional who represents the church
- An architect who understands church build-outs and your budget
- A general contractor familiar with code requirements
- A lender or financial advisor
- A real estate attorney familiar with your church and commercial contracts

Their job is not to make decisions for you. Their job is to equip you with the information you need to lead confidently. When you raise funds, when you request board approval, and when you cast vision for your next step, you must be able to present accurate costs and timelines. These advisors help you do that.

Do Not Go Alone

Some leaders attempt to navigate the process by relying solely on friendly listing agents or well-meaning acquaintances. Listing agents may be wonderful people, but they represent the landlord, not the church. Their fiduciary duty is to the owner. They cannot advocate for your best interests.

Your advisors must represent you.

Additionally, if an architect or contractor in your church is a trusted member, ask them to advise you, not to take on the full project. If their work falls short or an error occurs, you may be forced into the emotionally painful position of confronting or even firing a church member. Instead, allow them to be a support and a voice of wisdom as you work with outside professionals.

Count the Cost Before You Commit

Every potential space must be evaluated fully. Do not sign a lease or contract until your advisory team has reviewed:

- Occupancy requirements
- Fire code requirements
- Electrical and HVAC capacity
- Parking ratios
- Zoning allowances
- Construction estimates

- Architect and engineering fees
- ADA/Handicap accessibility
- Sound and lighting needs
- Structural limitations
- Ongoing maintenance costs

Church plants often get excited about a low lease rate or a unique building but fail to account for hidden expenses. The cost to retrofit a space for church use frequently exceeds expectations. Without counting the cost, the excitement of opportunity quickly becomes the burden of financial strain.

Due Diligence Checklist

Building Requirements

- Fire sprinklers
- HVAC
- Electrical load
- Restrooms
- Structural integrity
- ADA access
- Zoning

Operational Requirements

- Parking
 - Insurance
 - Maintenance
 - Utilities
 - Acoustics
 - Technology needs
 - Private Covenants and Restrictions
-

Avoid the Common Minefields

Church planters face predictable pitfalls during real estate decisions. This section identifies the most common ones and how to avoid them.

Minefield 1 – Signing too early

Never sign a lease before due diligence is complete.

Minefield 2 – Believing verbal promises

Always get commitments in writing. Verbal agreements will not protect you.

Minefield 3 – Ignoring code requirements

Fire sprinklers, occupancy limits, and ADA standards can add significant costs.

Minefield 4 – Underestimating build-out costs

Construction prices often exceed early estimates by large margins. Get an architect and builder to help estimate construction costs.

Minefield 5 – Negotiating alone

A landlord's agent is not your advocate. Get counsel on your side from a church real estate advisor and/or an attorney.

Minefield 6 – Personal guaranties

Never sign a personal guaranty. Protect your family and your financial future.

Minefield 7 – Emotional decision making

Excitement can lead to unrealistic commitments. Let mission and budget lead.

Final Guidance

Every real estate transaction and every construction project must serve the mission and vision God has entrusted to your church. A facility is not the finish line. It is a tool. The goal is not to acquire a building. The goal is to create a space that supports the ministry God has called you to lead.

A wise pastor surrounds himself with wise counselors. A healthy church protects its mission by making decisions grounded in truth, clarity, and stewardship. When you approach real estate with preparation and prayer, you position your church for decades of faithful ministry.



Chapter 6 Summary

Navigating the real estate process is complex, but you do not need to face it alone. With the right advisors, clear due diligence, and a commitment to mission and vision, you can avoid costly mistakes and move forward with confidence. Real estate done wisely becomes a blessing. Real estate pursued too quickly becomes a burden. Choose the path that strengthens your church for long term Kingdom impact.

Appendix

- The Church Planter's Cheat Sheet
- Financial Documentation Needed for Loan Requests
- Definitions
- Rules of Thumb to Know
- It's Not All About the Numbers
- Top Ten Things to Know When Leasing a Facility for Your Church

The Church Planter's Facility Acquisition Cheat Sheet

- Keep good financial records from Day One
- Budget – Four Buckets
 - Staffing 40-50%
 - Facility 25%
 - Ministry 20-25%
 - Savings 10%
- Know the Finances
 - What comes in via tithes and offerings
 - What is spent each month
- How will you Budget?
 - Deficit budgeting – Planning to spend more than what came in last year
 - Surplus budgeting – Planning to spend less than what came in last year
- Establish a Future Facilities Fund – 3F
 - Pay a set amount to your 3F each month
 - As you grow, increase the amount to your 3F
 - Growth and consistency are key for lenders
- Build and Maintain Relationships
 - City
 - Business leaders
 - Churches and other pastors
 - Landlords and managers (shared spaces and rentals)
- Vision Clarity
 - A clear mission and vision is critical before developing a real estate strategy
 - Develop your mission, vision, and values
 - Simple, Clear, Actionable
 - Do not shift real estate or facility strategy if it does not align with the vision and if it does not fit your ministry strategy
- Real Estate Strategy
 - Define facility needs
 - Commit to budget guidelines
 - Identify target area
 - Identify all options
 - Count the cost
- Renting a Temporary Space
 - Leasing a school, movie theater, gym, or community space is heavy on volunteers.

