

PROTECTING YOUR VACANT CHURCH PROPERTY



INSURANCE BOARD
Partners in Protection

Common Concerns with Vacant Property

Due to the difficult economic conditions, dwindling attendance and demographic changes, vacant church buildings are becoming more common. The assumption that a vacant property doesn't need any attention is wrong. In many ways, vacant property is MORE susceptible to property damage, criminal activity and insurance claims. There are several dangers associated with vacant buildings. It is important to understand these dangers and take immediate steps to prevent them.

Fire - A fire can completely burn a vacant building to the ground and cause severe damage to adjacent buildings. Vacant facilities are attractive arson targets and the damage caused to the building and its surrounding area can be immense. Make sure your building has proper fire detection and prevention equipment to prevent a catastrophic loss.

Theft - One of the major exposures facing vacant property is theft. Thieves know no one is inside, so they select vacant property since there is a lower likelihood of being caught. Even if the building is completely empty of all contents, thieves may still attempt to steal copper piping or other valuable building components. Make sure there is nothing valuable for thieves to take in case they do strike your vacant property.

Vandalism - Another major concern for vacant building owners is vandalism. People will break into vacant buildings for several reasons, and, if given enough time, can cause significant damage. Vandals find vacant buildings to be easy targets. The level of damage can range from something relatively minor like broken light bulbs to extreme amounts of graffiti.

Trespassing or Squatting - A major vacant property concern is trespassing or squatting. Homeless people looking for easy shelter may seek out vacant properties. In the process, they can cause damage to the building and may reside there for an extended period of time. The longer a squatter stays in a vacant property, the higher the probability that large levels of trash and waste will be left behind. Also, on a cold winter night, a squatter may start a fire for warmth that could spread to the rest of the building. Homeless people are not the only trespassing threat for vacant property. People often break into vacant properties to engage in more nefarious, illicit activity.

Weather

Even after a limited amount of time, weather can wreak havoc on an unattended property. Both cold and hot temperatures can severely damage the building's exterior and interior. Rain, snow, wind, and hail can cause damage to a building. If water penetrates the shell of the building, the resulting damage to the interior can be severe and cause the building to become unusable. It is important to take a few precautions when preparing a building for vacancy to protect it from the elements.

Thermostat - Make sure to keep your thermostat set at an appropriate range. During colder months, keep the temperature set at a minimum of 55 degrees in order to prevent the pipes from freezing. During warmer months, make sure to set your air conditioning to a minimum of 85 degrees otherwise if your building gets too warm it will become susceptible to damage from humidity and mold. Using a backup generator to ensure constant access to heat or cooling should be considered.

Secure Openings - Make sure all doors, windows, and other openings are secured properly. Wind, rain and other forms of weather can enter buildings through these openings and cause damage, so make sure they are properly secured and routinely inspected for signs of vulnerability.

Bring all outdoor items inside - High winds can be dangerous and can quickly turn any unsecured outdoor object into a projectile. When preparing a building for vacancy make sure to bring all unsecured outdoor objects indoors.

Protecting Vacant Property

Keeping a vacant church building secure is the most important aspect in preventing damage. There are several ways to provide security for a vacant building. Depending on the value of the building and its contents, the likelihood of damage occurring, and any other factors that could affect building safety, you will need to determine what methods of security are best for the property. You may want to install a security system. Other considerations include:

Fencing - If possible, a fence should be installed around the perimeter of the building. This will prevent access to thieves, vandals and would be arsonists.

Alarms - An alarm system should be considered for any vacant building if one does not already exist. Alarms will deter individuals from attempting to enter your building and will quickly alert authorities if someone does break in. If the building has an existing security alarm system, be sure to continue the service. Alert the provider that the building is vacant.

Security/Patrol Guards - Contracting with a security company to patrol a vacant property is another way to help keep it secure. Patrol guards can be contracted to visit the building at random times every day to make sure nothing is wrong. These guards are a great way to deter trespassers/vandals and can provide notification if there are any other problems.

