

PROTECTING PHYSICAL PROPERTIES

The church has a **tremendous investment** in its physical property and should be attentive to ways of protecting it. Much can be done to **prevent** loss and/or damage to property. The following suggestions are positive actions to be taken in the stewardship of property management.

Risk of Fire

Circuit breakers or fuses should be installed to trip at the required tolerances. Always watch for the overloading of electrical outlets by too many plugs. Use as **few** extension cords as possible and avoid placing them under carpets. **Do not use frayed** extension cords or cords that are not in good repair.

Have all wiring inspected by a **competent, licensed** electrician and repairs made only by a **professional** electrician. (Unprofessional repairs are a high cause of loss.) Be sure wiring is brought up to current code as this is a major cause of fire loss in churches.

Consider installation of an approved **lightning protection system**, which should include both arresters as well as exterior lightning rods to protect your equipment from damage by lightning. Lightning is another top cause of fires to churches.

Install **proper smoke detectors/alarms** and maintain an adequate supply of multi-use **fire extinguishers**. Make sure the extinguishers are at full charge with the annual inspection tag clearly shown and know how to use them.

There should be a minimum of **one** fire extinguisher **for every 3,000 square feet** of building area. There should not be more than seventy-five feet of walking distance between each fire extinguisher, and at least one located **near each heating and cooking unit**. Check with local fire officials for requirements in your area. The Fire Marshall should make routine safety checks of fire exits, fire extinguishers, smoke alarms, etc.

Install carbon monoxide detectors/alarms anywhere you have natural gas or propane appliances, furnaces, baptistry heaters, hot water systems, gas fire place starters, etc., to avoid fire and/or explosion. You also want to protect everyone from carbon monoxide poisoning/asphyxiation.

Maintain a clean, grease-free kitchen exhaust system, which is another high cause of fires.

Never allow smoking within the building.

If candles are used, use with utmost caution.

Do not store combustible materials in the furnace or heating areas. Remove all cardboard boxes, debris, rags, carpet, or anything of flammable nature. Store rags in a metal container suitable for this purpose. Careful handling of oily rags is a must.

Do not store paint, liquid cleaning supplies, waxes or any other combustible material **near heating or cooking areas**. Store in properly identified fireproof metal cabinets designed for this purpose.

Risk of Vandalism/Theft/Arson

Install an **intrusion alarm system** that reports to a central station.

Store all mowers and yard equipment in a safe and secure place. Such facility should be tamper-proof with deadbolt locks, tamper-proof hinges, and steel doors when possible. The intrusion alarm system should be extended to this facility.

Provide **adequate** lighting on all sides of the church, while paying particular attention to the hard-to-see areas.

Lock all windows and doors after each service. Secure all entrances and exits with deadbolt locks, including office doors. If possible use metal doors and metal doorframes with tamper-proof hinges.

Protect all crawl spaces and restrict access to roofs.

Keep shrubbery properly trimmed.

Report any suspicious activity to local law enforcement. (If possible, have property checked routinely on an alternating schedule.) The church may consider using some of its members as parking lot security during certain hours and being a part of the neighborhood watch program.

Keep the premises **free of rocks and bottles**, which could be used to break or mar the glass or exterior surface of the church.

Combustible materials should be stored in a place secure from vandals, thieves, or arsonists, and if necessary, store off premises.

Identify church personal property (contents) by markings made with an electrical marking pencil or other suitable instrument. This is especially important for sound and video equipment and other high theft items. Marking will help identify the property in the event of recovery.

Never keep cash on the premises overnight. Items subject to unusually high theft exposure should be stored in a safe place — preferably a closet with metal doors, deadbolt locks and tamper-proof hinges.

Due to periods of nonoccupancy, the church's accessibility makes it a **prime target for vandals, thieves and arsonists**. Churches generally have inconsistent security. Securing the building and key control are always difficult with multiple staff and volunteers in leadership positions, as all have access to the buildings.

Risk of Water Damage

Always maintain **adequate heat** in the building to avoid freezing of pipes. When appropriate, remove ceiling panels to allow heat circulation to the water pipes.

Shut off water supply in unheated portions of the building when temperatures reach freezing level.

Investigate all signs of **leaks** and take corrective action immediately.

Have the plumbing, heating and air conditioning systems **inspected periodically** by a licensed contractor.

All types of roofs should be **checked and maintained regularly** to avoid any unnecessary internal water damage. Always remove heavy snow loads from roofs as soon as possible, especially flat roofs. **Flat roofs pose unusual problems.** Annual maintenance by competent roofing professional is necessary to prevent or minimize losses. Whenever possible, avoid flat roofs in remodeling and new construction. When building or repairing flat roofs, install wind and hail resistant materials using new technologies available.

Risk of Systems/Equipment Breakdown

Managing this risk is similar to managing the risk of fire such as making sure your electrical service is properly grounded and meets current electrical codes. Have your wiring inspected by a competent licensed electrician checking circuit breakers, fuses, electrical outlets, any electrical appliances, etc. Extension cords should be avoided wherever possible and never used except on a temporary basis.

Be sure power surge protection devices are used on all electronic devices including computers, musical instruments, sound systems, etc.

Heating and air conditioning units should be checked at least annually. Hot water boilers, steam heat, etc. should be serviced only by those professionally trained to service these types of systems.