



# Risk Control Manual

2019

*Welcome to the 2019 edition of HAI Group's Risk Control Manual, which has been developed exclusively for you, our members.*

Dear Member,

HAI Group has been publishing risk control manuals for the benefit of our membership since 1994. With each new publication, we integrate the latest information and best practices gathered from the field, from trusted resources, from your feedback, and from evolving policy and procedures in the housing industry.

As always, we hope you find the information useful, and we invite your comments and suggestions. Write to your risk control consultant or to:

*HAI Group  
c/o Risk Control & Consulting Department  
189 Commerce Court  
Cheshire, CT 06410*

Looking for additional resources? Our consultants are available to offer on-site training and tailored recommendations to help you mitigate risk and promote a culture of safety at your organization. Contact us anytime.

Elizabeth Owens  
Director, Risk Control and Consulting  
HAI Group  
[ewens@housingcenter.com](mailto:ewens@housingcenter.com), or [RCC@housingcenter.com](mailto:RCC@housingcenter.com)  
(800) 873-0242, ext. 228

*This manual is for the use of HAI Group members and is for informational purposes only. It is not intended to be all-inclusive or to address every hazard your employees, visitors, or residents may face.*

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■ Section 1

# Concepts of Risk Management



## 1A. Risk Management Defined

For our purposes, here we define risk as the existence of uncertainty regarding a future loss. The “uncertainty” is an event that can occur and, in the case of a housing organization, adversely affects its objectives, mission, vision, or bottom line.

*Risk management is a set of activities intended to prevent accidents and other preventable losses—risks—from occurring.*

At its core, risk management aims to preserve and protect an organization’s assets, including its employees, residents, buildings, equipment, property, and even visitors.

Proactive risk management helps demonstrate due diligence and can reduce your long-term costs. For example, if your organization were to face a claim or a lawsuit, having a policy or guidelines in place related to the risk in question could help you demonstrate that you proactively attempted to prevent or reduce the risk. A coordinated risk management practice can also help you meet the requirements of your insurance company and of HUD, and help you comply with federal laws, state and local

fire codes, and building codes. A safety-forward culture that includes sound risk management principles is one of the first steps in a coordinated risk management initiative.

## 1B. The Risk Management Process

The risk management process consists of five steps that apply to physical hazard risks as well as organizational and financial risks. Use the steps below to identify and control risks within your organization.

### ***Step One: Identify the Risk***

To begin, you must first establish context. Think about your organization. What is its risk history? What losses has it experienced? Who are its stakeholders? What risks might it face?

When identifying risk, it’s important to consider all aspects of the organization and the different categories of risk you need to assess. These categories include, but are not limited to, organizational risk, financial risk, external risk, compliance risk, and technical/IT risk.

### ***Step Two: Evaluate the Risk***

Analyze the potential frequency of the risk, as well as its potential severity. Determine what

would cause the risk to turn into a loss. Then, examine how prepared your organization is to withstand a large loss. It's important to keep in mind that some risks cannot be eliminated, though you can minimize or control their frequency and severity. There may be instances where some risk is acceptable if the cost to eliminate the risk exceeds the benefit of removing it.

### *Step Three: Select a Technique*

There are five different risk control techniques you can use (either on their own or in combination) to address risks within your organization. Let's explore them below.

1. **Avoidance** means intentionally abandoning an activity or service or removing an object so a loss can no longer occur. With this technique, you remove the risk completely. For example, if you have old, damaged playground equipment, you could remove it from the property to eliminate the potential for a liability loss related to that equipment.

2. **Loss prevention** reduces the probability and frequency of a loss. Installing handrails in the hallway of a building designated for the elderly is one example. By installing handrails, you

provide stability to people, which can help reduce slips, trips, and falls.

3. **Loss reduction** reduces the severity of a loss that does occur. An automatic fire sprinkler system is one example. The system will not reduce the probability of a fire, but it will help prevent the fire from spreading throughout the building.

4. **Loss separation** separates and/or duplicates assets and resources to prevent a single event from causing simultaneous loss to all. If you store your vehicles in different garages, for example, you can prevent a total loss of inventory should a fire occur in one location.

5. **Loss transfer** contractually transfers financial and legal responsibilities to a third party for specified losses that might otherwise be incurred by the transferring organization. For example, when you hire a fire equipment vendor to test and maintain your fire protection and life safety equipment, you effectively transfer the potential risk to that vendor, assuming an adequate contract is in place.

### *Step Four: Implement the Technique*

This step requires you to develop a plan to implement a given risk control technique or a combination of techniques. Be sure to gain the

support of your management team for the measures you plan to take, and make sure to share the plan across the organization. You should also develop a timeline with goals that you can track and measure as they're achieved.

