

METHODIST INSURANCE

This document is being sent to the following roles within the Connexion who are registered on the connexional database: district Chairs, superintendent ministers, district property secretaries, circuit property secretaries, church property secretaries, district treasurers, circuit treasurers and church treasurers.

PROPERTY MATTERS

Issue 22 - December 2018

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Front-page photograph: The front cover shows the bedroom dressing-table of Susanna Wesley, mother of John and Charles Wesley, at their family home, Epworth Old Rectory, Lincolnshire. 20 January 2019 is the 350th anniversary of Susanna's birth. In commemoration, the Methodist Church is planning many events throughout the year. Visit www.methodistheritage.org.uk #susanna350 © Trustees for Methodist Church Purposes 2018

Introduction

Dear readers, greetings!

We have reached December and Advent has begun, leading to Christmas. At this most expectant time of our year, I wish everyone a very happy and peaceful Christmas.

We no longer produce or send 'hard copies' of *Property Matters*, but if someone you know would like to sign up, they can do so at: www.methodist.org.uk/signup. If you do need a physical copy for reference or passing on, *Property Matters* can be downloaded and printed, whole or in sections.

Just before the start of Advent, it is St Andrew's day. I think of him as possibly the first person to engage with social media! As a 'fisher of men', Andrew not only brought the first 'foreigners' to meet Jesus, he also encouraged people to share their food with their neighbours. At this troubled time, we should perhaps follow his example, and I would encourage you to look on the Joint Public Issues Team webpages at the many issues of peace and justice that we should be championing www.jointpublicissues.org.uk/.

In this issue of the newsletter, there are many fascinating articles, including pieces on the consents system, property and the Connexional Property Strategy, the handbook on property policy and planning, as well as updates from both Trustees for Methodist Church Purposes (TMCP) and Methodist Insurance. I hope you find them all interesting and informative.

If you have any comments or suggestions about the newsletter, or ideas for an article that you feel would be useful, do send me an email. I look forward to meeting more of you in the coming months. If you are planning a meeting on property, please feel free to send me an invite.

Christmas season joy to you all.

Best wishes

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Connexional Team update

Online suite of applications update

> PROPERTY CONSENTS

We have recently updated the Property Consents site. As a reminder, here is a summary of the changes:

- Removal of lease confirmation date.
- Update certain fields after Connexional approval.
- Streamlined replacement project process.
- Additional email alerts, for example when surveyors report checked, payment requests authorised, and for newly created property.
- Identifying who created and last updated a project.
- Automatically marking projects older than 10 years as 'Expired'.
- Addition of a filter to find projects labelled 'Expired'.
- Improved reporting for District Property Secretaries and Circuit users.
- Buttons 'greyed out' instead of hidden, to make technical support easier.

In addition, there is now an **ONLINE PORTAL** button in the top left corner on all pages, which will take you back to the home page, which is visible at all times.

This button takes you to the welcome page where you can access other sections of the Online Suite. Please note that the Methodist Church logo banner at the top of the entire online suite has the same function.

Also, the RETURN TO HOMEPAGE button, which appears once you access a project, has been renamed **RETURN TO PROJECT LIST** to avoid confusion.

The Methodist Church > ONLINE PORTAL Listing Projects FIND PROJECT BY ID Displaying Projects 1-20 of 5574 1|2|3|4|5|6|Next 10 Pages | Next PROJECT ID CREATION DATE TITLE

> ONLINE PORTAL PLEASE NOTE YOU RETURN TO PROJECT LIST Step 1: Information Completed Project Details

Consents Enablers

We are looking to set up a Consents Enablers network. This will consist of experienced regional users of the

Property Consents system willing to give support to other trustees. Members will consist of people in each region or district who are experts at using the Property Consents system, with the aim of providing support to local users of the system. These enablers will be provided with trained to give basic support alongside the continuing support from the team in London. Material from the first training session, in August 2018, is available here: www.methodist.org.uk/consentsenablers

If you are interested in becoming a Consents Enabler, please contact Tom Lee at consents@methodistchurch.org.uk

> ANNUAL RETURNS

The revised version of the Annual Returns site has been live since 1 September 2018. We welcome any comments and feedback.