- Organize a setup team to help prepare the space for services as well as tear down.
- Recruit, Recruit, Recruit
 - It is vital to get volunteers on a rotation basis to avoid burnout.
 - This is a vital ministry and a great place for people to serve.
 - Volunteers often tire and fade after 24 months
- Pay a consistent amount to your Future Facilities Fund each month in addition to your rent payment. This helps build cash for a future down payment and shows your ability to service debt.
- Leasing a 24/7 Space
 - Before signing a lease...
 - Know the construction cost to convert.
 - Know that you can obtain a Certificate of Occupancy.
 - Seek counsel. A lease is a legally binding document.
 - 4,000 square feet
 - 150 seat sanctuary
 - 2-3 classrooms/office
 - Foyer
 - 6,000 square feet
 - 250 seat sanctuary
 - 4-6 classrooms or offices
 - Foyer
 - Converting a commercial space
- Buying a Property
 - Loan Capacity
 - Lenders Require 20-30% down
 - Need 6 months of reserves in the bank
 - Need 3 years of financial history
 - Secure Capital funds through campaign or donor management
- Obtain approvals prior to spending \$
 - City Approvals
 - Certificate of Occupancy – Change of Ownership – When buying an existing church
 - Building Permit and Certificate of Occupancy when changing use of a building
 - Church is an Assembly Use
 - Retail users, schools, other users have different building code requirements
 - County
 - Tax Exempt through tax assessor

FINANCIAL DOCUMENTATION NEEDED FOR LOAN REQUESTS

Use this checklist as a guide to help gather and organize the documentation needed for your loan request.

CURRENT YEAR-TO-DATE FINANCIAL STATEMENTS

- _____ YTD Income and Expense Statement (also referred to as a P&L)
- _____ Budget Comparison (projected budget as compared to actuals)
- _____ Balance Sheet
- _____ Bank Statements and/or Quarterly Statements that verify cash and investments

YEAR END FINANCIAL STATEMENT FOR THE PREVIOUS THREE (3) YEARS

- _____ Income and Expense Statements (also referred to as P&L Statements)
- _____ Budget Comparisons
- _____ Balance Sheets

SUMMARY OF ALL OUTSTANDING DEBT

- _____ Original loan amount(s) vs. Current loan amount(s)
- _____ Interest rate(s)
- _____ Origination and maturity date(s)

PROJECT INFORMATION

- _____ Description of what you are trying to accomplish... When? Why?
- _____ How much money are you looking to borrow?
- _____ Project Information (construction documents, contractor information, budget, target purchase area, etc...)

DEMOGRAPHIC INFORMATION

- _____ YTD average attendance trends (by program, by age)
- _____ Previous three years attendance trends (by program, by age)
- _____ Membership numbers (by age and/or family units)
- _____ Giving units
- _____ Total annual giving of your top 15 donors – listed individually (no names)
- _____ Community demographics (if available)

GOVERNMENT OF THE ORGANIZATION

_____ Articles of Incorporation

_____ Constitution

_____ By-Laws

_____ Brief history

_____ Explanation of other entities you are formally affiliated with

_____ Leadership bio's

Definitions

Future Facilities Fund (3F) – A designated savings account created to prepare for future real estate needs.

Surplus Budgeting – A budgeting approach that sets expenses below prior-year income to create margin.

Triple Net Lease (NNN) – A lease where tenants pay rent plus property taxes, insurance, and common area maintenance (CAM). The tenant bears all the operating costs.

Gross Lease – A commercial rental agreement where the tenant pays a single, flat rent, and the landlord covers all property operating expenses like taxes, insurance and maintenance.

Modified Gross Lease – A commercial rental agreement where the tenant pays base rent plus some operating expenses, sharing costs with the landlord.

Base Year Stop Lease – A lease structure where the landlord will agree to pay the tenant's first year expenses (a.k.a base year expenses) and will continue to pay the same amount in each of the subsequent years while the tenant will pay any additional costs above the amount realized in the base year.

Personal Guaranty – A legal promise making an individual liable if the church defaults; should be avoided by pastors.

Due Diligence – The evaluation process of a space including code review, inspections, and financial modeling.

Inspection Period – A contract-defined timeframe to evaluate a property before committing to purchase.

Earnest Money – A deposit made when signing a purchase contract, often refundable during inspection.

Occupancy Requirements – City regulations defining how a building can be used, including assembly classification.