### ***Step Five: Monitor Results***

*Ideally, proactive risk management will reduce the frequency of your organization's exposure to risk as well as the severity of the risk. Both will save you money.*

When monitoring your results, be sure to evaluate how your employees and residents were affected by the measures you implemented. Keep in mind that risk management is an ongoing process. Your organization should start at step one periodically and reassess risks on a regular basis.



■ Section 2

# Safety Committees



## 2A. Purpose and Benefits

A safety committee is a group of people, usually employees, who manage the overall safety of an organization, including the well-being of its staff. Establishing a safety committee is an effective way to improve safety behavior and performance, and to encourage others to support the safety program. A safety committee provides myriad benefits to all aspects of the organization. It:

- **Protects employees.** The committee can help safeguard your workers from physical injury and health-related hazards such as accidental injuries or death, job-related muscle strains, and seasonal health risks (i.e., working in extreme temperatures).
- **Increases productivity.** Accidents and injuries lead to missed work. An understaffed workforce can slow down business processes, which can lead to an inability to achieve business objectives. Safety committees target these types of issues and can increase the overall productivity of your organization.
- **Saves money:** An organization that experiences fewer accidents submits

fewer claims to its insurance carrier, which may help it lower its premium costs. A safety committee can also help prevent exposure to expensive lawsuits that arise from accidents.

- **Improves morale:** A commitment to health and safety improves employee morale and contributes to a positive culture. Employees will feel as though their personal safety is a top priority.
- **Helps avert disaster:** A safety committee can help your organization avoid disasters and accidents. A key function of the committee is to proactively identify risks and put the proper protocols and controls in place *before* disaster strikes.

## 2B. Forming a Safety Committee

Forming a safety committee can be a difficult task, especially if it's a "first of its kind" committee for your organization. Below are five steps to help you get started.

### *Step One: Gain Management Support*

Most business professionals agree that a key factor in developing and operating effective

programs is management support. Your safety committee is no exception. Management can demonstrate its support by helping to set goals and objectives, providing resources, listening to suggestions, and leading by example.

Management must consistently support the safety committee. During busy times, it is critical that the committee and its initiatives are not pushed to the back burner. (This sends the message to your workforce that safety is not a top priority at the organization.)

### ***Step Two: Gain Participant Support***

Along with management support, it is important to gain the support of the remainder of your workforce. A safety committee needs buy-in from all levels of the organization. To secure it,

give each employee the opportunity to provide input, since your employees are often the best source of information on the health and safety issues that are impacting the organization.

### ***Step Three: Set Goals and Objectives***

Next, establish a clear purpose for the committee, along with goals and objectives. Management can be involved, but should not take ownership of the process. Writing a mission statement is a great starting point.

Once you've defined your mission, establish goals and objectives. These can be expressed via statistics, costs, and activities. For example:

**Statistics:** We will have no more than ten lost work days due to accidents.



**Costs:** We will lower our insurance premium by 10 percent.

**Activities:** We will conduct one employee safety training per quarter.

#### ***Step Four: Develop a Committee Charter***

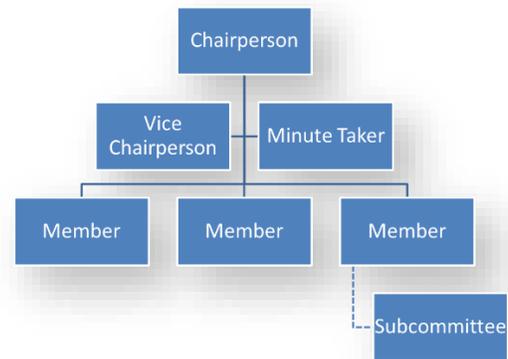
Create a safety committee charter—an internal document that defines the committee’s function. Include the mission statement, the key functions of the group, your criteria for member selection, the roles and responsibilities of each member, and the committee structure.

Committee size will depend on the size of your organization as well as your business demands and requirements. You may need to form subcommittees or working groups to address larger tasks, pulling in employees outside of the committee as necessary.

When determining who will serve on the committee, avoid assigning employees or requiring their participation. Instead, ask for volunteers. It is important to make sure that your organization’s various departments and levels are represented.

A typical safety committee is often structured with a chairperson and vice chairperson, minute

taker, and general members. Let’s take a look at these roles.



#### **Chairperson**

The committee chair coordinates and conducts meetings, establishes assignments, communicates with management, promotes safety by example, and is knowledgeable about general principles and concepts of health, safety, and risk management.

#### **Vice Chairperson**

This role leads the committee when the chair is unavailable, takes an active role in assignments and projects, and helps coordinate meetings.

