

## **PROTECTING YOUR CHURCH ROOF – ROOF ALARMS AND THE GRANTS AVAILABLE**

### **Why metal roofs should be protected by roof alarms**

**Archdeacons have flagged up the importance of protecting metal church roofs in their Visitation Charges to Churchwardens.**

Lead and copper roofs are the top security risk for churches. There were thirteen successful or attempted thefts in the Diocese in 2019 and two already in 2020 despite the pandemic. The loss of metal roofs has despoiled our churches and left shock, dismay and often large replacement bills in their wake.

We, Historic England and Ecclesiastical Insurance believe that a combination of approved roof alarms and forensic marking solutions such as SmartWater marking are the best deterrent against the theft of vulnerable metal roofs. **Crucially, there are no limits to the cover that Ecclesiastical Insurance gives for the theft of external metal when both are used.**

Installing a roof alarm and the SmartWater marking solution will discourage the theft of lead or copper roofs. It will save your church money if external metal is stolen and give you more peace of mind in the meantime.

The majority of our churches with significant lead or copper roofs (covering say an aisle, chancel or larger area) now have roof alarms. We are urging the rest to do the same.

Please read your last QI report and talk to your church architect if you are unsure whether you have significant lead or copper roofs. Please read your insurance policy and talk to your insurers if you do not know how these are covered in the event of theft.

We have contacted all churches that our information suggests are at high risk to promote roof alarms. But that information may not be complete so let us know if you think your church is at high risk and you have not been contacted.

### **Grants currently available**

The grants available from June 2020 can together cover much or all of the cost of installing a roof alarm depending on the circumstances of your church.

The Allchurches Trust has awarded the Beds and Herts Historic Churches Trust the sum of £55,000 to support the installation of roof alarms. This will be used to give grants of up to 50% of the cost to a maximum of £2,500 to each church. This grants stream is administered by Beds and Herts HCT and applications should be made to it.

In addition Beds and Herts HCT can offer additional grants of up to £1,000 or sometimes more. The size of grant depends on the financial demands on the Trust, the location of the church and its particular circumstances.

For the grant streams described above see <http://www.bedshertshct.org.uk/grants.html> which has a link to the application form and the contact details of the Grants Secretary.

The Diocesan Board of Finance offers roof alarm grants of typically £1,000 to churches prioritised because of their circumstances. (Priority churches were contacted in November 2019 but get in touch if you want to check if you are one.) For an application form see [here](#).

You can reclaim the VAT on at least the cost of installation from the [Listed Places of Worship Grant Scheme](#) if your church is listed.

These grants will together help pay for a significant part of the costs of installing a roof alarm which typically range from £4,000 to £6,000 plus VAT depending on the church. **We strongly recommend that you apply for these grants if you have high risk metal roofs and no roof alarm.**

A condition of these grants is that parishes pay for maintaining and monitoring the roof alarms which typically costs between £400 and £650 plus VAT each year. If the cost of maintenance for the first year is a barrier to installation then parishes should talk to their Area/Rural Deans and Archdeacons to try and find a solution. In the longer term local businesses and groups could be encouraged to support these costs.

### **More on Ecclesiastical Insurance's cover and advice**

If a forensic marking solution such as SmartWater is used then Ecclesiastical Insurance will cover up to £7,500 for the theft of external metal plus up to £7,500 for damage resulting from the theft such as to roof tiles, the roof structure or masonry. This can be adequate for small lead or copper roofs, flashings and other details.

If approved roof alarms and markers are used together there are no limits to Ecclesiastical Insurance's cover for the theft of external metal and resulting damage. That is up to the sum that the church is insured for through its insurance policies. This is essential for significant lead or copper roofs.

Ecclesiastical Insurance's website includes information on the following topics under Risk Management: [roof protection](#), [SmartWater](#), [metal theft](#) and [Church security](#). [Roof protection](#) gives a list of approved suppliers and a self-assessment tool to help you work out the risk of metal theft for your church.

To contact Ecclesiastical Insurance for advice and information phone 0345 777 3322 or email [churches@ecclesiastical.com](mailto:churches@ecclesiastical.com).

### **Is my church vulnerable?**

Lead and copper roofs are particularly vulnerable to theft. The cost of replacement can be huge and SmartWater and roof alarms are needed for significant roofs such as those covering naves, chancels, aisles or chapels of some size. Smaller lead or copper roofs and flashings and other details, and other external metal such as gutters, lightning conductors and gates, are also targeted by thieves and should have SmartWater marking.

Churches of all shapes and sizes and in all locations have proved to be vulnerable. There are very few with characteristics which make them a low risk. Lead roofs on top of tall towers are less likely to be taken but high nave, chancel and aisle roofs, including those with battlements, are under threat as well as lower ones.

### **What approvals or permissions do I need to install a roof alarm?**

Your roof alarm needs to be installed by a firm approved by Ecclesiastical Insurance if your policy is with that company. See the link above for a list of approved firms. You can ask for another firm to be approved for your church but this will take a little time.

As far as the Diocese is concerned the situation changed from 1 April 2020. The installation of a roof alarm has moved into the Minor Matter List A, so no permission is needed subject to the specified conditions:

Matter: The installation of a roof alarm (including an alarm with an image capture facility)

Specified Conditions:

- The amount of associated cabling is kept to the minimum that is reasonably practicable
- The parochial church council's insurers are notified of the proposals
- Any work to an electrical installation is carried out by a person whose work is subject to an accredited certification scheme (as defined in rule 3.1(6))

### **Protecting church roofs as part of a wider approach to security**

The Archdeacons' Charge asked churchwardens to look at their churches like potential thieves, 'casing the joint' and finding weak points. Common sense is key, for example not leaving wheelie bins, ladders or anything else available that could help thieves get on to the roofs and remove metal sheets. So is 'watchfulness' - making regular checks and encouraging church members, neighbours and the community to report anything suspicious. Restricting vehicle access to the church is also important.

### **Advice**

Ecclesiastical operate a dedicated risk advice line for Churches. Please ring 0345 600 7531 (09.00 – 17.00) or email [risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com) to speak to a specialist Risk Management Surveyor.

Advice from the Diocese on roof alarms and grants is available from David Bevan, Historic Church Buildings Support Officer [HCBSupport@stalbans.anglican.org](mailto:HCBSupport@stalbans.anglican.org). For advice on permissions and conditions contact the DAC team at [dac@stalbans.anglican.org](mailto:dac@stalbans.anglican.org).