



Winter Weather Preparation

Background - Winter weather not only brings rain and snow, but increased potential for injuries to our employees and our tenants due to slips and falls. Despite the immunities offered to public entities under Title 59, the courts have made it clear that a higher standard is held to a housing authority, with a limited amount of real estate, than is to a municipality, with a much greater span of roads and sidewalks.

Pre-Winter Storm

Be prepared and plan for winter weather before it arrives. Contract your snow removal company and specify clearly what the expectations are for when they will respond, and areas to be cleared. Obtain their certificates of insurance for workers' compensation, auto, and general liability. Check with your house counsel on what policy limits you will want to require. You should be added as a named insured on the removal firm's insurance.

If you are not using a snow removal service, purchase the proper snow removal equipment and materials such as the proper shovels and de-icing materials (see this report) and have them available. You may need to purchase extra floor mats and "wet floor" signs. Store them in a location where they are easily accessible in the event of a storm. Make sure exterior lights are functional and replacement bulbs are available.

Establish a communication process so that all personnel can be reached, not only for purpose of closing or delaying operations, but also for calling in additional staff for snow removal tasks. Get land line phone numbers, cell numbers, and e-mail. Make sure the information you got previously is up to date!

Conduct a "tool-box" safety meeting with employees who will be involved in your plan. Review priorities and safe work practices, especially if employees will be shoveling snow or using snow blowers.

Document your efforts. A written demonstration of your efforts to prevent snow and ice accumulation will be invaluable to the defense of an injury claim. Consult with your house counsel on how long these records should be retained. Don't assume that because the winter has passed, there is no need to retain them. Lawsuits are frequently filed long after the snow is only a memory.

Investigate falls and related incidents as quickly as possible. Respond to falls by the public with empathy, but make no statements admitting liability. If medical attention is needed, follow your Authority's procedures.

De-Icing Materials:

After shoveling or using a snow-blower to remove snow, there always seems to be a thin layer leftover that quickly turns to ice as it melts and is compacted by tires or feet. It can be removed by sprinkling it with ice-melting granules that come in 5 and 25 lb bags. Caution should be used in choosing a chemical, because some chemicals can be corrosive to such metal items as cars or damage concrete and are toxic to plants. Following are primary chemicals found in most commercial de-icing products; read product labels carefully to determine content and check any warnings about use.

- Sodium Chloride (rock salt). This chemical is commonly used and is typically the least expensive de-icing material. It is effective down to about 5 degrees and can be spread on top of ice and snow. It is not harmful to concrete but can corrode reinforcing steel. The salt is also more toxic to plants than some other products when it is washed into the soil.

- Potassium Chloride will melt ice at temperatures down to 10 degrees and if used judiciously, won't harm vegetation. But it can leave a white residue that may be tracked indoors and can corrode metal.
- Calcium Chloride can melt ice down to 25 degrees below zero but doesn't prevent refreezing. It is less harmful to plants and concrete if used sparingly, but can corrode metal and can leave a residue that will harm carpets, tile and shoes. It can also irritate eyes and skin.
- Liquid potassium acetate is a newer product effective to 15 degrees below zero and can be applied with a garden sprayer before snow falls. It is biodegradable and listed as safe on vegetation and non-corrosive, however it can be costly.
- Sand: Sand is applied to provide traction for cars and pedestrians but it does not work well as a de-icer. It is often used as a compliment to de-icing materials.

In the Lobby...

Safety experts recommend a three-step process for lobby mats:

- 1) A porous mat outside to pull off as much contaminant as possible from footwear;
 - 2) A smoother but still relatively rough mat in the foyer to pull off the next layer of contaminants and absorb moisture, and
 - 3) Walk-off mats to remove moisture so it doesn't get tracked into the building.
- Provide umbrella and coat stands to prevent water from dripping across floors. Disposable umbrella bags can be provided on metal stands and are a great way to prevent dripping umbrellas from wetting your floors.
 - Regularly change doorway mats that become wet.
 - Provide for ample "caution" signage for all wet spots.

Parking Lots / Sidewalks

- Maintain all parking lots free of puddling – water should drain easily. Areas that accumulate water in warm wet weather can become "ice-rinks" when freezing weather hits. Repair all potholes and/or cracks in the parking lot.
- Maintain adequate lighting in parking areas, and on sidewalks.
- Paint all car stops a contrasting color and allow them to be placed only on exterior edges of parking lots. No one should have to step over a car stop.
- Provide handrails on all steps/stairs and ramps with three or more steps or a steep incline.
- Repair leaking gutters that drain onto walkways.
- Direct all downspouts so that water is not allowed to re-freeze on walkways.

If you have questions, please contact your Risk Management Consultant, or Jim Rhoads, NJPHA-JIF Safety Director, 610-937-2694, or e-mail james_rhoads@pmagroup.com

IMPORTANT NOTICE - The information and suggestions presented by PMA Insurance Group in this risk control technical guide are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related or other laws or regulations. You are encouraged to alter the information and suggestions to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.