



PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

BUILDING FIRES

PUBLIC HOUSING AUTHORITY DISASTER READINESS, RESPONSE, AND RECOVERY: BUILDING FIRES

September 6, 2022

HOUSEKEEPING

- This webinar is being recorded.
- All participants are muted.
- Post questions in the *Questions and Answers* section.



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PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

Webinar	Date
Hurricanes	4/19/2022
Extreme Temperatures: <i>Summer Heat & Winter Storms</i>	7/12/2022
Wildfires	7/26/2022
Tornadoes	8/9/2022
Flooding	8/23/2022
Building Fires	9/6/2022

View all webinars and registration information in the
[PHA Disaster Readiness, Response, and Recovery Series](#)

INTRODUCTION

This webinar series introduces PHA Disaster Readiness, Response, and Recovery Planning. Today's webinar highlights these elements of disaster management as they relate to building fires.

PHA DISASTER READINESS, RESPONSE, AND RECOVERY GUIDE

The “[PHA Disaster Readiness and Preparation Guide, 2016](#)” is being updated and retitled.

The “**PHA Disaster Readiness, Response, and Recovery Guide, 2022**” will be available later this year and contain new sections on roles and responsibilities, communications, short and long-term housing options, disaster recovery timelines, funding strategies, and financial management.

A series of fact sheets will be published along with the new guide.

AGENDA

- About Building Fires
- Inspections
- Hazard Mitigation and Resilience
- Disaster Readiness
- Disaster Response
- Case Study – Ogdensburg, New York
- Disaster Recovery



BUILDING FIRES- BEST PRACTICES FOR PHAS

This webinar shares ideas and best practices for PHAs to consider when developing emergency response plans.

Except where indicated, these are suggested best practices only and not HUD mandates.



PRESENTERS



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BUILDING FIRES

CAUSES OF BUILDING FIRES

Leading causes of residential fires in the United States:

- Cooking fires
- Heating fires
- Unintentional fires
- Electrical malfunction fires

Other causes of residential fires in the United States:

- Open flame
- Other heat
- Intentional fires
- Smoking
- Appliances

BUILDING FIRE STATISTICS

Each year in the United States there are an estimated 368,500 residential building fires reported resulting in:

- 2,770 deaths;
- 11,650 injuries; and
- \$8.1 billion in property loss.

Residential building fires occur most frequently:

- in 1- and 2-family residential buildings;
- during the hours of 5:00 – 8:00 pm; and
- in the months of December and January.

*[Residential Building Fires \(2017-2019\) | USFA.FEMA](#)

INSPECTIONS

HUD INSPECTION REQUIREMENTS

It is a best practice to regularly monitor federal, state, and local fire codes for updates to ensure compliance. In addition, the following fire safety requirements are incorporated into HUD's inspection standards:

- The building must provide an alternate means of exit in case of fire, such as fire stairs or **egress** through windows.
- **Smoke detectors** must be in proper working condition and located on each level of the rental unit according to [Housing Quality Standards](#) (HQS) for housing choice voucher (HCV) units and [Uniform Physical Condition Standards](#) (UPCS) for public housing units.
- **Carbon monoxide alarms** or detectors must be installed in all public housing, housing choice voucher, and project-based voucher units by December 27, 2022, as required by HUD in [Notice PIH 2022-01](#).

NSPIRE - PROPOSED REQUIREMENTS

National Standards for the Physical Inspection of Real Estate (NSPIRE) are HUD's **proposed** inspection standards that would align and replace HQS and UPCS.

NSPIRE fire safety requirements:

- **Method of Egress** includes a safe, continuous, and unobstructed path of travel from any point in the building, unit, or structure to get out of the building.
- **Smoke alarms** must be installed on each level and inside each sleeping area (to conform with National Fire Protection Association (NFPA) Standard 72 – National Fire Alarm and Signaling Code.)
- **Carbon monoxide alarms** must conform with the 2018 International Fire Code (IFC).
- **Fire-labeled doors** must be fully functional and operable.
- **Sprinkler heads** must be functional and unobstructed.

FIRE INSPECTIONS

Fire inspections are conducted by fire departments to verify that the building meets the minimum fire code requirements. The type and frequency vary depending on the location of the building or installation, relevant laws, and local and special regulations applicable to the type of building occupancy.

