



Neighborhood Risk Management
C O R P O R A T I O N

NWOs working to insure safer communities

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HAPPENINGS AT NRMC

July 2013

We'll Be There

NWA - NTI - Philadelphia, PA
Monday August 19 - Friday August 23

Please visit our table near NTI Registration

NRMC Welcomes New Member: LaCasa, Inc.

We are pleased to welcome LaCasa, Inc., as the newest member of NRMC. LaCasa has 280 residential units which will be covered under the NRMC program.

La Casa was organized by area churches in February 1970 to provide housing and human services for the benefit of low to moderate income households in Goshen, Indiana. LaCasa has grown into a full-service community development corporation, with a staff of 30. In 1988, LaCasa expanded its target

area from the City of Goshen to include Elkart County, Indiana. In 1999, LaCasa became a chartered member of NeighborWorks America.

We look forward to a long and safe relationship with LaCasa.

NRMC Risk Management Workshops

NRMC hosted four risk management workshops at the May 2013 NTI in Portland, Oregon. Those workshops were attended by more than 50 participants, and covered:

CyberSecurity and Privacy, which was held at the CFO Symposium and as part of the NTI Workshops. These sessions were conducted by **Christopher Surdak** (chris@surdak.com), a CyberSecurity and Technology expert and **Margaret Paradis** (mpar2@optonline.net), a lawyer in private practice, specializing in privacy and cybersecurity matters.

Risk Management 101, conducted by **Teresa Pacelli**, a safety and risk management expert from our broker, Willis (Teresa.Pacelli@willis.com).

Environmental Risks, conducted by **Cliff Yeckes**, an environmental engineer and risk safety expert from our broker, Willis (Cliff.Yeckes@willis.com).

Fire Prevention and StoveTop FireStops, conducted by Deborah Aschheim of NRMC (daschheim@neighborhoodrisk.org).

Thanks to the presenters and attendees. Copies of the presentations and risk management tools are available on the NRMC website at:

<http://www.neighborhoodrisk.org/presentations.html>

CyberSecurity Safety

NRMC members who would like NRMC to assist them in developing their organization's CyberSecurity practices should contact Deb Aschheim ([212.509.6762](tel:212.509.6762) or daschheim@neighborhoodrisk.org).

NRMC LAUNCHES STOVETOP FIRESTOP INITIATIVE: Establishes Goal of 100% Installation by Thanksgiving 2013

by Gabrielle Strass, NRMC Intern

The summer may be a hot one for many of your residents, but there is no reason for kitchen fires to add to the heat. As part of a comprehensive loss mitigation program, the goal of this initiative is for all NRMC members to install **StoveTop FireStops** in all of their properties by Thanksgiving 2013. As you may expect, the holiday season is more prone to kitchen fires due to an increase in the amount of cooking. Therefore, it is important to make the installation of these safety devices part of your holiday to-do list!

"We looked at our portfolio and the losses we experienced, and asked ourselves, what can we eliminate?" reports Deborah Aschheim, NRMC Executive Director. "We observed that since 2008, the NRMC program reported 83 fires, of which 61 were cooking fires. In other words, 74% of all NRMC fire losses were started in the kitchen. Those 61 cooking fires resulted in paid losses of \$3.87 million. Although they were covered by insurance, those claims impact our premium and what are members pay for insurance."

NRMC's experiences are consistent with national trends. In January 2013, FEMA reported that from 2008 to 2010, there were an average of 164,500 cooking fires in residential buildings per year. Reported monetary losses due to kitchen fires during that period were \$296.3 million in 2008, \$313 million in 2009, and \$316.8 million in 2010. These statistics do not take into account "near misses" or small, contained fires that do not get reported. As we become a more distracted, multi-tasking society, the losses are likely to continue rising.

The primary cause of kitchen fires is the igniting of common cooking materials, such as grease, oil, or fat. The grease ignites when it becomes too hot and then splatters, causing a flame in the pan or pot and fueling the cooking flame. The common reaction is to move the pot off the stove, and in doing so, set the adjacent cabinets on fire, rather than to place a lid over the entire burning pot. In addition, the fire may no longer be confined to the pot. Kitchen grease fires can occur with gas stoves or electric stoves. It is also very important to make sure that stoves have an automatic turn-off switch.

