



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

October 2014

SAVE THE DATE!

NRMC 2014 Annual Membership Meeting & Reception Tues. Dec. 9, 2014 (5:30 PM) at DC NTI

All NRMC Members are cordially invited to the 2014 Annual Membership Meeting and Reception, which will be held on Tuesday December 9, 2014 at 5:30 PM. Location and further details to follow. Mark your calendars now.

REGISTER NOW!

NRMC AM240 Workshop Wed. Dec. 10, 2014 at DC NTI

NRMC will be conducting a one-day workshop on loss mitigation, **AM240** [Risk Management for Multi-Family: Managing Your Total Cost of Risk] on **Wed. Dec. 10** at the NeighborWorks Training Institute ("NTI") in DC. Our presenters will include members of our HUB team, as well as other risk management consultants.

This workshop will be a valuable opportunity to gain the knowledge to allow your organization to take control of its risk management destiny and to obtain tools that will lead you to reduce your cost of loss and risk. This is a

MUST course for asset managers and property managers. Learn how to reduce your organization's cost of risk.

NRMC will also have a table at the DC NTI. Please stop by and say "Hi" to Deb and our HUB team.

Halloween Safety Tips for Property Owners and Property Managers

At NRMC, safety for our members and their residents is of paramount importance. Now that fall is here and Halloween is around the corner, we wanted to offer the following tips to keep your properties and their residents. This year Halloween will be on Friday, October 31, 2014.

Property Safety - Set your Rules in Advance

Time: Block out a specific time frame for the trick-or-treating hours at your property.

Security/Access: Consider the security situation at your properties.

- Will Trick-or-Treaters need to be "buzzed in" by a resident? Will there be any screening or patrolling in the lobby? Will trick-or-treaters be permitted throughout the building? Elevators? Stairwells? Will there be "off limits" areas?
- Consider limiting trick-or-treating to the lobby, and even a set time block. In advance of Halloween, post "trick-or-treat hours" in the lobby and other communal areas, to avoid "late night" or unexpected visitors and possible intruders.
- If your property has multiple entrances, limit trick-or-treaters to one designated entry, and mark that entry.
- Children (under 12) should be escorted by an adult.

Resident Sign-Up List: If your property will allow door-to-door trick-or-treaters:

- Post a sign-up sheet in the lobby in advance of October 31 for people who want trick-or-treaters to stop by their apartments.
- Place a tag on those doors that welcome trick-or-treaters.

Access / Pathway: Clear a path to your property's entry.

- Check walkways, paths and yard for trip hazards or anything that could possibly cause someone to get hurt or trip.
- Make sure all pathways and entries are well lit.
- Consider whether your property is conducive for people to congregate and congest the entry.

Lighting: Make sure there is plenty of light at and throughout your property.

- Costumes can be dangerous. Masks cut down on visibility. Long or dragging costumes can create trip hazards. Remember that little children will be excited about the candy and not focusing on safety. Even adults are distracted by the costumes and cuteness of the children.

Candles: Always use flameless (battery-operated) candles for Jack-o-Lanterns and all other decorations. *Never* use flame or "real" Candles. Please see [NRMC White Paper- Flameless Candles](#) for further safety information.

Decorations: Make sure that decorations are well placed and do not block access or public spaces.

- Hanging decorations should be placed as high as is safely possible.
- Avoid decorations that require plug-in electricity. Electrical cords should be avoided. Use battery-operated decorations.

Consider limiting your candy distribution to the lobby or an area outside the building.

- You can bypass many of the risks by setting up a trick-or-treat welcome station outside your property - near your driveway or walkway - or in the lobby.

Post the Rules in advance of Halloween and don't rely on residents to enforce them.

