

The Cost of Doing Nothing

Hidden Facility Risks Draining School Budgets

Region One ESC School Finance & Operations Conference

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Every District Has Them

Small facility issues that lose out to bigger priorities:

- Deferred Maintenance
- Limited Budgets
- Competing Priorities
- Aging Infrastructure
- Staffing Challenges



Today's Roadmap

Slips, Trips, and Falls

Identify hazards and reduce incidents to protect students, staff, and visitors

Housekeeping

Enhance daily routines, address small issues before escalation, and improve visibility

Deferred Maintenance

Stay ahead of maintenance and reduce weather-related disruptions

Driver Safety

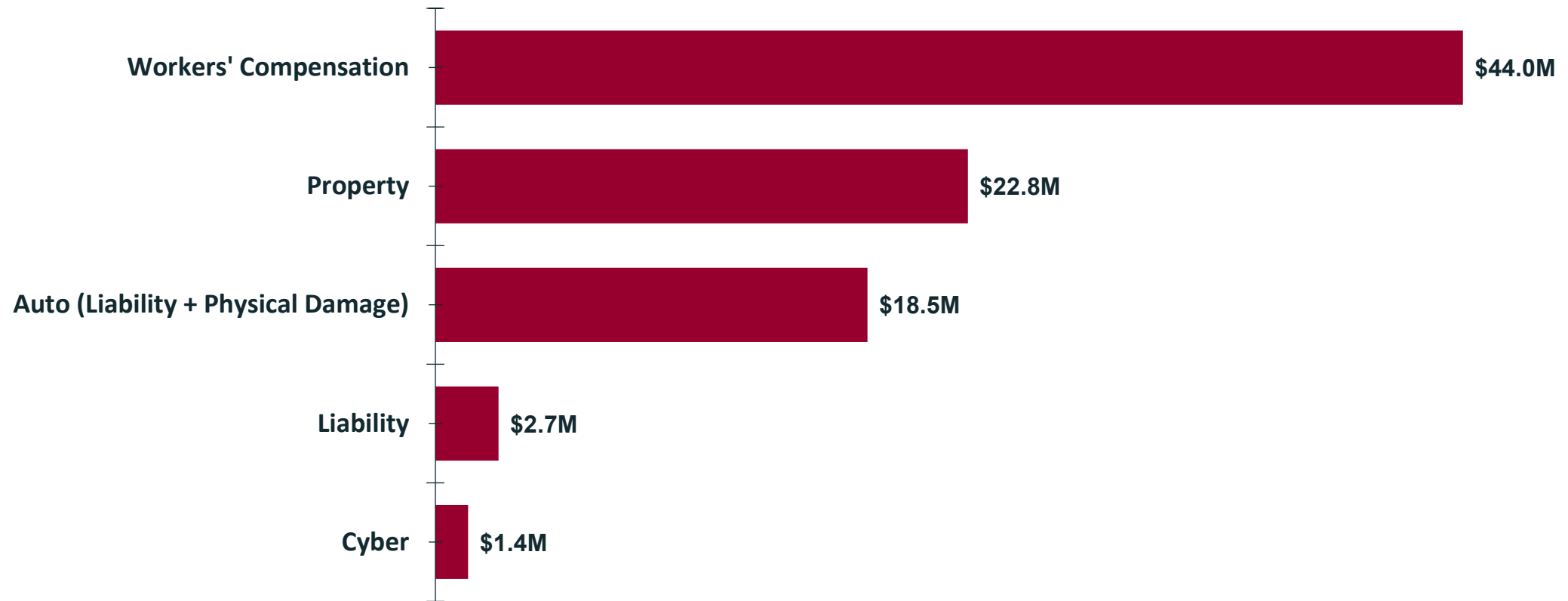
Reinforce safe driving behaviors and prevent incidents

Operational Disruptions

Anticipate external risks, be prepared for technology disruptions, and strengthen communication

Total Incurred by Exposure

\$89.5M in total losses for FY 2025-2026, ranked by category



What is Driving These Losses

The Hidden Risk Behind the Numbers

Exposure	Primary Drivers	District Opportunity
Workers' Compensation	Employee interactions, slips, trips, falls, lifting and strains	Improve housekeeping, ergonomics, training, supervision, and safe work practices
Auto (Liability + Physical Damage)	Backing, turning, rear-end collisions, failure to control vehicles	Strengthen driver awareness, backing procedures, and defensive driving
Property	Hail, roof leaks, pipe failures, freezes, wind damage	Invest in preventive maintenance, inspections, seasonal preparedness, and capital planning
Cyber	Ransomware, phishing, technology failures	Strengthen cybersecurity awareness and incident preparedness

A Familiar Story

It wasn't ignored.

