

New York Landmarks Conservancy

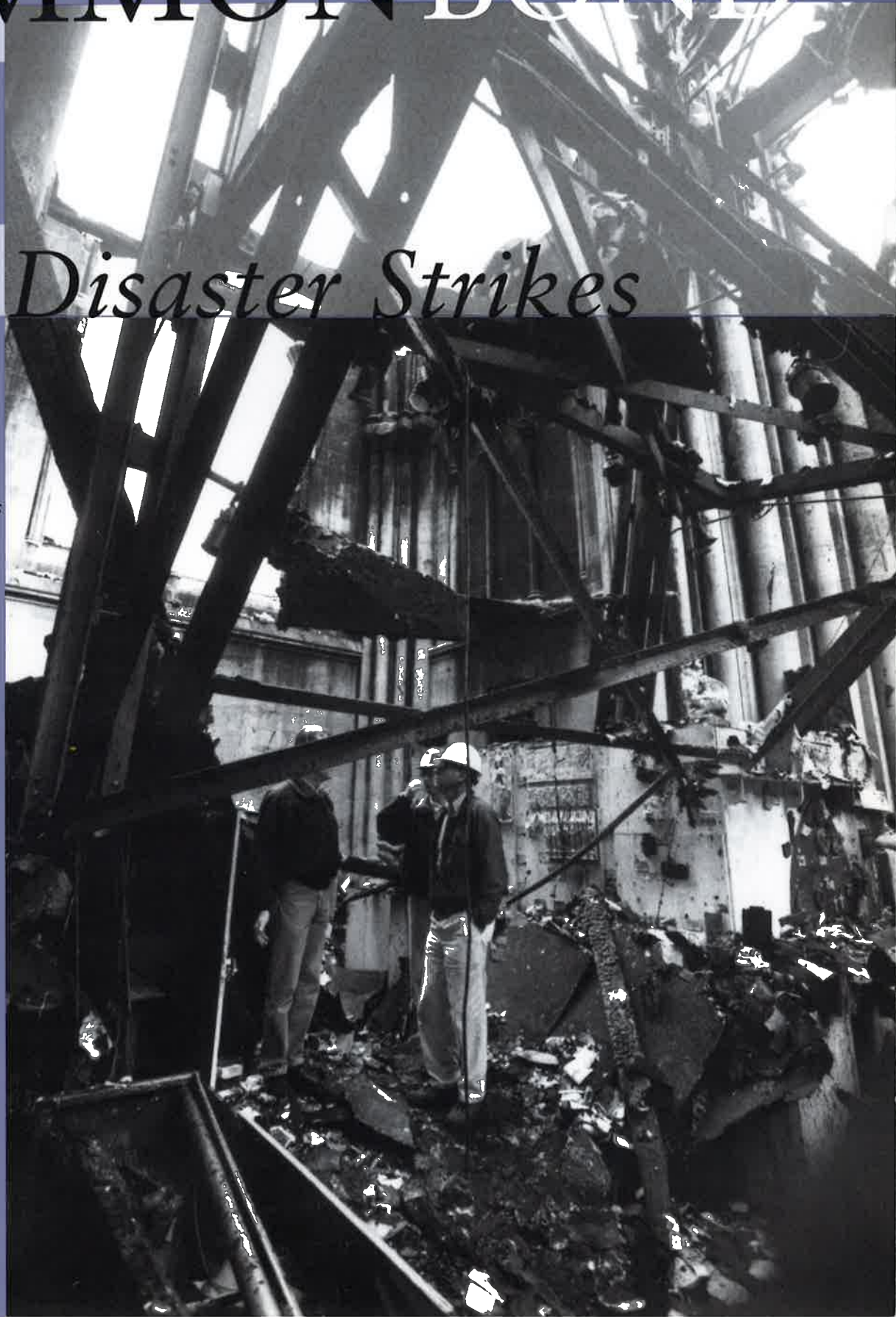
COMMON BOND

Volume 17, No. 3

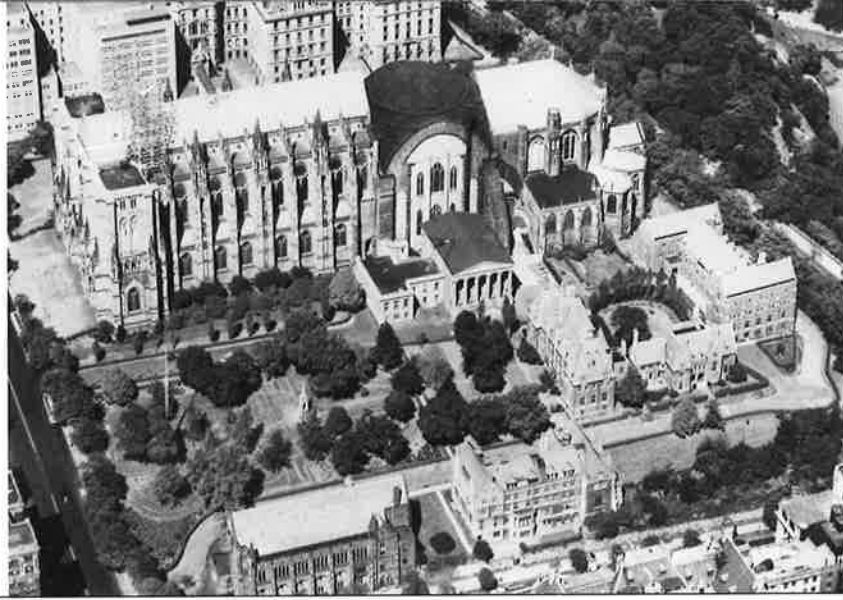
Fall - Winter 2002

After Disaster Strikes

- ~ *How to Save a Steeple:
A Case Study*
- ~ *Gothic Revival
Construction Techniques*
- ~ *Care and Maintenance
of Wooden Exteriors*



*Located in Morningside Heights,
the Cathedral of St. John the Divine
is one of the grandest religious
buildings in New York City.*



Emergency!

How to Recover from the Worst

by Paul Zakrzewski

Fires, floods, and other catastrophes are the stuff of the 10 o'clock news. Unfortunately, countless congregations face such devastation every year. How quickly a congregation responds in an emergency can make the difference between further damage and destruction – and renewal. Experts suggest key ways congregations can prepare – in case the worst happens to them.

Appoint an emergency response coordinator. Have someone in mind who can direct your emergency response team, should the need arise. “Make sure you select someone with some experience in these matters, such as a building conservator or architect, to ensure everything gets done properly,” says Edward Kamper, an independent building conservator. Kamper has helped a number of sacred sites in the aftermath of highly-publicized fires, including the Cathedral of St. John the Divine and Church of the Holy Apostles in New York.

Have a designated emergency response team ahead of time. In addition to the coordinator, an emergency response team should include congregation officials, the disaster recovery team, and experts, such as a structural engineer, preservation professional, and public adjuster.

Keep a record of what you have. Before a fire or flood strikes, create a file that catalogues the building and its contents, such as furniture, computer equipment, and books. Include detailed descriptions, appraisals and photographs. Make sure the appraisals and insurance coverage levels are re-evaluated and updated every three to five years.

Begin to document damages. You’ll need these to compare notes with the various experts who will help with restoration and for insurance claims. Most importantly, you should jot down an inventory of all the objects you believe to have been damaged and a record of the condition of various aspects of the building. Be as complete as you can. This inventory can then be compared to the one created by your insurance adjuster, a public