



**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 2014**

### **Emergency Preparedness**

Dear NRMC and HUB:

We attended your July 19 Emergency Preparedness Webinar. Our staff developed plans for our properties based upon your presentation. We completed the checklists and gathered specific resident and unit information.

Twelve days later, on July 1<sup>st</sup>, we had a property fire that displaced 46 senior and disabled residents. Fortunately, no one was hurt and the fire was restricted to one unit. Our residents were able to move back into their homes within 24 hours. Our staff knew how to react to this emergency. The Webinar played a key role in preparing us.

Within half an hour of receiving the initial call to our business office confirming the fire and police departments were onsite and the residents were safe and accounted for, we contacted the HUB Claims Team. In less than an hour, we were in touch with a rapid response and emergency services team. A few hours later, their team was onsite with equipment for smoke removal, water extraction, window board-up and other emergency services. The insurance adjuster followed shortly thereafter. We were on the road to recovery because we were prepared.

Thank you NRMC and HUB Team. Your assistance was priceless!

Joanne Bussinger  
Executive Director, Blues Hills CDC  
July 7, 2014

## Eliminate Candle Fires

NRMC and its members have been working hard to eliminate kitchen fires through the installation of StoveTop FireStops. It's time to begin focusing on another fire hazard: Open Flame or Candle Fires.

Candles may be pretty to look at and they may create an "atmosphere", but they are a major cause of home fires and home fire deaths. The National Fire Protection Association ("NFPA") reports that from 2007 to 2011, U.S. fire departments responded to an average of 10,630 home fires per year that were started by candles. According to NFPA, these fires caused an annual average of 115 civilian fire deaths, 903 civilian fire injuries and \$418 million in direct property damage. More than half (56%) of all candle fires start when something that could burn, such as furniture, mattresses or bedding, drapes, curtains or decorations, was too close to the candle or open flame. In almost one-fifth (18%) of the fires, the candles were left unattended or abandoned at the time the fire began.



This trend is also present in the NRMC portfolio. In the past two years, candle fires have caused more than \$150,000 in Program losses. In each case, a burning candle was left too close to a mattress or household fabric such as drapes.

Source: [batteryoperatedcandles.net](http://batteryoperatedcandles.net)

There's a simple and cost-effective way to eliminate the hazards of flame candles without eliminating the effects of candles: **Battery-operated, flameless candles**. They look and can smell like real candles. They can be purchased for as little as \$1 a piece at many stores (including Walmart, Target and Bed Bath & Beyond) and on-line retailers.

Encourage all your residents to switch from flame candles to flameless!

The next time there's a residents' meeting at your properties, put fire safety and "flame-free" candles on the agenda. You might even want to provide residents with a sample "flameless" candle to demonstrate your commitment to their safety.

## Be Prepared for Power Outages

Blackouts and Power Outages can occur at any time and almost always without warning. Power failures due to heavy electrical demands occur more frequently during the summer months. Be Prepared!

**Remind your property staff and residents to *NEVER* use candles for emergency lighting.** Always have flashlights (and a good supply of batteries!) on hand and in accessible places. Residents should add a pen-flashlight to their key ring "just in case" one leaves home and there is a power outage. There are even hand-cranked flashlights where a 5 minute wind-up provides enough energy for 1 hour of illumination.



PLAN AHEAD. Does your organization have an emergency preparedness plan that addresses Power Outages??? Do have have working flashlights?

**DOES YOUR ORGANIZATION HAVE AN EMERGENCY PREPAREDNESS PLAN FOR EACH PROPERTY?**

Visit [www.neighborhoodrisk.org](http://www.neighborhoodrisk.org) for Emergency Preparedness tools

## Update on STFSs Fire Safety

We recently reported that StoveTop FireStop ("STFS") safety devices have been installed in 92% of the properties insured through the NRMCM Program, and that there have been no reported kitchen fire losses where these devices are installed. This is *GREAT NEWS* and begs the question: When will we be at 100%

92% is excellent progress towards our goal. However, a member recently sustained a kitchen fire loss at a property which had just come on-line and where the device had not been installed before the residents moved in. This incident demonstrates the vulnerability of properties without STFSs. **STFS must be installed as units turnover and before residents move in.**

In the coming weeks, NRMCM will be updating records. We thank you in advance for providing us with information.

**Educate You Residents on Fire Safety.** Click here for NRMCM instructions on Fire Safety Tips for Residents (Word; English and Spanish). [NRMCM - STFS Resi Instructions \(English & Spanish\)](#).