It simply waited

- 1 A concern is reported
- 2 Scheduled maintenance
- 3 Other priorities take precedence
- 4 The condition remains the same
- 5 People adjust to the concern
- 6 Eventually... it creates an operational problem



Hidden Facility Risk #1: Slips, Trips & Falls

Slip, trip, and fall incidents are among the most frequent and preventable causes of employee injury claims in school districts.

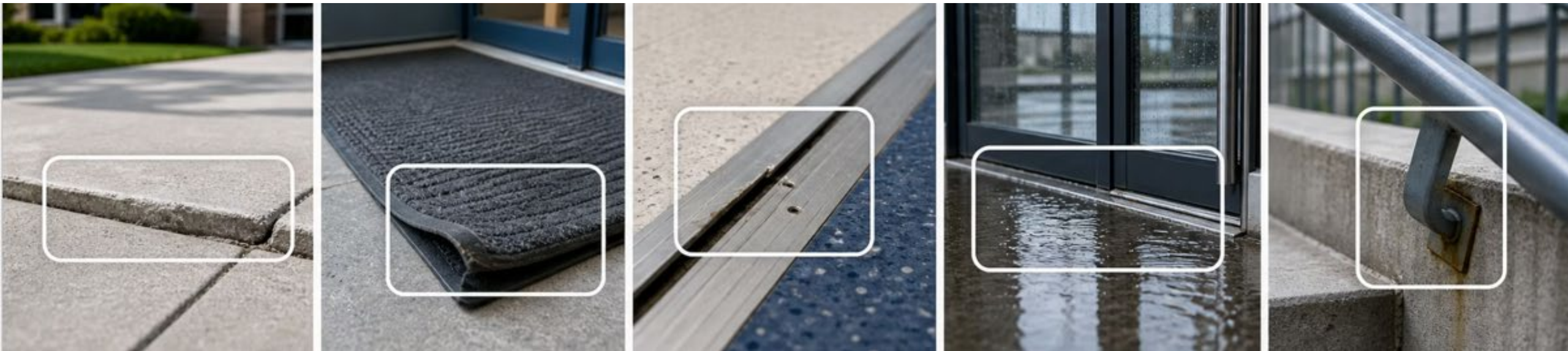
Each one carries real cost:

