

Protecting Vacant Property

Vacant buildings are common for many reasons. Vacancies affect every type of property, including commercial, residential, industrial, retail, and more. The common assumption is that a vacant property doesn't need any attention; however, this couldn't be further from the truth. In many ways, a vacant property is more susceptible to property damage, criminal activity, and insurance claims. There are several dangers associated with vacant buildings. It's important to understand what these are and take immediate steps to prevent them.



Theft

One of the major exposures facing vacant property is theft. Thieves know no one is inside, so they select vacant property since there's a lower likelihood they'll be caught.

Vandalism

Another major concern for vacant building owners is vandalism. People will break into vacant buildings for a number of reasons, and, if given enough time, can cause significant damage.

Trespassing or Squatting

Another major 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.

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 interior. Rain, snow, wind, and hail can all cause damage to the exterior of a building.

It's important to take a few precautions when preparing a building for vacancy in order to protect it from the elements:

- **Thermostat:** Make sure the thermostat is set at an appropriate range. During colder months, keep the temperature set at a minimum of 55 degrees to prevent the pipes from freezing. During warmer months, be sure to set the air conditioning to a minimum of 85 degrees; if the building gets too warm, it will become susceptible to damage from humidity and mold.
- **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're re properly secured and routinely inspected for signs of vulnerability. This will also minimize any trespassing.
- **Bring all outdoor items inside:** High winds can be dangerous and can quickly turn any unsecured outdoor object into a projectile.
- **Routinely run water.** This will help minimize the risk of frozen pipes and prevent stagnant water and the growth of *Legionella* – the bacteria linked to Legionnaires' disease.
- **Mechanical systems:** HVAC systems that remain idle for long periods of time have a greater chance of failure when restarted.

Install Security Systems

Keeping a vacant building secure is the most important way you can prevent damage. There are several ways to provide security for a vacant building.

- **Alarms:** If one isn't already installed, an alarm system should be seriously considered for any vacant building. Alarms will deter individuals from attempting to enter the building and will quickly alert authorities if someone does break in.
- **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.
- **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.
- **Cameras:** Installing security cameras will help protect vacant property in two ways. First, cameras can act as a deterrent for would-be criminals. Second, it will help identify who's causing damage and enable you to enact preventative measures to keep it from happening again.

Maintenance

The final component of protecting vacant property is to continue to perform all necessary routine maintenance.

- **Tree and lawn care:** Keep trees, vegetation, and lawn neatly maintained. This will not only help prevent property damage from falling trees and creeping vegetation, but it will also give the appearance of an occupied property.
- **Snow removal:** Be sure to keep sidewalks in front of your building free from snow and ice.
- **Temperature:** As mentioned before, it's important to keep the interior of the building at a reasonable temperature.
- **Sump pump:** All buildings should be equipped with a sump pump to remove excess water and protect them from flooding.
- **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.
- **Ice dams:** Inspect the gutters of a vacant property during the winter months to see if any ice dams are forming. Ice dams can cause large amounts of water to enter and damage buildings.

See the related [article on *The Silver Lining*](#). For more resources or assistance, please consult your West Bend Mutual Insurance loss control representative.