

## The Hillman Area Chamber of Commerce

MAY 2020 Newsletter 14797 State Street South Suite 2 PO BOX 506 Hillman, MI 49746 (989) 742-3739 (989) 742-2605 Website: www.hillmanchamber.org Email: hillmanchamber@yahoo.com

#### **UPCOMING EVENTS**

- June. 16 Chamber Meeting (9 am at Patchwood Plaza)
- July. 21 Chamber Meeting (9 am at Patchwood Plaza)

Blessing of the Biked 2020

**CANCELED** 



At this time, the Blessing of the Bikes event for 2020 is canceled due to COVID-19.

May 19<sup>th</sup> Chamber Meeting

CANCELED



NEW Chamber Sign on the board by the VFW Post



Paycheck Protection Program

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll,

rent, mortgage interest, or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured institution, depository federally insured credit union. and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it participating the program.

https://www.sba.gov/fundingprograms/loans/coronavirusrelief-options/paycheckprotection-program



AAA – The Auto Club Group



# SPECIAL COVID-19 RISK CONTROL BULLETIN

### TIPS FOR VACANT BUILDINGS

When properties are left vacant or are unoccupied, there are proactive steps that should be taken to help prevent losses due to heating or electrical system malfunctions, water damage, vandalism or other causes.

#### Heating/Electrical System

- Before the winter months, hire a contractor to inspect the heating system to ensure it is working properly to reduce any potential for freezing.
- If using LP gas, propane gas or oil heat, check the fuel level in the tank periodically to ensure it
  does not run out of fuel.
- Check the building regularly (at least once a week) to ensure the heating system is operating properly.
- If the heating system is to remain in service, be sure the electric power is not shut off since this will shut down the heating system. Because the electrical service will remain on, inspect the main electrical panel, wiring and outlets. Repair or replace any defective or deficient items.
- If the building is not to be heated, turn off the fuel at the main shut-off valve to reduce the
  potential for malfunction and explosion. Check the valve periodically to ensure it is working
  properly. If the electrical system is to be shut off, it should be shut off at the main circuit breaker
  and the breaker locked open.
- A chimney service should inspect and clean any chimneys to ensure they are free from obstructions, such as nesting birds. Install chimney guard screen caps to help prevent infestation.

#### **Water Damage**

- If the heating system is a hot water system and is to be turned off completely, drain the plumbing system (or properly winterize it) to prevent damage from freezing.
- If the hot water heating system and/or water pipes will not be drained, install a water flow sensor and low temperature sensor to be monitored by the alarm system. Keep the thermostat at a consistent temperature throughout the winter months.
- If the water will not be turned off insulate the water lines that run along exterior walls so that the water supply will be less likely to freeze. If heat tape is used on piping, follow the manufacturer's instructions closely to prevent fires. Open cabinet doors to allow heat from the

- room to get into concealed spaces. Drain and shut off outdoor water faucets to prevent vandalism and freezing damage. In residential structures shut off dishwasher and washing machine hoses to prevent serious water damage losses.
- If a separate hot water heater is present, inspect it for leaks. If the property is in an earthquakeprone area, confirm it is retrofitted properly (e.g., strapped to the adjacent wall).
- Regularly check the insulation, exterior doors and windows and any weather stripping to ensure there are not any major deficiencies present. Water and insects may enter through these openings.
- Regularly inspect the roof for any evidence of damage, leaks, missing or worn roof covering or flashing and replace or repair them to help prevent damage from wind or from water backup from ice that may have formed around the edges.
- Inspect the roof for ice dams after a storm, which can prevent melting snow from draining off the roof. This could potentially cause interior water damage from water backing up.
- Inspect the attic and basement regularly for any evidence of water damage or mold. Fix all leaks, keep appliances clean, and increase ventilation to prevent the growth of molds and bacteria.
   This also can reduce the potential for insect or rodent infestation.
- Check and clean gutters, downspouts and roof drains in the spring and fall. Clogged gutters and
  drains can result in basement flooding when the snow melts in northern climates and/or water
  damage to interior walls in any climate as the water is no longer channeled properly. Check the
  downspouts and extensions to make sure water is diverted away from the building and does not
  pond next to the foundation.

#### Vandalism

- Notify the police department that the property will be vacant and provide emergency notification phone numbers to the police.
- Promptly repair any significant hazards (e.g., missing or broken railings, or steps, windows, etc.)
   to give the appearance the building is regularly occupied.
- Stop or forward mail and newspapers to an appropriate address or have it picked up on a
  regular basis. Even if all mail is stopped, the building should be checked at least weekly to
  ensure unread mail, flyers, leaflets, etc., do not build up and add to the vacant/unoccupied
  appearance of the property.
- Secure external doors and windows with deadbolt locks, security-type hinges and sturdy door frames that cannot be spread apart. Install slide locks or other equivalent security locks on sliding glass doors or French doors in residential type buildings.
- In residential type buildings install variable light timers to increase the appearance the building
  is regularly occupied and ensure the lights do not turn on and off at the same time every day.
- Install a UL-listed central station burglar alarm system, if one does not already exist, or provide guard service to provide adequate security for large commercial buildings.

#### Miscellaneous

- Remove dead trees or overhanging large tree limbs from the property that could cause damage.
- In higher wind-exposed or coastal areas, install storm shutters (or other mitigation measures, such as 5/8" marine plywood – remove after the storm) to secure windows ahead of a potentially damaging storm.
- Anchor fuel tanks and other storage tanks.

•	Install a UL-listed central station fire alarm system, if one does not already exist. Wireless
	detection devices can be utilized to ease installation. In single family dwellings install smoke
	detectors with at least one on every floor. Test the sensors and system regularly. Install carbon
	monoxide detectors and test them monthly, especially if the building will be shown to
	prospective buyers periodically.

•	Automatic fire protection systems should be left in service. Adequate building heat must be
	maintained where wet fire protection systems exist. Where dry systems exist power must be
	maintained for the air compressors, as well as heat for the valve rooms.

The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. The information in this document does not constitute a complete and finite list of each and every item or procedure related to the topics or issues referenced herein. Consideration should be given to current law and any specific legal needs that your organization or community may have, as well as to any work rules, contracts, and collective bargaining agreements that may relate to the development and implementation of other policies and forms.

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