Frequently Asked Questions can be found here: www.methodist.org.uk/returnsfaqs

STATISTICS FOR MISSION

The revised version of the Statistics for Mission site has been live since 27 September 2018. Again, we welcome any comments and feedback.

Statistics for Mission also includes the **WEB PROFILES** section, with tabs for updating office holders and reporting changes in the status of societies (cessations, becoming a class, mergers, Local Ecumenical Partnerships changes). As each section of the Online Suite requires specific permissions, you will need to ensure that you have statistics permission on your web user account for whichever church or circuit you would like to access.

Frequently Asked Questions can be found here:

www.methodist.org.uk/about-us/statistics-for-mission/fags

> CONTACT US

Help and guidance documents for all applications of the online portal can be accessed and downloaded via www.methodist.org.uk/onlinesuite.

Latest updates on technical issues can also be found on that page.

If you have any questions with regards to the functions of the Online Portal, please use the email address that best fits your request. General queries, such as anything to do with user permissions or passwords, may be sent to any address.

Property Consents: <u>consents@methodistchurch.org.uk</u>
 Annual Returns: <u>returns@methodistchurch.org.uk</u>

Statistics for Mission: <u>statisticsformission@methodistchurch.org.uk</u>
 Ministers: <u>ministersonline@methodistchurch.org.uk</u>

General queries: any of the above

Other updates

Royal Institute of British Architects (RIBA), Plan of Work

As more churches consider development projects, I have been asked about 'Plans of Work'. This refers to the RIBA Plan of Work, the standard model for the building, design and construction process.

The model has eight stages, each with clear boundaries, and details the tasks and outputs required at each stage.

First developed in 1963, the latest (2013) version is in an on-line resource. It can be viewed and downloaded from: www.ribaplanofwork.com/

District Property Secretaries (DPS) meeting

The Connexional DPS gathering took place on Wednesday 7 November, 2018 at Solihull Methodist Church.

After devotions, we were pleased to welcome Stuart Burgess who gave the keynote speech (based on notes provided by Gareth Powell). We were joined by Louise Wilkins and colleagues from Methodist Church House, in London, as well as Conservation, from Manchester, Trustees for Methodist Church Purposes, and representatives from Methodist Insurance. Firms who are on the Solicitors Panel were also present.

Friends from the Wesley Church Centre in Chester gave an enlightening presentation on their 'Regenerate!' project, which they completed in June 2017. This involved reimagining and modernising the worship space in their Grade II listed church, and we saw how such a building could be transformed to meet the present and future needs of mission.

www.wesleychester.co.uk/content/pages/documents/1509105572.pdf

We were given details of the Connexional Property Strategy, which was considered by the Methodist Council on 15-16 October 2018. www.methodist.org.uk/media/9408/counc_mc18-74 connexional-property-strategy oct 2018.pdf

Lastly, we were reminded that there will be no Resourcing Mission Forum next year, but there will be an event relating to the Property Strategy, in March 2019.

Property Handbook

The Methodist Council Report to Conference, this year, in part three, included a report from the working party on Legal and Property Support for Managing Trustees.

Recommendation six of this report stated: "Greater provision of information should be made more clearly available for Managing trustees through the Methodist Church's website ... all Methodist property policy should, in due course, be gathered together in a single, coherent handbook (which can be readily searched) clearly indicating what is guidance or good practice and what is policy that must be adhered to."

A meeting took place recently at Methodist Church House involving a few current property secretaries and an ex-district property secretary, looking at the handbook. Suggestions, such as an easily searchable index, are being actioned.

The Property Handbook is a resource that can be used by the trustee or property steward, who only occasionally has to deal with some of the issues contained within it.