Some things that may be checked during a fire inspection include:

- visibility of the building address from the street;
- access to the interior of the building for emergency responders;
- fire sprinkler risers, alarm panel, and annual maintenance;
- fire extinguishers inspection dates;
- fire door functionality;
- exit or emergency lighting;
- exit doors both functional and unobstructed;
- access to breaker boxes and electrical panels; and
- evacuation plan hung in a conspicuous location.

METHODS OF EGRESS

- Exits are continuously maintained free of all obstructions.
- No storage in exit access corridors or exit enclosures.
- Exits are continuously illuminated.
- All bedrooms have a secondary means of escape.
- Doors into exit access corridors / exit enclosures are:
 - Self-closing;
 - self-latching; and
 - meet required fire rating.
- Evacuation procedures in fire-proof buildings dictate criteria for when residents should delay evacuating the building; if the fire is not in their unit.

Resources:

- [REAC Compilation Bulletin, Revision 2.1](#) | hud.gov
- [REAC Previous Question Of The Month](#) | hud.gov

HAZARD MITIGATION AND RESILIENCE

HAZARD MITIGATION AND RESILIENCE

WHAT IS HAZARD MITIGATION?

Hazard mitigation is the effort to reduce loss of life and property by lessening the impact of disasters.

WHAT IS RESILIENCE?

Resilience is generally defined as the ability to adapt to, withstand, or rapidly recover from a disaster or catastrophic event.

<https://ncdp.columbia.edu/research/recovery-resiliency/>

WHY IS MITIGATION IMPORTANT?

- Building fires can happen at any time and any place.
- The human and financial consequences of fires are hard to predict.
- Fire prevention actions are critical to mitigating the potential impacts by avoiding a fire altogether, when possible.
- Fire mitigation projects can reduce the impacts if a fire does occur.

FUNDING FOR MITIGATION PROJECTS

PHAs will need to identify existing or new funding to implement mitigation projects, depending on the size and scope of the project. Ideas include:

- [Capital Fund Program](#) (CFP);
- [Operating Funds](#);
- [Operating Fund Financing Program](#) (OFFP);
- [Capital Fund Financing Program](#) (CFFP); and
- The Capital Fund's Safety and Security set aside, which includes the purchase, repair, replacement, or installation of carbon monoxide detectors as eligible activities (see [Notice PIH 2022-05](#)).

MITIGATION IDEAS

- Install **new smoke and carbon monoxide detectors** that are tamper-proof, meaning that the battery cannot be removed.
- Install **combined smoke and carbon monoxide detectors**.
- Install **hardwired smoke and carbon monoxide detectors**.
- Install **stovetop fire suppressors** which emit a fire extinguisher-type material if a fire is sensed on the range.
- Install **sprinkler systems**, if feasible.

LOW-COST MITIGATION IDEAS

- Institute **Emergency Notification System; comprehensive fire plan** for residents, **Fire Safety Notice** on inside of apartment door with directions on evacuating or sheltering in place in different languages.
- **Kitchen Fire Protocols** for residents.

DISASTER READINESS

REVIEWING PROPERTY AND CASUALTY INSURANCE

It is important to review your insurance policy coverage on an annual basis.

- Have an insurance representative explain coverages, exclusions or sub-limits you don't understand.
- Know the claim reporting requirements on your policy.
- Know the deductibles for various lines of coverage.
- Verify that the property schedule is up-to-date, showing all newly acquired locations, and ensure that real estate values are current.

Read the details of your policy including:

- restrictions and exclusions; and
- coverage amount to ensure you are not underinsured.

Read all notices that your insurance provider sends you so that you are aware of any policy changes that would impact the coverage amount.

INSURANCE

- Insurance is a PHA's first line of defense and financial resource.
- As the primary funding source for recovery from a catastrophic event, it is imperative that a PHA has adequate insurance for all properties and administrative facilities.
- The Annual Contributions Contract (ACC) requires PHAs to have insurance on all public housing developments.
- The ACC, Form HUD-53012: Section 7 – Insurance Requirements:
 - "(a) Except as otherwise provided by HUD, and in accordance with the CACC and HUD regulations and requirements, the HA shall procure adequate insurance to protect the HA from financial loss resulting from various hazards.
 - (b) Mandatory Insurance Coverage. The following types of insurance are required:
 - (1) Commercial Property. Each policy must be written with a blanket limit, on a **replacement cost** basis, and with an agreed value clause eliminating any coinsurance provision."