Zoning – local government laws that divide land into districts, dictating how property can be used (residential, commercial, industrial), developed (height, setbacks, density), and for what purposes. Cities cannot use Zoning to specifically prohibit a church, but they may require a church to apply for a Special Use Permit in a certain location.

Rules of Thumb to Know

Lease Space – a 4,000 square foot lease space will give you room for a sanctuary between 150-175, a small foyer, 3-4 classrooms, and an office. If you need to seat 200+ you need to plan to lease a minimum of 6,000 – 10,000 square feet.

Land Size – Plan for 1 acre for every 100 seats in the main worship room.

1 acre = 43,560 square feet

Parking – you can build approximately 100 parking spaces on 1 acre. Most cities have a parking ratio of 1 space for every 3 seats in your sanctuary (1:3). If a city has a 1:4 or 1:5 ratio, do not only build to that code. Most churches should plan to build 1 parking space for every 2-2.5 seats in the sanctuary.

Sanctuary Size

- Less than 300 seats – 15 - 17 square feet per person
- 300+ seats – 12 - 24 square feet per person

Construction Costs

- New construction costs have skyrocketed and can be up to \$350 per square foot in some areas. This should cover soft costs, site costs and construction of the building.
- Finish Out of Existing Space – Get good estimates. The finish-out of a shell space or other commercial building can range significantly. Plan for \$125-150 per square foot at a minimum. If the work is cosmetic only, nothing structural and no electrical, plumbing, or HVAC work, then your budget will be significantly less. At the end of the day, the city building code for Assembly Use will guide what the building code will require.

It's Not All About The Numbers

The loan evaluation process goes deeper than evaluating your financial information. Believe it or not, the lenders are also evaluating you – the person asking them for money. They are looking to make sure you have a firm grasp of what's going on within your organization that warrants you needing a loan.

Here are four “non-financial” areas a lender is evaluating as part of their process.

Integrity – Can they trust the information you are providing?

Capacity – Will the loan help you or hurt you?

Accountability – Do you have the appropriate level of financial oversight and management?

Awareness – Is your request reflective of what's taking place within your organization?

INTEGRITY – Can they trust the information you are providing?

Being able to demonstrate sound bookkeeping practices is vital. Lenders want to see a consistent discipline of accurate accounting. This is demonstrated by money management policies, bookkeeping systems, and the people involved in overseeing the finances.

Many of the organizations that reach out to us are looking for guidance on how to implement bookkeeping practices.

CAPACITY – A complete set of financial statements covering the previous three to five years

Lenders rely on your financial history and growth trends as a primary reference to understanding your financial capacity moving forward. Because of this, one of the most practical things a church can do is start acting like you are paying the mortgage or lease payment that you desire.

What does that mean?

Let's say your current lease payment is \$4,000/month, and you anticipate moving into a loan or lease arrangement that would require a \$10,000/month payment. To demonstrate your capacity to handle this type of payment, you could pay the landlord \$4,000 and deposit the remaining \$6,000 into a savings account. Doing this for a consistent period will show a potential lender or landlord that you have the capacity to make a \$10,000/month payment. An additional benefit will be the additional money you accumulate over several months.

ACCOUNTABILITY – Do you have the appropriate level of financial oversight and management?

It's unfortunate, but fraud is a reality in many churches and religious organizations. Where there is no way to stop someone that wants to do harm, there are ways of managing the organization that limits the ability for people to take advantage. This is where your governing documents and financial policies and procedures come into play.

A lender will want to have the sense that you have a precise method for managing the day-to-day operations and that there is a clearly defined process for making significant strategic decisions.

AWARENESS – Is your request reflective of what's taking place within your organization?

Being able to articulate what is taking place within your ministry will help the lender feel confident in your ability to manage the resources you currently have available.

Here are some areas to consider as you prepare to engage in conversation with a lender:

What is your mission? What are you ultimately about?

What is your strategy? How do you go about accomplishing your mission?

How does the project you are requesting funding for facilitate your strategy?

What is the geographic and demographic breakdown of your membership?

What are your giving trends for your...?

...general giving?

...designated giving?

...building/facilities related giving?

How will your project benefit the community?

As stated above, a lender's evaluation will go beyond merely crunching numbers to see if you fit into a particular box. Your ability to communicate these areas with confidence and accuracy is an integral part of how they will evaluate you, the church, and your loan request.

Top Ten Things to Know When Leasing a Facility for Your Church

Most church plants and multisite campuses start in a one-day a week space or a leased facility. The list below outlines critical factors to consider as you look for space.