There are some things that you will not find included. Constitutional Practice and Discipline (CPD) is not contained within the handbook, but a link to this will be provided and it can also be accessed here: https://www.methodist.org.uk/for-ministers-and-office-holders/governance/cpd/

There will also be links to other useful organisations, such as Trustees for Methodist Church Purposes (TMCP) at www.tmcp.org.uk and Methodist Insurance (MIC) at www.methodistinsurance.co.uk

As a result of a number of suggestions, we are looking at adding the following:

- A guidance note on the differences between types of trustees.
- Updates to the flow charts.
- Replacement schemes.
- When is a project not a project requiring consent?
- Closing chapels a starting guide.
- Practical housekeeping.
- Links between the property/conservation and heritage sites.
- Drawing funds from TMCP Is a project always necessary?
- How do Methodist schools fit into the Consents site?
- Better links between Property and Methodist Insurance sites and staff.

We will also be looking at the order or groups in which things are listed.

If there are other things you'd like considered, please let me know.

There has been a request for hard copies of the handbook. These will not be produced as a digital version is not only more cost-effective but we are also better able to keep information up to date.

The Property Handbook can be accessed here: www.methodist.org.uk/for-ministers-and-office-holders/property-handbook/

A finalised index will follow soon, but a test version is currently available at: www.methodist.org.uk/ph-index-v1/

We welcome comments to <u>farmeryr@methodistchurch.org.uk</u>. At the moment, the index is in development and can only be found by linking through, not through a search, but the hyperlinks in the documents are active.

A plea

If you are considering selling a residential property, either a manse or any other one you hold as an investment, please inform the Methodist Minister's Housing Society (www.mmhs.org.uk). They are getting more requests for larger houses, as some ministers are retiring earlier with families living at home.

Trustees' Report

How has the Holy Spirit been at work in your church during the connexional year 2017/2018? Send your stories to the Media Office (mediaoffice@methodistchurch.org.uk). To be considered for inclusion in the Methodist Church's Trustees' Report, please send 100-120 words, along with a photograph. Successful items will receive a £25 voucher for Methodist Publishing.

Heritage 2020 and high streets

It was announced in the 2018 Budget that the UK Government will establish a Future High Streets Fund that will dedicate £675 million to help local communities respond with long-term strategies to the challenges facing their high streets. The objectives of the fund, and eligibility for funding, will be announced later this year, but it is known that a High Streets Taskforce will be established to offer expertise and support to communities.

The future of historic high streets is a key concern of Heritage 2020's 'Constructive Conservation and Sustainable Management' (CCSM) working group. They have been working over the past year to review examples of research, toolkits and projects that promote a heritage-led response to the changing face of the high street. They are continuing to gather information to add to the review (https://padlet.com/heritage2020/51ir8djtqa3j), as part of work to address barriers to achieving good growth in historic centres and inform discussions on how to best rejuvenate high streets and local towns.

You can share your knowledge about heritage and the high streets with the CCSM working group here: www.heritage2020.net/working-groups-constructive-conservation-and-sustainable-management/

Further information about the Future High Streets fund can be found here: www.gov.uk/government/publications/future-high-streets-fund.

Dedicated Housing Court

The Government has launched a consultation on a proposal to introduce a Housing Court, a single path of redress, which could provide greater access to justice for both landlords and tenants, in the event of disputes.

The consultation, launched on 13 November, will run for 10 weeks and will close on 22 January 2019.

The consultation documents can be viewed online here:

<u>www.gov.uk/government/consultations/considering-the-case-for-a-housing-court-call-for-evidence</u> and The Rt Hon James Brokenshire MP, Secretary of State for Housing, Communities and Local Government, said:

"The proposals announced today will help ensure both tenants and landlords can access justice when they need it – creating a fair housing market that works for everyone."

"Everyone deserves to live in a safe and decent home, and this government is bringing about real change in making renting more secure.

"This is particularly important for families and vulnerable tenants who live with the fear of suddenly being forced to move, or fear eviction if they complain about problems with their home. It is also important for landlords who, in a minority of cases, struggle to get their property back when they have reason to do so."