HUD regulations at 24 CFR 965 govern public housing insurance requirements. See HUD's PHA Insurance Requirements website and Property/Casualty Insurance FAQs for more information.

READINESS IS IMPORTANT

Response to, and recovery from, a building fire is most effective when efforts are made **prior to a fire** to:

- identify actual and potential needs (risk assessment);
- develop partnerships;
- organize resources and systems;
- undertake recovery planning and readiness; and
- conduct education and training.

BUILDING FIRE RISK ASSESSMENT

- **Conduct** a risk assessment to identify threats or hazards and scenarios for emergency planning.
- **Identify** the vulnerabilities of the physical structures in your portfolio.
- **Involve** the fire department in conducting periodic property risk assessments. Provide them with up-to-date lists of vulnerable residents such as people who are mobility impaired or use oxygen devices.
- **Inspect** units and common areas to identify fire risks and noncompliance with inspection standards and fire codes
- **Maintain** property exterior to reduce fire hazards by clearing debris from roofs, gutters, and all areas within five feet of the building.
- As a best practice, HUD encourages PHAs to complete a physical needs assessment (PNA) every five years as part of their strategic planning process. HUD has made available [PNA tools and resources](#) and continues to encourage voluntary submissions of PNAs to the Capital Programs Division.

RESOURCE AND GUIDANCE DEVELOPMENT

BEST PRACTICES WHEN PREPARING FOR A BUILDING FIRE

People: Train staff in emergency response and crisis communication.

Facilities: Communicate guidelines for evacuation, knowing which shelters are available for displaced persons.

Systems: Develop policies for working conditions and communication strategies with staff and residents.

Equipment: Ensure adequate supplies on site including fire extinguishers and first aid supplies.

Insurance policies: It is best to have updated insurance policies printed and readily available for all facilities.

READINESS AND STAFFING

CONTINUITY OF OPERATIONS PLAN (COOP)

A continuity of operations plan (COOP) details continuity and organizational policies and assigns tasks.

Successful response and recovery depends on stakeholders having a clear understanding of pre- and post-disaster roles and responsibilities.

- **PHA leadership & staff:** Identify the chain of authority and responsibility for decision-making. Know which staff are available to provide functional support to ensure operations are not disrupted.
- **Community partners:** Define roles and responsibilities through partnership development and coordination.

FIRE EVENT SAFETY PROCEDURES

- Clearly **identify** building evacuation routes and plans in residential buildings and administrative facilities.
- **Include** fire safety and evacuation information with lease renewals.
- **Maintain** a list of all current residents to help ensure everyone is accounted for during an evacuation. This list should include:
 - current email, phone number, if they can receive text alerts, emails, and emergency contact information;
 - any mobility challenges indicating they may need assistance during an evacuation and share this information with first responders; and
 - use of portable oxygen equipment and share this information with first responders.

PARTNER DEVELOPMENT & COORDINATION

Coordinating activities as part of a disaster readiness plan clarifies what community support will be available in the event of a building fire.

Establishing partnerships includes defining roles and responsibilities which may include:

- Municipality
- Parish/county
- **Public housing agency (PHA)**
- Resident
- HUD



MULTIDISCIPLINARY COMMUNITY TEAM APPROACH



- Fire/EMS
- Emergency Management
- 911 Communications
- Police
- Health
- Social Services



TRAINING AND EXERCISES

Building fires occur with little or no warning or time to provide instructions to staff and residents. Therefore, it is a best practice to provide training in advance for residents and staff.

- **Partner** with local emergency management, fire, and police departments.
- **Communicate** staff roles and responsibilities in the event of a fire.
- **Practice** response exercises so that staff understand the challenges of their roles during a fire.
- **Train** residents on emergency response procedures.
- **Engage** residents and community members by planning fun and educational activities during Fire Prevention Week.
- Regularly **review** and update policies and procedures.
- **Maintain** a regular schedule to check equipment and supplies.