## Sinkholes and Sink Warning Signs

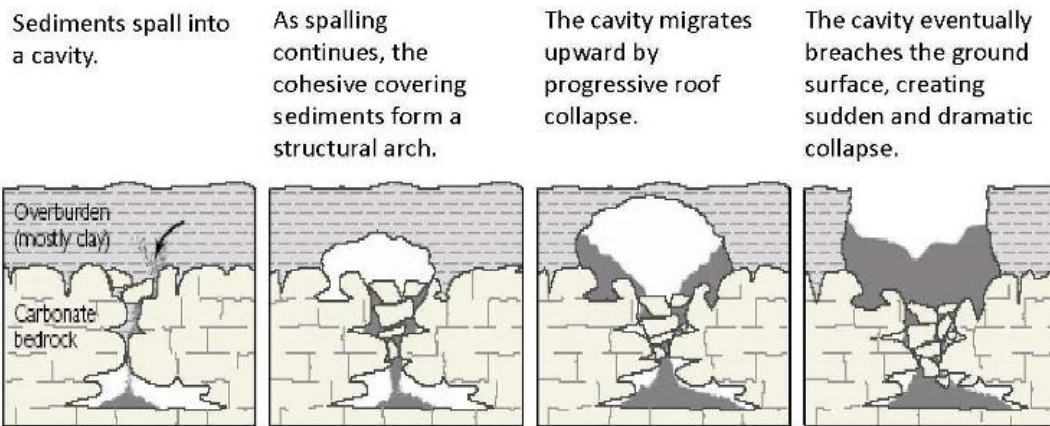
Recent news reports of a sinkhole involving an Museum housing collectible cars and a mother and child stranded in their car when a sinkhole almost swallowed them, suggests that we remind our members about Sinkholes. This is what we wrote In March 2013.

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In March 2013, national news reported on the very tragic reports of the sinkhole that swallowed a man in Tampa Florida. Although sinkholes are rare, and the NRMC program has not had any reports of sinkhole incidents, they are a hazard that is covered under our program.

Recent news was filled with the very tragic reports of the sinkhole that swallowed a man in Tampa Florida earlier this month. Although sinkholes are rare, and the NRMC program has not had any reports of sinkhole incidents, they are a hazard that is covered under our program.

Sinkholes can be natural or man-made. Sinkholes develop when subsurface rock develops a hole or void due to erosion. Gradually, soil from above seeps down to fill the void. According to the United States Geological Survey, natural sinkholes are common where the rock below the land surface is limestone, carbonate rock, salt beds, or rocks that can naturally be dissolved by groundwater circulating through them. Gradually, as the rock dissolves, spaces and caverns develop underground. Sinkholes are dramatic because the land usually stays intact for a while until the underground spaces just get too big. If there is not enough support for the land above the spaces then a sudden collapse of the land surface can occur. These collapses can be small, or, as this picture shows, or they can be huge and can occur where a house or road is on top.



Natural sinkholes most frequently occur in limestone regions, such as Florida, Texas, Alabama, Missouri, Kentucky, Tennessee, and Pennsylvania. However, they can occur anywhere, including major urban areas. Sinkholes have been reported New York City and Chicago.

Man-made sinkholes occur when natural water-drainage patterns are changed and water washes sediment out of the area, creating the same kinds of cavities that happen naturally. This can happen for many reasons, including land-use changes or construction: on site or a distance away from the impacted property. There are many factors that may indicate sinkhole activity is present. The most common of which include:

- Finding cracks in your exterior of your home, such as in the block or stucco.
- Noticing cracks in interior areas along joints, windows, or doors.
- Observing large cracks in walls or ground surface, such as floors or concrete walks and drive areas.
- Noticing floors that become or are sloping or uneven. (If you are not sure, take some measurements over the course of a few weeks.)
- Finding depressions in the yards, streets or other areas of the properties.
- Finding sediment in the properties' water.
- Noticing small amounts of water collecting in pond like areas, where they did not collect in the past.
- Sticking and/or jamming of windows and doors. Observing that windows, doors, closets or even cabinets are becoming harder to open & close normally.
- Slumping, sinking or falling fence posts, trees, foundations, etc.
- Noticing that plants, shrubs, vegetation or trees are wilting.
- Actually seeing a sunken area or exposed area of the foundation, which were not there before.
- Observing an actual cavity beginning to open.
- Stair step type cracking of the exterior walls of the structure.
- Cracking in driveways and pool decks
- Cracking of the walls, floors and/or ceilings
- Separation of walls from floors and/or ceilings

Another good indicator of possible sinkhole activity is observing a sudden and unexplained increase in water bills or other unexplained plumbing problems.

If you have any further questions about sinkholes and coverage under the NRMC policy, please contact Deb Aschheim or our HUB Team.

Cordially,

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