

## FIRE PREVENTION PROGRAMS

Since its expansion to an all lines insurance program (property, liability, auto), the New Jersey Public Housing Authority Joint Insurance Fund has experienced over 130 fires at our members locations, with loss costs over \$3.4 million(exclusive of excess costs absorbed by the NJMEL). Fire prevention in public housing presents a unique challenge, as the need for loss prevention meets tenant privacy. These are some initiatives that can proactively help in the prevention of fire and the protection of life and property.

**Smoking Policies** – A number of NJPHA members have successfully initiated a “No Smoking” policy in all units, grandfathering existing tenants, but advising new residents of the policy. The program has been seeing immediate results in the reduction of maintenance costs, as non-smoking units require less work when turned over. The NJPHA-JIF will be sharing the policies and legal background to help you decide if this type of program could work in your environment.

**Use All Possible Eyes** – Watching out for hazards like smoke detectors that have been tampered with, overloaded electrical outlets, propane bottles brought inside, and excessive use of candles is a full time job. Besides a check when maintenance personnel enter a residence, consider asking others that enter units, like exterminators, to advise you of obvious problems on which you can follow up.

**Educate** – Involve your local Fire Marshall in educating residents on fire prevention and emergency procedures. Teach residents who have fire extinguishers how to use them efficiently. Reinforce the criticality of child supervision; children’s playing with matches is a frequently cited cause of residential fires. Stress the dangers of smoking in bed. Make it at least an annual event.

**TWINE Program** – Post the NJPHA TWINE poster, included in the safety manual at elevator landings, to help remind seniors to check that all appliances are off before they leave their apartments.

**Involve** – Tenants in the prevention efforts; solicit their ideas, enlist former fire fighters in the efforts. Fire prevention requires the active participation of all employees, residents, and management staff.

For further assistance on this matter or other safety and risk control issues, contact your risk management consultant or Jim Rhoads, NJPHA-JIF safety consultant (610-397-5061).

**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.*