[Fire Prevention Week](#) is October 9-15, 2022

DISASTER RESPONSE

IMMEDIATE BUILDING FIRE RESPONSE

- **Call 911** immediately as soon as you are aware there is a fire, no matter how small.
- **Ensure** residents promptly follow planned procedures to either shelter in place or evacuate the building to a secure, nearby location where they can be safe and out of the way of first responders or wait for first responders to evacuate them.
- **Survey** to account for the location of residents and staff who were in the building.
- **Connect** with the incident commander of the responding fire department team for initial guidance. A fire watch crew may be needed to monitor the building for at least the first 24 hours.
- **Wait** for fire marshal approval before re-entering the property.
- In coordination with the fire department, **secure** the property by locking doors and windows of damaged units and turning off utilities.

FIRE SCENE INVESTIGATIONS

- After a fire, an investigation will be conducted. It is important to preserve the scene for the investigation.
- Follow the directions of the Fire Department Incident Commander and the Fire Marshal.
- The investigator may additionally restrict access to parts of the property until the investigation is complete.
- Provide records of inspections, maintenance, etc.
- Liaison with the Fire Department until the investigation is complete.



INSURANCE

- **Contact** your insurance provider after first addressing life and safety issues.
- **It is important to have adequate insurance coverage** to promptly repair and restore public housing, as outlined in the Annual Contributions Contract (ACC).
- **Confirm** that the policy is written with a blanket limit including loss of rents, extra expense and full replacement cost.
- It is best to have updated insurance policies printed and readily available for in-house insurance representatives and have an electronic copy available for others needing access to the policy.
- Insurance companies will send someone out to inspect the building. It is important to have internal inspections done regularly to take notes and pictures in areas where it is safe to do so.

BUILDING FIRE RESPONSE

After addressing immediate life and safety issues, the following actions are included in a PHA's response to a building fire:

- **Assess** the health and safety of staff, business operations, resident status, and housing stock to identify immediate needs.
- **Prioritize** resources and actions accordingly.
- **Contact** community partners to help meet displaced residents' immediate food and shelter needs.
- **Notify** the HUD field office of the incident and keep them regularly apprised of any changes.
- **Communicate** with residents regularly to keep them updated on current conditions.

EMERGENCY HOUSING FOR PUBLIC HOUSING RESIDENTS

- Prior to a fire, identify points of contact at relief agencies like the Red Cross, shelter operators, and other community relief partners.
- Hotel costs may be covered under your PHA's insurance policy, or if the resident has renter's insurance.
- Hotel costs may be covered by [Capital Funds and/or Capital Fund Emergency/Natural Disaster Fund](#).
- Coordinate in advance with local agencies to arrange transportation to prepare for potential resident evacuation.
- Work with transportation companies who can provide buses to move residents to shelters or alternative safe housing locations.

LONGER-TERM HOUSING FOR PUBLIC HOUSING RESIDENTS

- Relocate residents to an available public housing unit.
- Apply for tenant protection vouchers (TPV).*

[*for units approved by the Special Applications Center for demolition and disposition](#)



BUILDING FIRE CASE STUDY:

OGDENSBURG, NEW YORK
MARCH 8, 2022

CASE STUDY – OGDENSBURG, NEW YORK

March 8, 2022

- Riverview Towers
- 11-story building
- 89 occupied units
- 104 residents
- 6th floor apartment fire started
- 14 people injured



OGDENSBURG – READINESS & RESPONSE

Prior to the fire, Ogdensburg PHA had developed community partnerships, provided regular training and communication with residents and conducted regular inspections.

Immediate response to the building fire included:

- Evacuation of residents
- Fireproof building
- Water damage
- Community partners
- Emergency Shelter
- Rehousing residents
- Communications



DISASTER RECOVERY

BUILDING FIRE RECOVERY

- **Identify** long-term housing needs for residents unable to return to their units.
- **Communicate** with residents regularly about the status of recovery and housing options.
- **Verify** building systems work properly post-fire by working with elevator, sprinkler, and utility companies, as appropriate.
- **Conduct** a post-fire assessment of damages, including a structural assessment.
- **Plan** for repairing, rebuilding, and mitigating future disasters.