adjuster, and others. If you have access to a camera, that is all the better. Holly Kaye, executive director of the Lower East Side Conservancy, explains how she turned to a photographer acquaintance after the December, 2001 fire that devastated Beth Hamedrash Hagodol Synagogue. “Normally, this photographer takes art photos of Lower East Side synagogues. I asked him to document the condition, so we had a record before cleanup.”

Get disaster recovery professionals on site quickly. It’s important that disaster recovery occur as soon as possible, in order to prevent further damage. “After we get the call, we try to be on site in a number of hours,” says Damon Gersh, president of Maxons Restorations. “We really want to take the time factor out of the damage. If you let the damage sit, then time is your enemy. It’s going to ultimately cause more expense and make the eventual restoration more complicated.” Maxons is a certified emergency contractor and served Trinity Church and St. Paul’s Chapel in Lower Manhattan in the wake of September 11, 2001. Many congregations choose to call on contractors they’ve used for other cleaning and restoration projects.



Construction during the 1930s left steel scaffolding on the roof of the North Transept.

Since water can do more damage than smoke, drying a building quickly is important. Disaster recovery crews will often bring in their own drying equipment, including dehumidifiers, air movers, exhaust fans, and the like, in order to get humidity out of the building and prevent compound damage. “Take a \$50,000 piece of furniture, for example. Left alone in a damp room for three days, the veneer will pop, the drawers will stick, and it’ll be destroyed. But if we can get there within 24 hours, bring it off site and do controlled drying, we might save that piece at a cost of only \$2,000,” says Gersh.

Disaster recovery teams also remove debris from the site and begin to treat the site with anti-microbials, which prevent infestations of the mold and mildew that cause “sick building syndrome.” Recovery teams can also wire emergency lighting and repair, replace or bypass ruined electrical conduits.

Don’t turn on gas and electric without clearance from the fire department. “Have the gas and electrical systems inspected by a licensed electrician or plumber before turning them on,” advises Kamper. “Also, check with the fire department, who will give you some kind of instructions on how to proceed.”