Bat Habitats Regulation (No. 2) Bill

This Bill makes provision to enhance the protection available for bat habitats in the non-built environment and to limit the protection for bat habitats in the built environment, where the presence of bats has a significant adverse impact upon the users of buildings. The Bill was presented to Parliament on 5 September and the second reading is expected on 23 November.

https://services.parliament.uk/bills/2017-19/bathabitatsregulationno2.html

Waste Recycling Environmental (WREN) - FCC Environment Community Action Fund

Grants are available for environmental and community-based projects in areas of England within 10 miles of a Waste Recycling Group landfill site. Projects must provide, maintain or improve a public park or other public amenity. These are commonly known as 'Landfill Grants' and have a value of £2,000-£10,000.

The windows for application are:

- 26 December 2018 to 13 March 2019 (5pm).
- 27 March 2019 to 12 June 2019 (5pm).

www.wren.org.uk/apply/wren-grant-scheme

If you would like advice on these or any other grants, contact Julian Bond, Grants Team leader, at BondJ@methodistchurch.org.uk

The Connexional Property Strategy

The Connexional Property Strategy is outlined in full within the papers to the Methodist Council in October 2018, which can be found here: www.methodist.org.uk/media/9408/counc mc18-74 connexional-property-strategy oct 2018.pdf. By 'property', we mean here real property, land, bricks and mortar, as opposed to other types of property, such as money and intangible property.

We know that property plays a significant role in enabling a presence within a community. A Methodist building that is welcoming, eye-catching, and that acts as a focal point for community engagement, can speak powerfully of God's love. Redeveloping a property, to provide social housing or employment opportunities, could be part of a mission plan, as could incorporating a range of social uses into an existing building.

In order to achieve this, the Methodist Council seeks to encourage trustees to see the possibilities that exist, and to resource and support them in exploring and fulfilling those possibilities. Therefore, the Council sees a number of areas of work as being necessary and urgent during the connexional years 2018/2019 and 2019/2020. These include developing, adopting and implementing effective mission plans.

Purchase and disposal should take account of mission plans, and any disposal should receive a thorough evaluation. We would encourage trustees to consider the following questions:

- Has the mission for which the property was originally acquired been achieved and is there no longer potential for Methodist mission from this property?
- How does this church property shape and give expression to the circuit/district mission plan(s)?
- What alternative uses might be made of the property/site as an expression of Methodist mission and ministry?
- Is the site of strategic importance within the locality?
- What other Christian presence remains in the locality, particularly in rural areas? Is this the only community space in the locality?
- What are the alternative uses with the site vacated, taking into account, among other things, the local authority strategic plan. Could the property be redeveloped to generate income for mission elsewhere?
- What ecumenical/other partnership opportunities exist for using the property?
- Are alternative sites available that better enable mission?

We all need to have an awareness of the environmental and ethical aspects of property, as expressed through the Conference Statement *Hope in God's Future* www.methodist.org.uk/our-work/our-work-in-britain/climate-change/hope-in-gods-future/

The role of the District Property Secretaries is a critical position and work will be done around introducing some standards for the role.

Partnerships will be developed, both internally and with other Methodist bodies, as well as with other categories of partnership, such as:

- sharing a building for worship
- partnering in redevelopment for social purposes
- partnering in redevelopment for commercial purposes
- sharing a building for other social mission
- imaginative experiment and ecumenical co-operation.

Other areas of work include property development companies, property consultancies grants, and conservation and heritage.

Legal matters - TMCP

Residential lettings – new government guidance (in England)

The Government has published an updated <u>How to Rent</u> guide, together with a further collection of new 'how to' <u>housing guides</u>. These guides will be relevant to all managing Trustees in England who rent out residential property under Assured Shorthold Tenancies (ASTs), such as manses, investment property or caretakers' flats, when those properties are not being used by the church.

