

THE COMMUNITY BUILDER

Neighborhood Watch

By now, there probably isn't anyone on the planet who is not aware of the recent tragedy that took place in a quiet neighborhood in Sanford, Florida. It is troubling, because it could happen anywhere. It is more troubling, because so many communities depend on its Neighborhood Watch Program to help protect their inhabitants and their property. This incident has caused many to reassess and to question how their program is set up and how this incident could be avoided. Many more are asking about legal issues that could arise and insurance issues that could also be called into question.

It is our position the following criteria should be considered, implemented and adhered to with a Neighborhood Watch Program:

- Neighborhood Watch programs should only be set up under the auspices of the local law enforcement authorities and registered with an official neighborhood watch program.
- Recruit and organize as many neighbors as possible
- Discuss community concerns and develop an action plan
- Hold regular meetings and train the volunteers
- Implement a phone tree and take action steps if suspicious activity is spotted
- Recognize and report crimes and suspicious activity
- Communicate regularly with the community about area crime activity
- Adopt a no weapons policy
- Meet with volunteers frequently
- Clearly define suspicious activity
 1. Someone screaming or shouting for help
 2. Someone looking into windows and parked cars
 3. Unusual noises
 4. Property being taken out of houses where no one is at home or a business is closed
 5. Cars, vans or trucks moving slowly without apparent destination or without lights
 6. Anyone being forced into a vehicle
 7. A stranger sitting in a car or stopping to talk to a child

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8. Abandoned cars

"A suspicious activity is an occurrence that is out of place and should not be happening in your neighborhood. These incidents should be reported immediately to the police department and broadcast to your neighbors."

We have been advised of the following by our insurance company:

Most carriers will not allow any type of armed security and will include an Assault & Battery exclusion along with a Weapons/Firearms exclusion on the General Liability Policy, if an association has any type of security whether armed or unarmed.

If an association portrays themselves as a neighborhood watch association, they need to be registered with an official neighborhood watch program.

USAonWatch.org is the National site for neighborhood watch programs through the National Sheriff's Association. An official program forbids firearms and specifically states that the volunteer should never pursue or take action on suspicions.

If the Association were brought into a lawsuit as a result of an incident involving a weapon, it may fall under the D&O policy rather than General Liability as the Board has a fiduciary responsibility to ensure the integrity of the neighborhood watch program and the selection of volunteer(s) who will conduct the patrols.

As with all things, "one bad apple shouldn't spoil the barrel". Neighborhood Watch Programs have become one of the most effective means of fighting crime in our communities. This is because you and your neighbors are the ones who really know what is going on in your area, are most likely to be the first to see a crime and call for help and are in the best position to report it to the authorities. Act responsibly, react responsibly, keep safe.