

Fire Prevention - Overview

Background: During the traditional commemoration of Fire Prevention Month, it is an opportune time to consider our efforts at preventing resident fires.

Loss History

Since 2002, when the NJPHA-JIF started the all-lines program, we have had claims for 140 fires, with retained loss costs of \$3.6M. Since property losses in excess of \$50,000 per claim are ceded to the NJ-MEL, the actual costs are far more. Highest monthly frequency of fires comes in April (17), followed by May (16). When examined by weekday, Monday, Thursday, and Saturday all have accounted for 23 fires. 44 different members have reported fire claims.



Prevention/Mitigation Strategies

Sprinklers – A functional and maintained sprinkler system is the best bet in containing fires, especially if there are heads inside resident apartments. But with the ability of a sprinkler head to discharge large quantities of potentially damaging water, there are several issues to keep in mind:

- **Maintenance** – A system should be checked on an annual basis and flowed by a certified contractor to assure that it is functioning properly and no clogs have developed. The contractor will also verify that there is adequate water pressure.
- **Freeze Protection** – Cold air can cause pipe freezes; and ice expansion can result in sprinkler damage and discharge when the temperature rises. Insulate areas where cold air can intrude, and consider incorporating temperature sensing as part of the central station supervisory service you probably already have. Mount easy-to-read analog thermometers in key areas where staff can keep an eye on temperatures.
- **Fire Department Interaction** – Invite your local fire department onto your premises so they can familiarize themselves with property features, and location of sprinkler controls. Quick access to the main sprinkler valve will minimize damage once the fire has been extinguished. Your emergency procedures should also include response by your sprinkler contractor to replace heads that have discharged, and get your system back in operation.
- **Resident Education** – Residents should be coached at move-in time, and annually after that, that sprinkler heads in apartments are for their protection and should not be tampered with. That includes using the head as a ceiling mounted hanger for plants or clothing!

Stove Controls – Cooking is a frequently cited source of unit fires and one that relies on human behavior to prevent. One engineering solution to this hazard are various devices that detect high range top temperatures and shut off the stove. These can be implemented before returning a resident who has had a fire to a living unit, rolled out with new installations, or installed on a scheduled basis as time and budgets permit. Exhibitors of this technology frequently display at NJAHRO and PRIMA conventions.

Information on these devices can be found at:

- Stove Guard - www.stoveguardintl.com,
- Home Sense - www.homesensers.com, and
- Cookstop - www.cookstop.com, among others.

Canister Extinguishers – A staple of the commercial real-estate industry’s efforts to address this problem are metal containers containing fire suppressant that are magnetically mounted to range hoods. Like a sprinkler, they open when a fusible link is exposed to high temperatures, and release a limited quantity of dry chemical extinguishing agent, frequently enough to put out a range-top fire. Less expensive than the stove controls previously noted, they require minimal maintenance. Once again, residents need coaching to effect that if a discharge occurs, maintenance needs to be summoned immediately, and activating a fire alarm is desirable, as the fire may not be totally extinguished. For further information, check www.stovetopfirestop.com.

Fire Extinguishers - We have been frequently been asked about the merits of providing extinguishers in apartments for resident use. While some jurisdictions (and NJ law for one and two-unit residences) require extinguishers, we do not feel that creating an obligation for an untrained resident to attempt fire suppression is a good practice. Besides putting the resident in danger of injury from the fire, their efforts could actually spread the fire, and will certainly slow their evacuation from the unit. If you elect (or are required) to provide fire extinguishers, consider at minimum acquiring a video that can be shown to residents on basic practices, and provide handout materials on the subject.

Smoking Prohibition – What started as a modest initiative at the Madison Housing Authority has become a major strategy for reducing unit fires and will be adopted HUD-wide in 2018. The NJPHA website contains resources for the development of your smoke free program.

Education – Continuing reminders of fire safety should be a regular part of your resident communications. Seasonal issues, like candle use around holidays, or outdoor cooking should be repeated annually. Use different sources for the information, like your local fire department, or the NJPHA “Behind Closed Doors” program.

Emergency Planning – Should a disaster strike your largest occupied property, would you be prepared to address the needs of your residents? Start now to identify short-term and long-term solutions to the loss of a building, discussing with local shelter facilities, and area hotels and motels on what contingencies they can offer.

Preventing fire losses is not only good business; it is in the best interest of your residents. Don’t assume these events are not preventable!

If you have any questions or would like additional information, please contact your risk management consultant, or NJPHA-JIF safety director, Jim Rhoads at 610-397-5061 or by e-mail at james_rhoads@pmagroup.com.

IMPORTANT NOTICE - *The information and suggestions presented by PMA Companies 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.*