1) How to rent - for tenants

The <u>How to rent</u> guide (the 'Rent Guide') is aimed at tenants who are renting, or about to rent, a property on an AST. Managing Trustees letting property under an AST in England **must** provide tenants with a copy of the most up-to-date Rent Guide at the start of each tenancy. Failure to do so will restrict the landlord's ability to serve a section 21 notice terminating an AST. As Managing Trustees may already be aware, a Section 21 notice is a notice given to the tenant by the landlord to regain possession of the property at the end of an AST. Further information on statutory requirements placed on landlords and ending tenancies is provided in the <u>Residential Tenancy (Statutory Requirements)</u> <u>Focus Note</u> and the <u>Residential Tenancy (Ending) Focus Note</u>.

Please note that the most up-to-date Rent Guide is the 9 July 2018 version and not that of 26 June 2018 (which included a mistake).

If Managing Trustees use an agent to manage their tenancies, the agent should be aware of the updated Rent Guide and ensure that the tenants are provided with a copy of the correct version. However, please check with them.

The purpose of the Rent Guide is to assist the tenant to understand their rights and responsibilities under an AST, including:

- pre-rental considerations: budgets, right to rent, guarantor requirements, deposit protection
- documentation that the landlord must legally provide including the Rent Guide itself, gas safety certificate, deposit paperwork, EPC, details of smoke detectors and carbon monoxide detectors
- obligations on a tenant: payment of rent and bills, restrictions on sub-letting
- obligations on the landlord: maintenance, safety, repair, insurance
- what to do if things go wrong: procedures to follow.

Although the Rent Guide is aimed at the tenant, it is strongly recommended that Managing Trustees familiarise themselves with the contents of the Rent Guide so that they know what rights their tenants have and what responsibilities are theirs as landlord.

The Rent Guide has also been updated to reflect the forthcoming ban on tenant fees and the changes to Homes of Multiple Occupation (HMOs), introduced in October 2018. TMCP will be providing further guidance on this in due course.

2) How to rent a safe home - for tenants

The <u>How to rent a safe home</u> guide (Safe Guide) should be provided to the tenants at the same time as the Rent Guide. This document is for current and prospective tenants, and outlines any potential hazards to be aware of in a residential property, what to look out for in terms of common and dangerous hazards and when/how to report them to the landlord.

Again, it is strongly recommended that Managing Trustees familiarise themselves with the contents of the Safe Guide and use it to identify any issues that may need to be addressed or investigated during the next quinquennial inspection.

3) How to let - for landlords

The <u>How to let</u> guide (Letting Guide) is relevant to all Managing Trustees who let residential property in England under an AST.

The Letting Guide sets out the legal responsibilities placed on Managing Trustees as landlords, and best practice. This Letting Guide covers the practical side of letting and includes agreeing the terms of a tenancy as well as steps to be taken at the end of the tenancy. This Letting Guide mirrors the guidance aimed at tenants in the Rent Guide and should be read by all Managing Trustees who are involved in letting residential property.

4) How to Lease - for leaseholders

Unlike the above 'how to' housing guides, this guide does not relate to private residential lettings. The <u>How to lease</u> guide (Lease Guide) is for leasehold occupiers, ie owner occupiers of property held under a long lease (for example a 999 year lease of a new build property or flat), or prospective buyers in England and Wales. The Lease Guide explains what it is to be a long leaseholder and outlines the differences between being a leaseholder and freeholder. There is also a section covering the freeholder's obligations and the leaseholder's rights in terms of information.

Managing Trustees considering buying (or who already own) leasehold property will find the Lease Guide useful.

Please take time to read the government's helpful guides and check that the most up-to-date versions are being provided to tenants. This article should be used as a reminder for Methodist Managing Trustees acting as landlords of residential property to ensure their systems are up to date and suitable to comply with the many regulations placed on landlords. Managing Trustees, acting as landlords, need to make sure that they are aware of the legislative requirements placed on them, as a failure to adhere to these requirements can have costly and time-consuming consequences.

Managing Trustees should consider the new guidance carefully to maintain continuity when letting and also to prevent complications arising before, during or after the tenancy has completed.

