To The Point
Vacant Property

Vacant properties present unique challenges that require careful consideration and management. Unlike occupied buildings, these properties lack the day-to-day activity that naturally mitigates common hazards. The absence of regular oversight can lead to significant risks for the building itself and the surrounding community.

Challenges

For instance, reducing or shutting off heat to the building leaves pipes vulnerable to freezing and bursting, while draining sprinkler systems can expose the property to a heightened fire risk. Beyond the property hazard concerns, vacant buildings also pose liability issues for the public and municipalities. They are often seen as attractive nuisances, particularly when located near residential areas. Without appropriate security measures and barriers, vacant properties can quickly become magnets for youth seeking a place to gather, squatters looking for shelter, and criminal activity.

If crimes occur on the premises, the building owner may face legal action for negligence in maintaining a secure environment. Even in the absence of trespassers, potential hazards remain for fire, police, or utility workers who may need to enter the building for legitimate reasons. Poorly lit areas, unprotected floor openings, abandoned chemicals, and flammable materials create dangers for those responding to emergencies or conducting necessary inspections.

Managing the Risk

While having a vacant property is never a desirable situation, some basic steps can be taken to reduce the hazard until it is again occupied. An added benefit of these steps is that they show a potential buyer or tenant that the building owner has good risk management practices and cares about the property. The local municipality may require these and additional steps.

Exterior Areas

Maintaining the exterior of a vacant property is vital for security and safety. Follow these recommended practices to safeguard the exterior:

- Inspect the facility weekly. If there is any evidence of forced entry, contact the police prior to entering.
- Consider installing perimeter security systems tied to UL Listed Central Station, including cameras (recorded), door and window contacts, and interior motion detection.

Building Interior

Securing the interior of a vacant property is crucial in protecting against various risks. Implement the following measures to maintain interior conditions:

- Notify local authorities, including police and fire departments, when a building becomes vacant.
- Consider installation of interior security systems including contacts and motion detection tied to UL Listed Central Station.
- Consider installing commercial-grade water detection systems to monitor for pipe bursts or water leakage events, including low-temperature freeze alarms. Many IoT (Internet of Things) commercial grade water detection systems are available on the market today.
- Ensure that emergency lighting and emergency exit signs remain powered.
- Inform the fire department if hazardous materials (flammable liquids, caustics, etc.) have been removed from the building that may have affected firefighting efforts in the past.
- Take precautions to avoid hazards that could injure people who access the building, such as firefighters, police, security, property management, and even trespassers. Hazards include unprotected floor openings, self-locking doors that could trap individuals, and storage of combustibles, flammable liquids, or materials that could collapse on emergency workers.
- Maintain pest control services.

Systems Maintenance

Ongoing maintenance of systems is necessary for vacant properties. Consider the following to manage utilities and ensure the property remains functional and safe:

- Continue electric and gas services for alarm and heating purposes.
- Shut off water in any areas of the building where it is not needed. Drain water pipes and add environmentally friendly anti-freeze to any areas where water might remain, such as drain traps.

Learn More & Connect

For more information on protecting your business, contact your local risk engineer, visit the Chubb Risk Consulting Library, or check out www.chubb.com/engineering.

- For areas protected by a wet pipe sprinkler system, maintain adequate heat to prevent freezing of sprinkler pipes. A temperature alarm connected to a UL-listed central station monitoring service should be provided to detect a drop in temperature below 40°F in any area. Perform required maintenance tests at intervals recommended in *NFPA 25 Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems*.
- For non-sprinklered buildings, fire detection systems must protect the entire building and be connected to a UL-listed central station monitoring service.
- Shut down any nonessential equipment or systems and disconnect the gas and electrical services to the greatest extent possible. Proper protective steps should be taken (lockout-tagout, release of any stored energy) as required by the manufacturer. Fluids and oils should be drained or otherwise protected so they do not inadvertently leak out of the equipment, resulting in a potential fire or pollution hazard. Protect all exterior openings, including any roof access, with an activated UL-listed central station alarm system.
- Remove all excess materials and combustibles from around the building.
- Trim and maintain vegetation to prevent overgrowth that provides hiding places for those wishing to break into the building. Overgrown landscaping is an indication that the building is not monitored.
- Check the roof for vegetation growth, clogged drains, or signs of vandalism.
- Remove any containers that might be attractive for dumping trash or hazardous waste, such as used motor oil or chemicals.
- Block parking lot entrances to prevent vehicles and pedestrians from entering the property.
- Maintain exterior lighting to deter crime and vandalism.
- If the property has sidewalks or other areas used by the public, maintain safe walking surfaces and arrange for prompt snow removal.
- Hire a guard service to conduct daily drive-by and building observations, especially during the evening and overnight hours.