#### **Minute Taker/Secretary**

The minute taker records, maintains, and distributes the meeting minutes, which should include:

- A summary of the discussion of each agenda item

- A copy of the committee's reports, evaluations, and recommendations
- A copy of management's response to committee recommendations
- Action items and/or follow-up items, along with the responsible party.

### **General Member**

The general member attends meetings, communicates issues from individual departments, brainstorms and develops solutions for safety/risk hazards and issues, and contributes to assignments and general tasks.

### **Subcommittee**

The subcommittee, which can be short- or long-term, assists with larger tasks as necessary. To be effective, those who are selected for a subcommittee should have experience or interest in the project topic.

### ***Step Five: Continue to Communicate***

As with any other aspect of business, communication is critical. Make the safety committee charter and list of committee members available to all employees, and let employees know how they can get involved.

## **2C. Safety Committee Meeting Logistics**

At a minimum, safety committees should meet quarterly. The chairperson should prepare an agenda for each meeting, allowing ample time for discussion. Standing items should include hazard identification, training, accident investigation, and insurance/compliance. Add other pertinent items as needed, and hand out the agenda ahead of time so that participants come prepared to dive in to the topics at hand.

Document the minutes of each meeting and then distribute them to committee members for approval before making them available to the entire organization.

## **2D. Key Functions and Activities**

While there are a variety of functions and activities for which your safety committee can take responsibility, be sure to base those activities on your needs. In general, a housing industry safety committee can be responsible for these six functions:

**Hazard identification.** The key to preventing accidents is to identify hazards before they become accidents. Once office buildings, residential properties, and storage or maintenance facilities have been inspected and those inspections documented, the committee should discuss the results so they can develop action plans and priorities.

Make sure job-related hazards have been identified—focus first on high-risk positions or tasks—as well as potential protective measures. For example, be sure to evaluate your workforce and identify the positions that require the use of a company vehicle. (Operating a vehicle for maintenance purposes or transporting residents requires additional screening procedures and training.)

**Accident investigation.** Accident investigation should be mandatory for every incident. The safety committee can investigate each loss, or it can delegate the task to another party, depending on the size of the organization.

It is important to train your staff how to conduct an accident investigation. The committee should review those findings during regular meetings to determine loss factors, which will help it prevent similar losses from occurring in the future.



**Loss trend identification.** The committee should review recent losses that have occurred at the organization. Identify frequent loss types, such as a high number of cooking fires, or identify specific locations that have experienced frequent losses. For example, one property may have had several slip, trip, or fall losses during the winter. Develop and prioritize actions based on these trends.

**Education and training.** All employees must receive training, whether state-required or job-related. (For more on training, see the next section.) The safety committee can identify positions or tasks that require specialized training to ensure safety and compliance.

**Safety policies and handbooks.** The safety committee can develop safety policies for the organization and contribute to the creation of employee handbooks.

**Safety programs.** Safety committees often coordinate safety and health programs for the organization. These can include safety fairs, health initiatives, and contests, often in conjunction with other vendors. Publishing newsletters and articles is also a great way for the safety committee to spread awareness about the importance of safety throughout the organization.



■ Section 3

# Training and Education



### 3A. Overview and Responsibilities

Educating your employees (and your residents) about safety issues can go a long way toward helping you reduce accidental injuries and death, and can help prevent physical damage to property and equipment. Training is essential for communicating important information, such as:

- Accident reporting/investigation procedures
- Emergency procedures
- Fire safety tips
- Human resources and ethics updates
- Inspection requirements
- Legal requirements
- Management procedures and policies
- OSHA compliance/workplace safety updates
- Preventative maintenance tips
- Risk management essentials
- Safe equipment operation, and more.

### 3B. Staff Training Guidelines

So how do you design a training program for your staff? Start with these seven steps.

#### ***Step 1: Determine Whether Training is Necessary***

Review your accident history (claims and injuries reported), consult insurance carriers

and local emergency services, and determine whether specific training is required by law. (Prior loss experience and claims history can help you identify the frequency and severity of on-site occurrences. Tailor your training program so it will help prevent those types of losses in the future.)

#### ***Step 2: Identify Training Needs***

Conduct hazard and injury analysis, research which type of training you should provide, and determine whether you need to communicate information or policy related to risk control.

*Your training program should include onboarding as well as annual training. You should also consider extending risk management training and education to your residents.*

#### ***Step 3: Identify Goals and Objectives***

Develop goals and objectives and tailor them to the target audience.

#### ***Step 4: Develop Activities and a Training Format***

Determine the format you'll use for risk control training. Consider aids such as videos, slide decks, case studies, and group activities.

### ***Step 5: Conduct Training***

Document the topics presented as well as who attended. Keep this documentation on file with your human resources department.