- 1. Understand how your ministry will use your space.** Get clarity around your mission, vision, and values before locking up space.
 - Minimum requirements: To seat 150 - 175, have three to four classrooms and a foyer. You will need at least 4,000 square feet.
 - Ideal Space: To seat 250+ and have several classrooms and offices, you will need at least 6,000 - 10,000 square feet.
 - If you have young families, you will need to have clean/safe classrooms. For example, the floor should be carpet and not tile; otherwise, you can bring in an area rug.
- 2. Know you can get a Certificate of Occupancy.** A church falls under Assembly Use. The building inspector will require specific improvements for a space to go from Office to Assembly Use.
 - Assembly Use will have specific requirements for doors, fire safety, restrooms, etc.
 - Will you have access to enough parking? Do you need a parking agreement?
- 3. Fire Sprinklers.** Do not overlook this.
 - Does space have fire sprinklers?
 - If not, will it be required? If the space is over 5,000 square feet, it will most likely be required. If the space is already a church, it MIGHT be grandfathered in.
 - What will it cost? Does the property have a large enough water line coming to the building to have the right amount of pressure? If not, this expense will be significant.
- 4. Create some margin in your budget.** Church plants need to save money for future facilities. Whether preparing to buy or leasing additional space, you must save cash.
 - Between facility rentals, staffing, and programming, make sure that you are saving cash for future facilities.
 - Consistently pay a specific amount to a designated account over and above your current facilities' payment. This will show that you can afford more payments than you have, and it creates a fund for future facilities.

- If you have a “deal”, do not get used to having a small facility payment. Having a below-market payment can hurt you down the road when a lender looks at your history.

5. A seven-day-a-week building may not be the answer.

- Define your target area and know the market. If the market is too expensive, then stay mobile and live lean. A building may not be the right answer.

6. Keep proper financial records.

- Preparing for the future means keeping proper financial records from the start.
- Find a local CPA that understands churches or a volunteer member who has a solid financial background.
- If you use a volunteer, make sure you have controls in place to protect the church. We've all heard stories where the church member that was in charge of the finances takes money from the church.

7. The pastor does NOT co-sign or guarantee a lease.

- Some landlords will require a personal guaranty for the lease. I have a rule that says, under no circumstances will a pastor co-sign or guaranty the lease. Why? If the church is in default, then the landlord will expect the pastor to pay.
- Solutions include pre-paid rent or having a sending church guaranty a portion of the lease.

8. Know whether the lease rate is a monthly number or annual number. Most lease rates are quoted as an annual number.

- If the agent quotes the space as a \$12 per square foot lease, that translates to a 4,000 square feet space that will cost \$48,000 per year or \$4,000 per month. Under that scenario, the space could be quoted at \$1 per square foot as a monthly number.

9. What type of lease are you signing?

- NNN – This is an additional \$ amount that covers Property Insurance, Taxes, and Common Area Maintenance
- Gross – The lease rate covers the additional expenses in the quoted rate
- Industrial Gross – The additional expenses are included in the rate but will have a base year, and the tenant will be responsible for increases.

10. The agent you call on the sign represents the landlord.

- He will be friendly, but he is not working for you. Get a real estate professional on your team.
- A lease is a legally binding document, and a real estate agent is NOT an attorney. When signing a lease or any legally binding contract, seek the counsel of a real estate attorney.

AUTHOR BIO

John Muzyka leads the team at Church Realty in Plano, Texas, where he specializes in helping churches navigate the complex world of real estate with clarity and confidence. John and his team guide churches as they sell excess property, transition out of existing facilities, purchase buildings to convert for ministry use, acquire land, or secure lease space for church plants and multisite campuses.

For 20 years, John has partnered with church planters and established congregations to help them translate their mission, vision, and values into a strategic real estate plan. His conviction is simple. A building is a tool for ministry, not the mission itself. With this approach, he has become a trusted advisor to pastors, launch teams, and denominational networks across the country.

John and his wife live in Carrollton, Texas, with their two sons, and they are members of Prestonwood Baptist Church.

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Luke 14:28-32

BACK COVER

Buildings Are Tools.

Decisions Have Consequences.

Most pastors never receive training on real estate, facilities, or financial strategy, yet these decisions can shape the health and future of a church for decades. From leasing temporary space to purchasing property, from budgeting wisely to navigating lenders, landlords, and city officials, facility decisions can either fuel ministry or quietly constrain it.

The Real Estate Guide for Church Planters is a practical, experience-driven resource designed to walk pastors through the business side of ministry that is rarely taught but often unavoidable. Written from years of working alongside church planters and established churches, this guide provides clear frameworks, real-world examples, and guardrails to help leaders make wise, mission-aligned decisions.

This book will help you:

- Build a healthy budget that protects ministry
- Understand facilities as tools, not trophies
- Navigate leasing, purchasing, and development decisions
- Avoid common and costly real estate mistakes
- Lead your church with clarity, confidence, and stewardship

Whether you are planting a church, leading an established congregation, or preparing for your next facility decision, this field guide is designed to help you count the cost, avoid the minefields, and steward resources in a way that serves the mission God has entrusted to you.