If you have any queries in relation to the guidance in this document, please contact Trustees For Methodist Church Purposes – <u>TMCP Legal</u> for further assistance.

Methodist Insurance

'Tis the season for events

As the cold weather sets in, many Methodist churches will be preparing for seasonal celebrations. Holding an event is a great way to open up your church to your local community, encourage new visitors and raise money for your church. Carrying out a risk assessment will help you to identify the risks and ensure adequate precautions are in place. You can find further information and guidance on the Methodist Insurance website: www.methodistinsurance.co.uk/events

The cold season is approaching

The winter weather can take its toll on churches up and down the country. With the cold season upon us, take a look at these handy tips to ensure the safety of those visiting or volunteering at your church, as well as reducing the risk of damage to your building(s) from bad weather.

Keep an eye on the weather forecast

If heavy rain and flood warnings are forecast, make sure you know the simple steps you need to take to reduce the damage a flood may cause. Flooding in your church and associated properties can cause inconvenience and heartache to your church community. Developing a simple emergency plan, such as moving valuable items to higher levels and using temporary flood barriers, for example air-brick covers and sandbags, are just some of the ways in which you can reduce the damage.

Review your floorplans

Another cause of water damage in a building could be frozen and burst pipes. Understanding the layout of heating and water pipes, and knowing what to do if pipes become frozen or burst, can be vital in preventing significant damage to your church. For example, if pipes burst you can isolate the water flow, or if they freeze you can gently thaw them out.

Make pathways safe

Wet leaves can cause pathways to become particularly slippery. Make sure you have a plan for clearing footpaths to minimise the risk of slips and trips. When there is a cold snap coming, make sure you have a plan for clearing snow and ice from pathways and ensure they are thoroughly gritted.

Car parks and parking areas

If your chapel or church has car parking, then you have a responsibility to make sure anyone who uses it stays safe. Undertaking a simple review to ensure your car park area is clearly signposted, well drained, well lit, and not slippery underfoot, is essential to make the area safe.

Keep gutters, gullies and drains clear

Autumn leaves can quickly clog the gutters. If you don't clear them regularly, they can become blocked, water can build up and lead to damage. Any trapped rainwater can freeze, cracking or shattering the guttering. So, make sure you check all your valleys, gutters, hoppers and downpipes for blockages. It is strongly recommended to have a gutter clearance programme in place.

Loose or missing slates and tiles could let water into the building. Replacing a slate now is much cheaper than having to repair the roof timbers later. Check the roof on a regular basis – a pair of binoculars is the easiest way to spot any potential problems.

Whatever challenges the elements may throw at you, make sure you know who to call and what to do during an extreme weather event. For more information, visit www.methodistinsurance.co.uk/coldweather

Take steps to stay safe

Ladders are commonly used in churches, and are useful for low-risk, short-duration tasks. However, basic safety precautions can sometimes be overlooked, and they can pose a significant risk to injury if not used properly.

Make sure you're safe by following our top tips for using a ladder:

- Check the ladder for any defects before you use it.
- If you do find defects, do not attempt to use the ladder, and make others aware of the risk.
- Read the manufacturer's labels on the ladder, making sure you stick to the safety advice given.
- Make sure that any surface on which the ladder rests is stable, firm and of sufficient strength.
- For a leaning ladder, make sure it is secured. For example, tie it to prevent it from slipping. Check it has a strong upper resting point or an effective stability device. Do not rest a ladder against weak upper surfaces such as glazing or plastic gutters.

As part of our service Methodist insurance offer easy-to-use checklists to help you carry out and document regular inspections and maintenance programmes. If you would like more information, take a look at www.methodistinsurance.co.uk/workingatheight. Alternatively, you can speak to someone by calling on 0345 600 7531 (Monday to Friday, 09.00-17.00 – excluding Bank Holidays) or you can email at risk.advice@micmail.com

Unoccupied manses

If a manse is going to be unoccupied for an extended period, it might be worthwhile letting it out on the commercial market.

The legal section in this edition gives guidance from TMCP.