Lighting - Motion-activated lights and general lighting can also help protect vacant buildings. Keeping entryways and other areas around the building well-lit will deter individuals from attempting to enter the building. Motion-activated lights are also another great deterrent because they will only turn on when someone gets too close to the building and will most often scare off potential criminals.

Cameras - Installing security cameras will help protect vacant property in two ways. First, cameras can act as deterrent for would-be criminals. Second, cameras will help identify who is causing damage and enable you to enact preventative measures to keep it from happening again.

Maintenance

Protecting vacant property includes performing necessary routine maintenance which will depend greatly on the building.

Snow Removal: Keep sidewalks in front of your building free from snow/ice. Regardless of whether a building is occupied or not, it may still be the responsibility of the owner to keep publicly accessible thoroughfares free from snow and ice.

Temperature: It is important to keep the interior of your building at a reasonable temperature. Make sure to have someone regularly check the building's thermostat to ensure the appropriate temperature ranges are being met.

Sump Pump: All buildings should be equipped with a sump pump to remove excess water and protect them from flooding. Check your building's sump pump to ensure it is functioning properly.

Roof: Any leaking in the building's interior hints at a potential problem on the roof. A small roof repair will be much less costly than extensive water damage from a leak.

Sprinkler System: Continue all routine maintenance of sprinkler and fire protection systems.

Gutters: Keep all gutters clean and free of debris. Clogged gutters can lead to poor drainage and can cause water to seep into your building, resulting in significant damage.

Pest Control: Rodents, termites and other pests can cause damage to the building structure and make for an unsafe environment. Make sure to contract with an extermination company for periodic service.

Ice Dams: Inspect the gutters of a vacant property during the winter months to see if ice dams are forming. Ice dams can cause large amounts of water to enter and damage buildings. If you do notice ice dams forming, contact a professional to remove them and add needed insulation to prevent them from reforming. Learn more about preventing and fixing ice dams.

Building Closing Process

- Conduct a thorough walk-through take photos and notes of current condition of building and preventative measures for moth-balling (care for organ, bleeding pipes, reducing heat to minimum, humidifiers installed, etc.)
- Create a list of deferred maintenance projects and estimated costs, including environmental items (asbestos and lead abatement).
- Be sure that building ownership is fully and legally transferred to the party that will insure the building before seeking insurance coverage.
- Develop a maintenance and monitoring plan.
- Develop a vendor list of preferred local professionals/contractors.
- Install fencing around the perimeter of your building to prevent access by vandals and thieves.
- Arrange for locks to be changed/installed.
- Install security/alarm system (if deemed necessary).
- Secure all ground level and basement windows.
- Remove all signage (in/around town) that welcome passersby to the church.
- Shut off all unnecessary utilities and machinery.
- Manage any current building lease arrangements and set a "quit date" for all tenants to vacate the premises.
- Review all copier and other equipment leases.
- Assign caretaker or person to conduct periodic inspection and/or maintenance.
- Arrange for routine pest control to eliminate hazards from rodents and termites.
- Arrange for lawn care services, snow removal, etc.
- Arrange to have mail delivery forwarded/discontinued.

Stewardship of Goods and Property

- Document the historical and/or architectural significance of the building (if any).
- Inventory all goods of any value, including vestments, statuary, vessels, furniture, machinery, and offer recommendations for disposition.
- Create a list of other church goods and furniture to be offered to neighboring churches/the community (Sunday school tables and chairs, dishes, choir robes, etc.).
- Identify groups and organizations who use the church or buildings and provide adequate time for these ministries to be re-located.

Alert Others of Vacancy

On a final note, another good way to help protect vacant property is to alert others that it is vacant, so they can keep an eye out for any suspicious activity. Be sure to alert local fire and police departments so they know that the building is vacant. In addition, contact the building's utility provider so they can keep you informed of any unusual spikes in power usage. If possible, it is also beneficial to alert neighbors or nearby tenants that the building is going to become vacant, so they can help observe the building and report any unusual activity.