Halloween Safety Tips for Residents and Trick-or-Treaters

Remind your Residents to take these Trick-or-Treat safety precautions:

- **Escorts:** Older children and adults must be vigilant when escorting trick-or-treaters. Handheld devices should not be used when escorting, especially when walking the streets in the dark. Escorts should watch what is in front and around the children. No texting or checking devices when escorting. The potential for accidents is great.
- **Flame retardant costumes only.** Most commercial costumes are made of flame-retardant materials. If you make your own costume, only use flame-retardant materials.
- **See and be seen!** Make sure your children can see and be seen. Expand the eye holes in commercial masks to improve peripheral vision. Add reflective tape to costumes to make them more visible to motorists.
- **Take flashlights.** Ensure that each trick-or-treater has a working flashlight.
- **Remove Masks to cross the street.** Tell the children to remove their masks and look both ways before they cross a street.
- **Never let children trick-or-treat alone.** Adult supervision is a safety "must" during Halloween. Children under the age of 12 should be escorted by an adult.
- **Stay away from candles and jack-o-lanterns that may be on steps and porches.** Costumes can catch fire if someone gets too close to a flame. Insist on the use of battery-operated candles for all holiday decorations, including jack-o-lanterns.
- **Never carry open flame candles when trick-or-treating.** Always use a flashlight, flameless candle, or light stick. This is true for children trick-or-treaters and their adult escorts.
- **Report suspicious activities.** Remind children to report to adults any suspicious activities, including other children playing with matches or tossing candies, liquids and other items.
- **Drive Safely!** Even if you are not participating in trick-or-treating this year, lots of other people will be out because Halloween is a Friday. The prime hours will be during 5:30-9:30 PM, coinciding with rush hour traffic. If you are driving

during these hours, please be aware of the kids around you, turn your lights on earlier and slow down.

Happy and Safe Halloween!



Battery-operated candle Jack-o-Lantern

Click Here for NRMCM Best Practices Guides:
[Halloween Safety Tips for Properties](#) and
[Halloween Safety Tips for Residents](#).

FOR FURTHER INFORMATION, PLEASE
CONTACT GUY GIOINO OF OUR HUB RISK
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UPDATE: NRMCM STOVETOP FIRESTOP INITIATIVE AND FIRE SAFETY

In the 15+ months since we first began our **StoveTop FireStop** initiative, there have been no reported losses for kitchen fires in our program where the STFS device has been installed. Almost all of our members are at 100% installation. For those members who have not returned their safety data reports (sent in August and tracking STFS and Smoke-Free data), please do so immediately. We want to assemble all the data and report back to our membership and be completely prepared for Renewal 2015.

Congratulations to the 3 Members who returned their data updates to us before our deadline. The Winners of a free pair of StoveTop FireStops are:

- **The Neighborhood Developers**
- **LaCasa, Inc.**
- **Nuestra Comunidad Development Corporation**

With the holiday season approaching, please remind all residents on the importance of avoiding open flames for holiday decorations. Use Flame-Free Candles (Battery operated candles) for all of your holiday decorations, including pumpkins and jack-o-lanterns. Click here for [NRMCM White Paper - Flameless Candles](#).

Member Tips

We get great ideas and tips from our members. Recently, **Beverly Willis of AHC** shared the following safety tips and Resident Flyers with us, and which we share with you in Word format so you can personalize for your properties. They are :

- STFS Resident Warning Flyer (Eng & Spanish)
- Smoke Detector Resident Warning Flyer (Eng & Spanish)
- Renters Insurance Flyer (Eng & Spanish)

Thank you, Beverly. We welcome other members to share their safety tips.

CYBERRISK IS YOUR ORGANIZATION SAFE?

Most of the risks that NRMCM members face are visible. However, NRMCM members are exposed to the "unseen" liability for CyberRisks, a peril which is not covered by standard GL coverage, including the GL portion of the NRMCM Program. Successful and safe data management is critical for every organization, as we learn from the daily press. Hardly a day passes without another report of a major computer hack or data breach.