Use a letting agent

They have the legal, market and practical knowledge to help avoid any problems.

Fill in the appropriate consent form

You can find this at: propertyconsent.methodist.org.uk

Deliver the right paperwork

Send a copy of the signed Tenancy Agreement to TMCP, along with a certificate from the letting agent saying that the best possible rent was obtained for the manse.

Keep your insurance company informed

It is important to let Methodist Insurance, or your own company, know about any change of use to your properties, so they can ensure you have the appropriate cover in place. They may need to make a change to your insurance cover and an additional premium may be required.

If you are planning on letting out a manse, please call the Methodist Insurance team as early as possible on 0345 606 1331.

Night shelters

With so many people in need, offering a place to sleep away from the cold is a positive way to support your local community.

During the cold winter nights, many churches open up their premises to provide a warm place of shelter, and a number also offer meals, washing facilities and advice and support on various issues the homeless can face.

We've summarised the steps you need to take if you are looking to run a night shelter:

Appoint a project coordinator

They will need to ensure the shelter runs smoothly and policies and procedures are effectively managed.

Keep a log book

You will want to refer to details of guests, past health and safety incidents, and emergency telephone numbers.

Provide a tour of the building

All volunteers and guests should know the location of the fire exits, first aid kit, accident book, evacuation procedures, telephone and list of emergency numbers.

Fire alarms

As people will be sleeping in the building, it is important to check that there is a good method of warning in the event of fire. There is comprehensive government advice here:

www.gov.uk/government/publications/fire-safety-risk-assessment-sleeping-accommodation. It may be that an upgrade to the fire alarm is required, or that there are some supervisors awake during the night to provide adequate warnings.

Know your liability/rules

Night shelters fall under multiple legislative regulations, and you may have to conduct risk assessments, pay an insurance premium or seek professional advice.

To see full guidance, along with your obligations for running a night shelter, please visit www.methodistinsurance.co.uk/nightshelters

More reassurance for us and our church visitors

The Government recently changed the way that damages for personal injuries are calculated. In line with the changes, and to make sure that we are covered, our insurers have decided to increase our minimum limit of indemnity on Public Liability Insurance from £2 million to £5 million. The change means that if we are held responsible for significant personal injuries, we should be covered for any large settlement.

Personal safety: don't be left in the dark

Being part of the Methodist Church means making yourself accessible to people from across the community, so make sure you stay safe.

If you're alone in the church – perhaps locking up after a service late at night – or if you're letting someone you don't know into your home, you could be vulnerable. Methodist Insurance have put together some simple tips. By taking a few common-sense steps, you can minimise the risk and carry on enjoying your role within your vibrant community.

Look out for any potential for someone to be harmed – for example, if someone is left alone in the building for an extended length of time, particularly if late at night.

Work out what the risk might be – how likely is it that somebody could be hurt? What measures do you already have in place if this were to happen?

Have a plan of action – before inviting someone into your home, for example, think about how you would react if you were assaulted, or what you would do to raise the alarm. The same applies to your church – do you have measures in place to be able to call for assistance if you needed it?

Be prepared – always think about potential escape routes so you know how to remove yourself from a challenging situation.

Let people know – If you are visiting or meeting someone on behalf of the church, make sure other people know where you are going and when to expect you back. Take a mobile phone with you.

If you'd like to know more about how to stay safe, you'll find a short video on their website, along with a personal safety risk assessment. Visit www.methodistinsurance.co.uk/personalsafety

Electrical inspections - do you know the rules?

Churches need to arrange electrical inspections. To ensure you reduce the risks of accidents from electrical hazards and fire damage at your church, it is important that the electrical installation is checked by a qualified electrician or electrical contractor every five years. Before appointing any electrician to undertake this task, please check they are fully accredited to work on commercial installations.

If Methodist Insurance ever issue a survey report for your church, they'll give you the full details of what kinds of accreditation you should look for, and will include the contact details of each organisation. They will also give you the option of choosing HSB Engineering, with whom they can arrange preferential rates. With their support, you can be sure that any contractor working on your church will be properly accredited.

