

# Don't Put Off Until Tomorrow...

Churches have become very creative at stretching their budgets in order to meet the decline in donations and the increase in costs. The need for a multitude of outreach ministries within communities has gone up, but the financial contributions coming in have decreased. As a result, churches find themselves at a crossroads where they are forced to make difficult decisions. We want to go on the mission trip, so we'll wait on repairing the cracked sidewalks leading up to the sanctuary. If we purchase a new organ, the congregation will appreciate the music during worship, so we can hold off on getting a new roof. Although making the decision to defer maintenance/repairs may seem like a good one at the time, it will cost your church more in the end.

Deferred maintenance is the practice of postponing maintenance or repairs on your church property to save on costs that will allow churches to meet a reduced budget, or to free up funds from the budget to be put toward other expenses. However, the long-term implications of choosing not to perform necessary repairs or maintenance could lead to serious issues for your church. Some may think waiting another year or two won't have much of an impact, that is until something goes wrong.

If one of our beloved elderly congregants trips and falls on the sidewalk on her way to worship on Sunday and requires surgery, or the leaky roof falls in on the brand new organ, we can't help but reconsider the choice we made to delay maintenance and repair. In any facility, there are always things that need to be fixed or updated on a regular basis; if we choose to postpone routine updates and repairs, it will likely be much harder and more costly to fix these issues in the future. Churches that establish and follow an equipment maintenance schedule and maintain a detailed repair log will find their buildings and equipment are more economical and safer to run. It is important to remember the cost of deferring maintenance is much greater in the long run.

The high cost of deferring maintenance in your facilities also means the facilities will have a shorter life cycle. Aside from the direct impact this will have on your individual congregation, it also has a significant impact on your brother and sister churches at Insurance Board. The purpose of our financial ministry is to protect your church, its assets, and its people from the financial consequences associated with insurance loss. If churches make the conscious decision to

actively engage in maintenance and repair, they are doing their part to help mitigate and prevent losses, and to help lower the cost of insurance for all.

The most overlooked deferred maintenance item for our churches is aging roofs! Water leakage results, sanctuary ceilings fall in, roofs are blown off in moderate to heavy winds, roofs mildew and mold! Having your roof regularly inspected and repaired can keep minor problems from turning into major remediation. For this reason, we recommend having a roof contractor inspect the roof:

- Provide a comprehensive inspection including the roofing materials for holes, broken or cracked surfaces, and flaking paint.
- Examine flashing around chimneys, skylights, vents, pipes, drains, HVAC units and near the walls.
- Check if previous repairs/patches are secure.
- Drain the roof of any standing water.
- Clear gutters and downspouts of debris and ensure they are firmly attached to the building and ground.
- Inspect caulking around planned openings (ducts, pipes, conduits, etc.), clean out dry caulking and replace with fresh caulk.
- Clean skylights.
- Remove any debris from the roof: tree limbs and twigs, leaves, nails, glass, etc.