- What is your organization doing to address this peril?
- Is your organization accepting credit card information directly from donors, residents and third parties?
- How is your organization protecting its data system from CyberAttack?
- Does your organization have a data back-up plan?
- How good for your organization is your IT Service Provider contract?

These and other topics were the subject of a recent NRMCM Webinar. Click here for NRMCM's recent [CyberSecurity Presentation](#).

This summer, we reviewed the Websites of all NWOs. Click here for NRMCM's White Paper: [NRMCM White Paper: CyberRisk, Donations and Credit Cards](#) Additional CyberSecurity Best Practices and related information can be found at the NRMCM Website: www.neighborhoodrisk.org.

CyberRisk might be out of sight. But for our members, it is NOT out of mind. Protect your organization.

WINTER SAFETY BULLETIN
Loss Mitigation Tips
SEVERE WINTER WEATHER PRECAUTIONS

PROPERTY AND THIRD PARTY LIABILITY
RISK CONTROL

As the weather gets colder in many parts of the US, now is the perfect time to prepare and plan for winter weather. Freezing temperatures, ice, and snow bring added risks to properties. Loss prevention is crucial to minimizing claims and managing your organization's total cost of risk (COR).

Winter weather not only brings freezing temperatures with it, but all the frozen goodies that cause havoc for properties and businesses, such as wind, hail, ice, freezing rain and of course snow! Severe winter weather threatens most of the country at some point, and can result in property damage and business interruption.

What to do? Plan! Members can take steps NOW to ensure that severe winter weather does not result in an incident that damages property and leads to third party claims against property owners.

RISK CONTROL BEST PRACTICES #1

REMOVAL OF SNOW AND ICE FROM THE PROPERTY WALKWAYS



Immediately after a heavy snowfall, remove snow and ice from property access roads and walkways to maintain access to your site and facilities by emergency services, such as the fire department and ambulances.

- A properly planned and executed snow removal program is critical for property protection because:
- Cleared drives and parking areas allow site access for emergency response vehicles, and clear walkways will allow easy access to the building by external emergency response personnel.
- Traffic areas cleared of snow and ice will minimize the possibility of slips, trips or falls by emergency responders, thereby reducing the chances for serious injury to the people responding to an incident.
- Clearing snow and ice from fire hydrants, hose connections and fire protection valves will keep them visible and easily accessible to firefighters and other emergency services.
- Clear snow and ice from walkways and paths for residents and staff to access their homes and offices. Make sure there is plenty of light to avoid black ice or hidden ice patches.
- Be alert for the beginning of ponding-deflection cycles.

As snow compresses and absorbs rainwater, the increased weight on the roof will result in depressions that will not drain. Once this condition begins it only gets worse, and if appropriate action is not taken, the roof could eventually collapse.

IMPORTANT: Keep the roof well maintained and do roof repairs and covering replacements as soon as required.

RISK CONTROL BEST PRACTICES #2

PREVENTING FROZEN AND BURSTING WATER PIPES

Indoor pipes can freeze, depending on such variables as outside temperature, inside temperature, insulation and placement in the building. Pipes in attics, above ceilings, in crawl spaces and basements, and near exterior walls are highly vulnerable to freezing, especially where there is poor insulation, wall cracks or other openings that allow entry of cold outside air.

Monitor important risk control equipment, such as water-based fire protection systems (automatic sprinkler systems, fire pumps, hoses and hydrants). Whether or not piping in these systems actually bursts, any freezing of water can block water flow, preventing proper operation in case of fire. These systems must remain heated and ice-free to minimize losses from fire and water damage. Depending on the hazard, a wet pipe sprinkler system could be converted to a dry system.