Contact a structural engineer. Contact a structural engineer to make certain the building is safe to enter. The engineer should also do a conditions report to help with future restoration efforts and insurance claims.

Contact a preservation professional. Experts stress the importance of having a preservation professional consult on landmark or historic sites, since preservationists can help work in tandem with the public adjuster to settle a stronger claim for the congregation. “Typically, insurance companies don’t know the cost of restoration. Their business is insurance, not preservation,” Kamper says. Similarly, preservation experts can help minimize additional damage during cleanup. For example, the Church of the Holy Apostles in New York suffered a fire in



Susan Lerner

The steel beams fell to the intense heat of the five-alarm fire on the morning of December 18, 2001.

April 1990. Kamper describes the scene, “Most of the stained glass windows were shattered, and another consultant wanted to pick up all the shards and put them in a box. It would’ve been a disaster. Instead, we drew a grid of the floor, assigned numbers to all the windows, and got different boxes for each of the windows. This way we had an idea of where all these pieces went.”

Notify your insurance company. Chances are good that if a fire makes the ten o’clock news, your insurance company will know about the disaster and will have dispatched an adjuster to the scene. Nevertheless, make certain that the response coordinator or someone else contacts the insurance company.

Consider using a public adjuster. Many experts suggest contacting a public adjusting agency at the same time as your insurance company and having them send an adjuster to the scene. Public adjusters are experts in insurance law, who analyze your insurance policy in order to negotiate a stronger claim for your site. They can help you come to an agreement with your insurance carrier on the full scope of work and expenditure required to properly repair the damage.

However, your congregation may not need a public adjuster, if the damage was limited and your insurance policy’s coverage is clear. One example would be if a lightning strike caused minor loss of asphalt shingles from the recently installed roof. The cost of repair is minimal and undisputed, and the damage fully covered by the insurance policy.

In the case of a major and complicated loss or disaster, a public adjuster can be helpful. After the fire destroyed the North Transept, the Cathedral Church of St. John the Divine retained a reputable law firm that also handles adjusting. According to Stephen Facey, Executive Vice President of the Cathedral, “A religious institution shouldn’t rely solely on the Public Adjuster to negotiate the settlement with the insurer. Instead, the board,



After fire-fighting crews left the site, the Cathedral's gift shop lay in ruins.

Susan Lerner



Susan Lerner

building committee, or disaster response committee should actively oversee the adjuster to shape the claim. Then they should provide the adjuster with expert contacts in restoration and construction. It is important the public adjuster price the repairs with qualified contractors, so that the settlement price is equal to what the work will really cost.”

Secure the building against intrusion. After a fire, doors are broken in and windows are knocked out, making it an easy target for theft and vandalism. “If there’s been press, then a lot of people will know the building is open,” says Kamper. “You want to make sure it’s properly boarded up.”

David Mistick, Executive-in-Charge of Church Restoration Group advises, “To protect the congregation legally, you need to post ‘DANGER KEEP OUT’ signs to notify neighborhood residents of the clear and present danger and that they must stay out of the property.”

Secure the building against weather. In case the roof or a significant portion of the sanctuary is destroyed in a fire, the building needs to be secured against further damage from wet and cold weather. “The owner does have a liability to the insurance company to protect the building from further damage. If you don’t do anything and let the rain come in, it’s going to become a big issue with your insurance company,” says Kamper.

Keeping out the rain is only one piece of the puzzle. Especially in the northeast, freezing temperatures are also a concern. Mistick explains, “Even with heating, you run the risk of freezing if the building is left open to the elements. In winter months, you must make a decision whether to shut off the water supply. This simple decision can be complicated in buildings with stand pipes or sprinkler systems. To guard against freezing and bursting traps, we also recommend that all plumbing traps in sinks and toilets be protected with antifreeze

designed for recreational vehicles. Also, if fire systems are disabled to prevent freezing, provisions must be made for a ‘fire watch’ by a security service.”

Create two sets of budgets. There is the budget provided to you by your insurance company – and then there’s your working budget. “A congregation needs to put together their budget before they go into the planning stage, so they know what they can do and what they can afford,” says Kamper. “An architect can create a timeline of the restoration, draft specifications for the work, and develop budgets.”

Start a capital campaign. Congregations, especially ones who don’t have immediate access to funds in the case of disaster, should consider hiring a fundraising consultant. “It’s easier to do fundraising when the iron’s hot, when there’s a lot of public attention on the building,” says Kamper.

Resources

American Society of Appraisers, www.appraisers.org

Church Insurance Agency,
www.cpg.org/insurance/property/index.html

Church Restoration Group, www.churchrestoration.com

Maxons Restorations, www.maxons.com

National Association of Public Insurance Adjusters,
www.NAPIA.com

“Special Report: Fire Prevention for Religious Properties,”
Common Bond, New York Landmarks Conservancy,
1999.