



Prepare Now: Evaluate Vacant Buildings and Roof Conditions Ahead of the 2026–2027 Renewal

As the 2026–2027 Fund year approaches, the Texas Water Association Risk Management Fund (TWARMF) encourages all members to proactively assess their property portfolios—particularly focusing on vacant buildings and the age and condition of roofs. Early evaluation and planning can help mitigate risk, support long-term maintenance strategies, and ensure properties are in optimal condition for the upcoming renewal cycle.

Why Roof Evaluations Matter

Roofs are one of the most critical components of any structure, and their condition can significantly influence the overall integrity and resilience of a building. Over time, exposure to weather, especially hail and wind, can degrade roofing materials, leading to increased vulnerability and potential damage.

Members are encouraged to:

- **Determine Roof Age:** Identify the installation year of each roof in your portfolio. This helps prioritize inspections and maintenance.
- **Inspect for Wear and Tear:** Look for signs of deterioration such as cracking, blistering, ponding water, or missing shingles.
- **Plan for Upgrades:** Consider scheduling repairs or replacements for roofs nearing the end of their useful life. Upgrading to hail-resistant materials can provide long-term benefits and reduce future risk.
- **Document Conditions:** Maintain clear records of inspections, repairs, and replacements to support future planning and decision-making.

Vacant Buildings Require Special Attention

Vacant buildings pose unique and often underestimated risks. Without regular occupancy and oversight, these properties are more susceptible to a range of perils that can lead to significant losses.

Common risks associated with vacant buildings include:

- **Vandalism and Theft:** Unoccupied buildings are frequent targets for break-ins, graffiti, and theft of valuable materials such as copper wiring or HVAC components.
- **Water Damage:** Leaks from plumbing or roof failures can go unnoticed for extended periods, leading to mold, structural damage, and costly remediation.
- **Fire Hazards:** Vacant buildings may attract unauthorized occupants or be used for illicit activities, increasing the risk of fire.
- **Sprinkler System Failures:** Without regular maintenance, fire suppression systems may malfunction or freeze in colder months.

- **Glass and Structural Damage:** Broken windows and doors can lead to further exposure to the elements and unauthorized entry.

To mitigate these risks, members should:

- **Identify At-Risk Properties:** Review your property list to determine which buildings are currently vacant or may become vacant in the near future.
- **Secure and Monitor:** Ensure vacant buildings are properly secured, with functioning locks, lighting, and surveillance where possible.
- **Maintain Utilities and Systems:** Keep essential systems like HVAC and fire protection operational and regularly inspected.
- **Develop a Vacancy Plan:** Establish a plan for regular inspections, maintenance, and potential re-occupancy or decommissioning.
- **Address Risk Control Recommendations:** Complete any outstanding recommendations from Risk Control to maintain alignment with Fund expectations.

Partner with TWARMF for Support

TWARMF's Risk Control and Underwriting teams are available to assist members in evaluating their properties and preparing for renewal. Whether you need help assessing roof conditions, planning for building use, or organizing inspection schedules, our team is here to support your efforts.

Start Now for a Smoother Renewal

By acting now, members can better position themselves for a smooth and efficient renewal process. Evaluating roof conditions and vacant buildings well in advance allows for informed decision-making, timely maintenance, and strategic planning.

For questions or assistance, please contact Jeremy Wade (jeremy.wade@sedgwick.com), your Risk Control Consultant, or Underwriting representative.