"When we looked at our loss patterns over the years, we saw that kitchen fires were occurring too frequently and

to be addressed. We found a very simple and cost-effective way to eliminate our kitchen fires: installing **StoveTop FireStops**", reports Peter Daly, Executive Director of Cambridge Neighborhood Apartment and Housing Services, an NRMC member since 2005. Cambridge Housing, with approximately 1,200 units in the NRMC program, recently completed the installation of StoveTop FireStops in all of their properties. "Since we installed them, we have not had any reported kitchen fire losses, and I recommend that they be installed in every property", advises Daly. "They give everyone piece of mind."



StoveTop FireStops attach by high powered magnets to a vent hood or shelf beneath a microwave -- above the stovetop -- and automatically release flame retardants when a flame or fire is detected. They cost less than \$40 for a pair, and can make an enormous impact in preventing fire losses. NRMC members are reminded that a covered kitchen fire claim is subject to a \$5,000 deductible, which makes the \$40 expenditure a very worthwhile and cost-effective investment.

"Our goal is 100% installation of StoveTop FireStops in all our insured properties by Thanksgiving 2013". They are the best holiday gifts our members can give themselves and their residents: safety in knowing that your own kitchen is protected and knowing that your neighbor's kitchen is protected. In addition to safety, by eliminating losses due to kitchen fires, we will be able to keep our insurance premiums down, which benefits NRMC and its members and their properties" notes Patrick Madden, President of NRMC.

To obtain more information on kitchen safety and NRMC's Eliminate Kitchen Fires initiative [[click here for the NRMC White Paper on StoveTop FireStops](#)] or contact Deborah Aschheim at [212.509.6762](tel:212.509.6762) or daschheim@neighborhoodrisk.org.

NRMC RENEWAL 2014

Renewal 2013 doesn't just seem like yesterday - it was yesterday! And, NRMC is already working on Renewal 2014. Watch for more information, including forecasts and 2014 budgeting information, in the coming NRMC What's Happening newsletters.

RISK SAFETY TIP 1:

Remind Residents to Always Monitor the Filling of Bathtubs and Bathtime



This is an especially hot summer. Residents will rely more heavily on bathtubs to cool themselves and their children, and for more frequent bathing and hygiene. That means there are greater risks of children drowning in bathtubs, and greater chances of water damage and flooding due to overflowing bathtubs and sinks.

Accordingly to a safety posting by the City of Phoenix on its website, 80 young children die each year from bathtub drowning. One of the main reasons is lack of supervision when a child bathes. Always have an adult or responsible child supervise bath time. It only takes a small amount of water for a child to drown.

An overflowing tub can also cause significant property damage in the apartment where the overflow occurred, as well as apartments down the line. It's OK for kids to play in bathtubs, but they should ALWAYS BE MONITORED.

Some Safety Tips:

- Remind residents to never leave their apartment when the tub is filling or when there are children playing in the tub.
- An adult or responsible children should always be near the tub and supervising small children in the tub.
- Remind residents to make sure that tub and sink drains are free of debris and working properly. Make sure they are clear of toys, washcloths and sponges.
- Once the tub is filled, turn off the water. Do not keep the water running in the hope that as more water is added, old water will drain out.
- Remind residents that if water overflows, even in small amounts, mop it up immediately.

Ask your residents whether they need bathtub safety devices, such as handrails. Infants should be placed in bathtub seats.

RISK SAFETY TIP 2:

Check Window Guards

It's summer and the windows are open! With school out, children are more likely to be playing near open windows, running in-and-out of buildings and simply more active when indoors. Secure window guards (or window gates) are essential for accident prevention arising from children falling out of open windows: windows without guards should never be open by more than 4 inches.

Here are some safety tips based upon one of our member's near-miss incidents:

- Remind residents of the importance of window guards and to check their guards frequently, and to immediately report loose or defective window guards to property managers and maintenance staff. Only properly approved window guards should be installed.
- Remind maintenance staff to check window guards upon leaving a maintenance call or residence visit.
- Remind maintenance staff to have on hand the proper tools to secure and tighten loose window guards. It is also a good idea to check wooden window frames for signs of rotting wood or weakening of screws or mounts.
- Remind residents that even if they don't have children residing in their homes, children are likely to visit and proper window safety should be observed. When children are visiting residences which are not required to have window guards, the windows should not be open by more than 4 inches.



**Keep an eye out for our upcoming
White Paper on Smoke-Free Properties!**

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2012 was a very good year for NRMCM. 2013 promises to be an even better one. We look forward to seeing you in Philadelphia August 19th to 23rd, and to your continued participation in our programs.

Cordially,

Patrick

Patrick Madden
President, NRMCM Board

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