- Lost staff time
- Rising claim expenses
- School day disruption



Common Findings

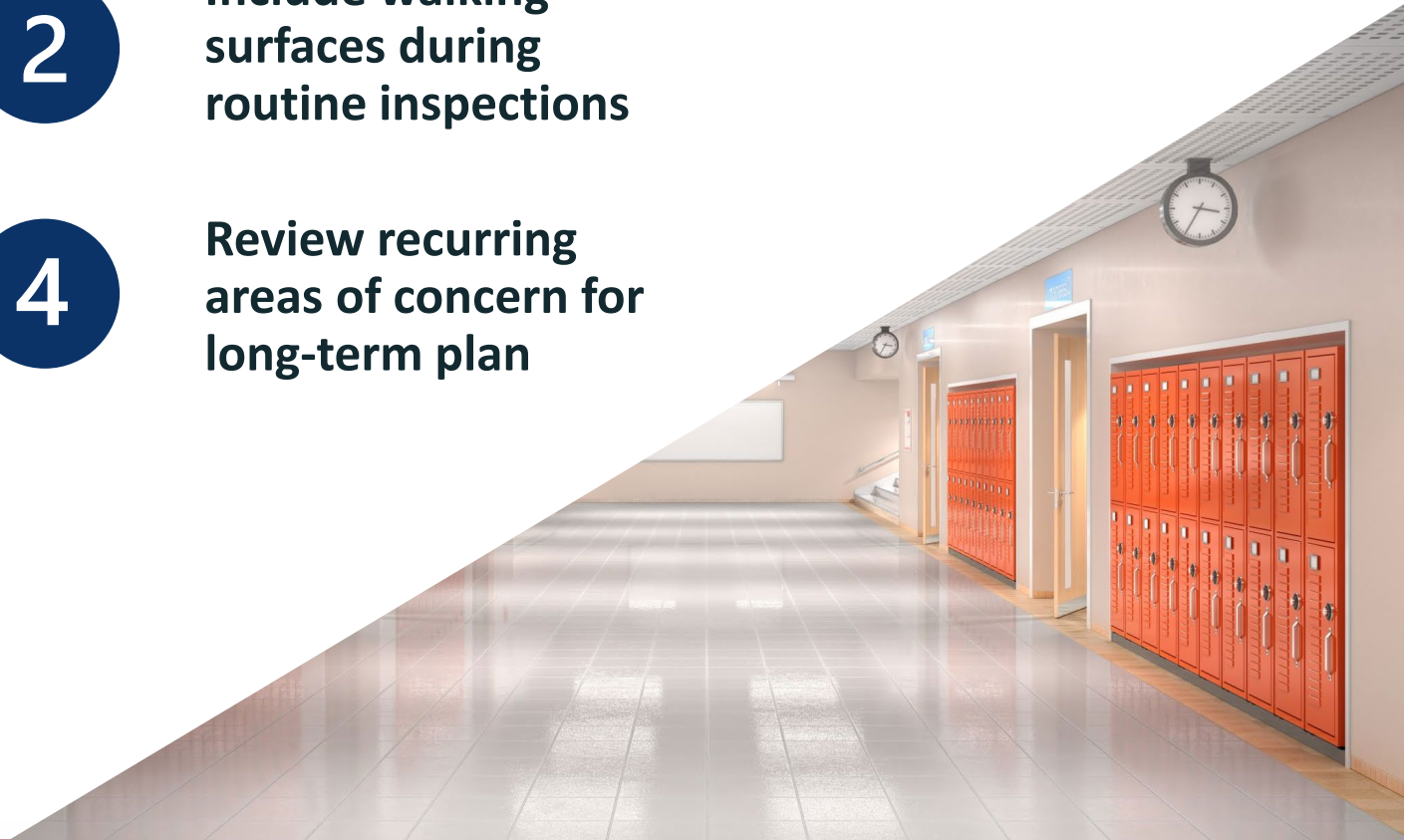
- Sidewalk cracks or uneven areas
- Weathered or curled floor mats
- Loose and damaged transition strips
- Rain events that cause water at entrances
- Handrails that need repair



From Hidden to Handled

- 1 Encourage early reporting in hazardous areas
- 3 Address low-cost, high-impact repairs quickly
- 5 Communicate completed repairs to reinforce early reporting

- 2 Include walking surfaces during routine inspections
- 4 Review recurring areas of concern for long-term plan





Hidden Risk #2: Housekeeping

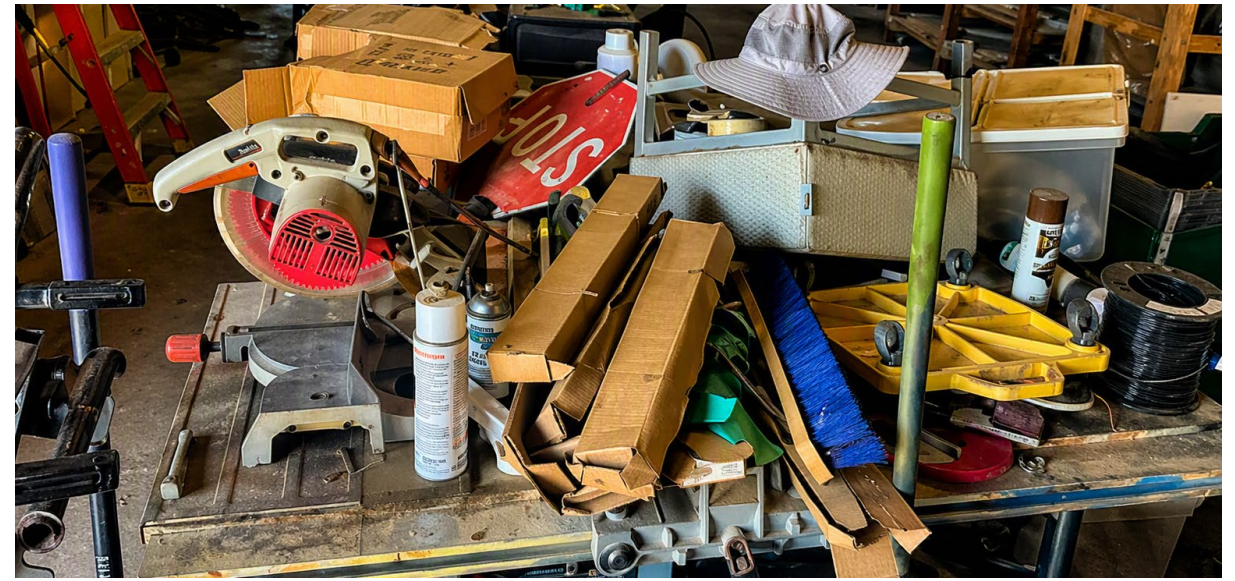
The condition of a workplace often reflects the condition of its operations:

