

Farm Risk Management: Property Loss Prevention

There is nothing quite as difficult as losing a home or building to a fire. Practical steps can go a long way in preventing property losses. More than half of all building fires every year are caused by electricity and heating devices like stoves and space heaters.

Planning

- Assess your buildings for potential fire hazards. Where is a fire most likely to start?
- Evaluate electrical and heat sources closely. What other hazards exist?

Building condition

- Inspect roof drains and gutters. Make sure they are clear before winter.
- Monitor roof conditions of flat or shallow sloped roofs, particularly during heavy snow periods. Always use safe methods to remove snow.
- Use noncombustible and fire-resistant building materials when possible.
- Establish a preventive maintenance program for equipment, building utilities, and processing equipment that meets the manufacturer's specifications.

Electrical systems

- Keep electrical and heating systems up to current codes.
- Use electrical cords properly; don't overload outlets.
- Extension cords are not meant to be permanently plugged in.
- Keep all combustible material at least 3 feet from electrical panels.
- Check your electric system on a regular basis and make sure it is maintained.

Heaters and wood stoves

- Keep all combustible material at least 3 feet from heaters and stoves.
- Develop a maintenance program to keep heating units clean and maintained.
- Follow manufacturer specifications for all wood stove or heater installation.

Fuel and LPG tanks

- Install tanks following National Fuel Code requirements.
- Keep diesel fuel storage tanks at least 10 feet from any important building or structure whenever possible.
- Fuel and LPG tank storage should be kept at least 25 feet from outbuildings.
- Install tanks so that a fuel leak or spill will not flow toward or into buildings.
- Keep storage areas free of weeds and combustible materials.
- Keep above-ground fuel storage tanks at least 20 feet from LP gas storage tanks.
- Tanks should be located or protected so they are not exposed to potential damage from moving vehicles or equipment.
- Mark tanks and containers properly.

Fire extinguishers

- Keep fire extinguishers easily accessible in homes, barns and on major equipment.
- Service extinguishers annually.

Chemicals

- Develop safe procedures for handling and storing flammable gases and liquids.

Hot work

- Adopt safety measures for performing hot work (e.g., maintenance welding or using torches). This is a common cause of fires.

Housekeeping

- Control fuel loads by removing outside vegetation and unnecessary material inside buildings.

Detection

- Maintain smoke detectors in homes or dwellings and replace batteries if detectors are not hardwired.

Recovery

- Keep a list of all vendors and key customers telephone numbers and other important contact information available and secured.