For further information, go to www.methodistinsurance.co.uk/electricalsafety

Bringing insurance home this winter

Methodist Insurance provides home insurance cover too. You can follow their top 10 tips to help you take care of your home over the winter months.

Avoid water damage

Protect your indoor pipes when you're out by keeping the central heating on low and leaving internal doors open. Keeping the hatch to your attic ajar may stop overhead pipes and tanks from freezing. Make sure the pipes and tanks are lagged too.

Check your heating

Have your boiler serviced at least once a year by a Gas Safe registered engineer.

Maintain the warmth

Bleed your radiators every few months to keep them running efficiently and draw curtains to prevent window draughts.

Check your window seals

Check for bad paintwork or damaged seals. They could let rainwater in, which could lead to the window swelling or rotting.

Stock up your cupboards

To prevent you having to venture out in potentially hazardous conditions, it's good to stock up your cupboards with long-lasting foods.

Clear gutters and drainpipes and check the roof

Make sure that gutters and drainpipes are clear of leaves, otherwise they might overflow and water get into the masonry. Loose tiles can become dislodged during high winds. Check the state of your roof with a pair of binoculars.

Pack away your garden furniture

Avoid any winter weather damaging them. Removing furniture also means they won't become potential hazards themselves.

Maintain your garden

Identify any dead branches from old trees that could become a hazard during high winds, and store away any garden tools.

Repair your fences

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Most household insurance policies do not cover storm damage to fences and gates. Repair weaker sections of fences early on to avoid replacements in the long run.

Safely clear ice and snow

Be careful. Never use water to clear snow as it can refreeze and turn to black ice, creating a serious hazard. Spreading salt or sand can stop black ice. You can use ordinary table or dishwasher salt.

You can find more advice about preparing for the cold weather at www.methodistinsurance.co.uk/badweather

Theft of metal remains a major challenge

The rewards for stealing lead and copper remain high and we have seen a significant rise in the incidents of theft of metal from Methodist churches. Some simple steps can be taken to reduce the risk of loss, as follows:

• Churches should ask neighbours to be watchful and report anything suspicious to the police. Inform neighbours when legitimate contractors will be working at the church.

- Be aware if you observe unannounced or unexpected individuals or workers operating on or near to the church, or an unplanned traffic diversion. Make a note of their appearance and any vehicle registration details.
- Review security. Improve security lighting; install bollards/gates to prevent vehicle access and cut trees or hedges to ensure good visibility.
- Ensure you have used SmartWater and display the SmartWater signage prominently, where
 potential thieves will see it.
- If your church has a large amount of lead or copper, consider installing an approved roofprotection system. These alarm and detection systems can be very effective at reducing the risk of theft.
- Specific advice for churches can be found on their website at:
 <u>www.methodistinsurance.co.uk/risk-management/resources</u> or contact the

 Risk Advice Line on 0345 600 7531 or <u>risk.advice@micmail.com</u> where a specialist Risk Management Surveyor will be able to provide advice to you.

Dates for your diary

28 March 2019

Please note, there is no Resourcing Mission Forum taking place this year while all conferences are being assessed and evaluated.

We are planning an event at Methodist Central Hall, Westminster, in late March/early April, about use of Methodist property. Please keep an eye on our webpage for more information: www.methodist.org.uk/for-ministers-and-office-holders/property/property-publications-and-events/

This document is being sent to the following roles within the Connexion who are registered on the connexional database:

- ✓ District Chairs
- ✓ Superintendent ministers
- ✓ District property secretaries
- ✓ Circuit property secretaries
- ✓ Church property secretaries
- ✓ District treasurers
- ✓ Circuit treasurers
- ✓ Church treasurers

If you are aware of other people who may not have access to the Internet, email or a computer, could you please provide them with a copy of this document.

If you know of people who would like to subscribe to the *Property Matters* email newsletter, please forward this copy and ask them to visit www.methodist.org.uk/signup



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