- Employee Safety
- Operational Efficiency
- Faster Maintenance
- Better Emergency Access
- Improved Facility Stewardship

Common Findings



- Cluttered storage rooms
- Blocked electrical panels
- Materials stored in mechanical rooms
- Blocked exits
- Improper storage
- Trip hazards in the work area
- Unsecured materials



From Hidden to Handled

- 1 Promote routine housekeeping inspections
- 2 Maintain clear access to exits and equipment
- 3 Always organize storage areas with a purpose
- 4 Remove unnecessary trip hazards
- 5 Encourage employees to report concerns and keep areas clear of obstruction



Hidden Risk #3:

Deferred Maintenance

Water intrusion is consistently one of the top drivers of property loss in school districts. It is also one of the most misunderstood because the visible damage is rarely the full extent of the problem. By the time water damage is visible, the issue is often already advanced.



Roof Leaks



HVAC Condensate



Plumbing Failures



Drainage Issues

Common Findings

- Drains obstructed by debris
- Poor site drainage or standing water
- Aging roof sealants
- HVAC operating inefficiently
- Water intrusion around doors or windows

Regular maintenance often determines how facilities perform during weather events



From Hidden to Handled

- 1 Add roof and drainage inspections to your routine
- 2 Schedule seasonal exterior inspections
- 3 Address recurring water intrusion areas
- 4 Monitor HVAC performance throughout the year
- 5 Coordinate preventive maintenance with capital planning





Hidden Risk #4: Driver Safety

Defensive Driving

Regular defensive-driving courses keep skills sharp and help drivers anticipate hazards before they become incidents

Distraction-Free Driving

Clear policies on cell phones, eating, and other distractions to keep attention where it belongs

Pre-Trip Inspections

Ensure quick inspections before each route catches brake, tire, and lighting problems before a vehicle leaves the lot

Common Findings

- Backing incidents
- Parking lot collisions
- Failure to yield at intersections
- Limited visibility
- Temporary traffic pattern changes



From Hidden to Handled

- 1 Encourage distraction-free driving
- 2 Assess parking lot signage and pavement markings
- 3 Coordinate training for inspection procedures
- 4 Review campus traffic patterns annually
- 5 Evaluate backing areas and visibility



Hidden Risk #5: Operational Disruptions

Today's school facilities depend on technology to support:

- Building access
- HVAC controls
- Security systems
- Communications
- Work order management
- Business operations



Awareness is the cheapest defense. Verify senders, use strong passwords, and vet every vendor.



Common Findings

Examples include:

- Phishing emails
- Weak password practices
- Delayed software updates
- Vendor access concerns
- Building automation interruptions
- Communication system outages
- Access control failures
- Limited continuity planning

From Hidden to Handled

- 1 Maintain current software and building systems
- 3 Test emergency communication systems
- 5 Ensure all staff complete annual training

- 2 Evaluate vendor access procedures
- 4 Include technology during planning discussions



**“Can we afford
to fix it?”**

***The Real
Question***

**“Can we afford
NOT to?”**



Prioritize What Matters Most

When evaluating concerns, ask these three questions:

- 1** Could an employee, student or visitor be injured?
- 2** Will this disrupt district operations?
- 3** Can this become significantly more expensive if delayed?

Small Actions, Big Impact

- 1 Walk campuses with purpose
- 2 Encourage employees to report concerns early
- 3 Address small, high-impact repairs promptly
- 4 Schedule routine preventive maintenance
- 5 Review recurring issues before they become recurring expenses



Thank you

We appreciate your time and engagement today. If you have follow-up questions or would like to learn more about TASB Risk Management Fund resources for facility risk control, please reach out directly.



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