To prevent the formation of ice in pipes due to freezing temperatures and to prevent the pipes from bursting, we recommend that you:

- Always place piping in heated areas of a building.
- Properly insulate attics, exterior walls and other areas lacking adequate heating.
- Repair broken windows, ill-fitting doors and other conditions that allow heat loss.
- Keep exterior doors closed, even if not in the immediate vicinity of piping.
- Maintain heat in buildings at all times. No area with piping should be allowed to fall below 40°F (4°C). (This requires regular maintenance, inspection and servicing of existing heating equipment, and safe emergency measures during a prolonged power failure.)
- Shut off the water lines and drain all pipes if the building is to be left unattended for an extended period. (The exceptions are sprinkler systems unless all combustible materials are removed and the building is noncombustible or fire-resistant.)
- Provide insulation around a pipe sufficient to reduce heat loss, or provide heat tracing, if the pipe might be exposed to freezing temperatures.
- Install low temperature alarms (with remote monitoring) in cold-prone areas.

- Adequately maintain and prepare dry-pipe sprinkler systems for cold weather (drain low points, etc).
- Properly service and winterize private yard hydrants.
- Clear snow and ice from private yard hydrants, outside hose connections and fire protection system valves to help prevent freezing of these systems.

IMPORTANT

- Identify the main water shut-off valve(s) for the building and ensure that key personnel know where they are in case of a pipe break.
- Never attempt to thaw a frozen pipe with an open flame.

RISK CONTROL BEST PRACTICES #3 SNOW REMOVAL CONTRACTORS AND LOGS

One of the most significant causes of claims in real estate are slips & falls. Slips and falls occur because there is a lack of friction between the walking surface and footwear. Snow and ice make surfaces slippery, and are especially harmful when coupled with improper foot gear. (Yes, we have claims in our files where the injured party was wearing stilettos during an ice storm!)

Snow and ice removal procedures should be in writing, and be prioritized for your property based on heavy foot traffic, areas of exposure such as where drains are located, and parking areas. Plans should be activated as weather conditions progress and they should be consistently monitored.

If your property has an agreement with a snow removal contractor, the contract should be carefully reviewed to include:

- Identification of the locations of where the contractor is expected to perform work. To prevent pooling from melting snow and ice, include an order for removal and maps for where to store removed snow and ice.
- Identification of the exact times when the work is to commence 24/7, including weekends and holidays, in relation to the onset of the weather condition or accumulation.
- Where will your property fall on the contractor's "priority list": will your property be first to receive attention, fifth or tenth when the storm hits? This will be important to determine what you can do before, during, and after the weather

event in conjunction with when the contractor is expected to perform their duties.

- The contractor's insurance limits. A reasonable recommended range is \$2-5 million, but recognize that this is merely a suggestion, and you need to consider what is appropriate in your locale. Some contractors even name the property owner as an additional insured.
- Indemnification agreements/hold harmless clauses: the contractor is going to indemnify and hold you harmless from liabilities from the snow removal.

Whether you use a contractor to remove snow and ice or you use your property maintenance staff, inspect your entire property frequently to make sure ice has not formed from melting water pooling from other area, or due to water dripping from roofs or trees.

Always maintain a snow/ice maintenance log for each removal. Logs are a recognized best practice to help manage your property and potentially help NRMC in case of claims arising due to an alleged slip & fall. NRMC has successfully defended slip & fall claims based upon the evidence in logs. For examples of snow removal logs please click here: Click here for [Snow Removal Log Sample 1](#) and click here for [Snow Removal Log Sample 2](#). Some contractors even take photos before and after the removal to demonstrate the condition when they completed the work.

Snow/ice maintenance logs should be maintained for 10 years because sometimes liability claims are not reported for month and even years after the removal and incident took place, and it can take even more months and years before the claim is resolved and closed.

If a slip & fall incident is reported, take photos of the area to show what the location looked like.

Last, always keep adequate supplies of salt/sand and shovels so that walkways and parking areas can be treated before heavy accumulation of snow and ice build-up.

FOR FURTHER INFORMATION, PLEASE CONTACT GUY GIOINO OF OUR HUB RISK SERVICES TEAM at guy.gioino@hubinternational.com or 973.790.6868.

Cordially,

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