EMERGENCY PROCUREMENT

PHAs continue to follow their written procurement policy.

PHAs can facilitate post-disaster recovery by maintaining a current list of contractors that provide services needed in the event of a disaster, in addition to standard maintenance staff and contractor contact information.

Procurement – 2 CFR 200.320 provides that the competition usually required for contracting is not needed in certain emergencies.

Procurement Handbook for Public Housing Agencies (7460.6 Rev-2)

ENVIRONMENTAL REVIEW

Environmental regulations at 24 CFR §58.34(a)(10) allow for an expedited review for improvements related to disasters and imminent threats.

Specifically, “temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair, or restoration activities necessary only to control or arrest the effects from disasters or imminent threats to public safety” are exempt activities.

PHAs still do not have the authority to determine if the exemption is appropriate and must receive formal written clearance before obligating funds.

RECOVERY FUNDING

Insurance is the primary source of funding for repair or replacement costs associated with a building fire. Other sources of funds that may also be available include:

- unobligated Operating Fund reserve balances;
- unobligated Capital Fund reserve balances;
- civic organizations that have designated funds; and
- [HUD Capital Fund Emergency/Natural Disaster Fund](#).
 - The [Public Housing Capital Fund](#) has an annual reserve for emergencies and non-presidentially declared disasters.
 - Funds are usually first come, first served each federal fiscal year.
 - HUD requires an independent cost estimate and will only provide funding for repair costs in excess of reimbursement from insurance and other sources.
 - Details are available at the [Capital Fund Emergency/Natural Disaster Funding](#) website.

VOLUNTARY AGENCIES

Voluntary agencies are there:

- at the beginning to provide emergency food, shelter, clothing, and medical needs support.
- at the end to provide resources to address unmet needs after all other mechanisms have been exhausted.

<https://www.nvoad.org/>



FIRE-RELATED WATER DAMAGE

Water used to extinguish a fire can do as much damage as the fire, heat, and smoke. Sometimes water damage is even greater than damage from the fire itself, including:

- destroying the building's walls, flooring, and contents;
- facilitating mold growth which may cause additional damage;
- disturbing building materials that may contain asbestos;
- disturbing paint that may contain lead; and
- causing damage to elevators and other electrical systems.

Sprinklers may continue to run for several minutes after the fire is extinguished and must be shut off by fire department personnel. Know the requirements of your jurisdiction. Excessive water can create extensive damage to the property.

LESSONS LEARNED FROM INSURANCE CLAIMS, COVERAGE

- Encourage residents to purchase renters' insurance for their personal property lost in a major fire or flood. PHA insurance does not typically cover the personal property of others.
- Commercial tenants must provide certificates of insurance and list the PHA as additional insured for damage caused by fires or flood occurring during their tenancy.
- Ensure that the insurance policy is a blanket limit policy with replacement cost coverage and that property schedules and valuations are up to date.
- Provide documentation to justify extra expenses, business personal property, loss of rents or debris removal claim in addition to the building damage claim.
- Report the loss within 24 hours of a fire or flood; some insurance companies may deny a claim if it is not reported within the timeline stated in the policy.
- Hire professionals to examine the function of elevators, sprinklers, and other major components of the building following a major fire.

OGDENSBURG - RECOVERY

- Building assessment
- Contractors
- Insurance
- Private adjuster
- Renter's insurance
- Rehoming residents
- Current state of recovery

NATIONAL PREPAREDNESS MONTH

September is [National Preparedness Month](#) to raise awareness about the importance of preparing for disasters and emergencies that could happen at any time.

FIRE PREVENTION MONTH

October is Fire Safety Month and October 9-15, 2022 is [Fire Prevention Week](#), a great opportunity to engage with your community and provide education to your residents and staff.

BUILDING FIRE RESOURCES

- [Home Fires | Ready.gov](#)
- [After the Fire | USFA.FEMA.gov](#)
- [National Fire Protection Association | NFPA.org](#)
- [National Voluntary Organizations Active in Disaster \(find local\)](#)
- [American Red Cross](#)
- [Disaster Distress Helpline | SAMHSA.GOV](#)
- [10 Ready-Made Tips You Can Use to Prepare for Disaster | FEMA.gov](#)

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QUESTIONS?