### ***Step 6: Evaluate Training Effectiveness***

Use questionnaires, interviews, observations, and inspections. Examine post-training loss activity to determine whether training resulted in effective loss control measures.

### ***Step 7: Improve the Training Program***

Incorporate improvements based on the effectiveness of the training. Review annually.

## **3C. Resident Education**

Loss prevention involves taking repeated steps to prevent losses from occurring. Developing and implementing a resident education

program is an important component—one that does not stop after the initial orientation, since ongoing awareness of basic safety issues will help residents reduce and control accidents.

### **3Ci. Resident Orientation**

A resident orientation program that outlines specific safety concerns should be a requirement before occupancy. While there are a number of topics to cover, the following form a solid foundation:

- Hazard reporting procedures
- General maintenance/housekeeping expectations
- Fire and unit safety (smoke detectors, safe cooking practices, electrical safety, etc.)
- Who to contact in case of an emergency



- What to do in the event of severe storms or natural disasters
- Emergency evacuation procedures, including shelter-in-place or procedures based on building type
- Physical security procedures for units and surrounding grounds, including parking lots
- General condition of units—spotting and reporting maintenance issues
- Parental responsibilities, emphasizing the organization’s concerns
- Playgrounds rules and safety tips
- Electrical safety, including appliances, cords, circuit breakers, and fuses
- Chemical storage and use
- Kitchen safety
- Proper use of sidewalks and stairs
- Elevator safety
- Doors and windows, including swinging doors, sliding doors, fire doors, exit doors, security doors, and window safety concerns.

### 3D. Ongoing Training

Discuss safety topics relative to the season, such as heating safety in winter and playground safety in summer. If your organization has a resident program, check to see when it was last updated. If you don’t have such a program, consider starting one with feedback from on-site crews and residents.

*You have a responsibility to educate your residents about how to prevent accidents they and others may cause.*

It can be difficult to convince residents to attend safety meetings. If that’s the case, try something creative or contact local agencies such as police, fire, ambulance, and the American Red Cross for ideas and information—or consult HAI Group.

### 3E. HAI Group Risk Control Training

The importance of reducing accidents, injuries, and property damages can’t be overstated. That’s why HAI Group offers training developed with your needs in mind. We can train your staff on-site during a safety committee meeting, staff meeting, or as part of a property inspection, or remotely via live conference or webinar. Topics vary but can include:

#### Auto

- Safe driving practices

#### Risk Management

- Essentials of risk management
- Conducting property inspections
- Safety committees
- Unit safety

- Slip, trip, and fall prevention
- Winter weather hazards
- Volunteer liability
- Business continuity planning

### Fire Safety

- Fire safety for residents
- Fire safety training for trainers
- Fire safety for maintenance staff

### Workplace Safety

- Hazard communications
- Personal protective equipment

Additional trainings and customized consulting are available by request.

### 3Ei. HAI Group Online Risk Management Center

HAI Group posts current risk management information on its website every month. Be sure to bookmark the site for the latest updates.

### 3F. Online Training

More than 10,000 housing professionals have used HTVN, HAI Group's online training, to train their employees, either individually or in a group setting, or to earn certifications. Learn more at HAI Group's website.



■ Section 4

# Accident Investigation and Claim Reporting



## 4A. Overview

No matter how many precautions you take, accidents happen. To help your organization reduce future accidents and defend itself against any claims and lawsuits that arise as a result, consider adding the following post-event loss control activities to your formal procedures.

## 4B. Accident Investigation

*When applied to risk control, the terms “incident” and “accident” differ. An incident refers to any undesired or unwanted event that degrades the efficiency of the organization and can result in a loss. By preventing or controlling incidents through effective risk control, the overall safety of people, property, and the environment is protected. Incident applies to all risk-control-related events.*

*An accident, by definition, is a form of incident. Not all incidents are accidents, but all accidents are incidents. An accident is an undesired or unplanned event that results in physical harm to a person or damage to property—it’s a severe form of an incident. In technical terms, an accident is usually the result of a body or structure coming in contact with a source of energy, for example, kinetic (motion) or electrical, chemical, or thermal (heat), where that contact exceeds the energy threshold limit of the body or structure.*

Risk control administrators view the timely investigation of an accident or other incident as critical. To prevent a recurrence and help defend a potential claim, document the incident and take proper corrective action as soon as possible after the essential facts are recorded. Once implemented, these procedures become an effective accident and incident investigation program.

*Effective implementation of the five risk control techniques—avoidance, loss prevention, loss control, risk transfer, and exposure segregation—can help your organization reduce risk before an accident happens.*

There are major stumbling blocks to conducting proper accident/incident investigations in housing, including include time constraints, understaffing, and other risk management priorities. Under these circumstances, HAI Group recommends that you take a proactive approach to accident/incident reporting, reminding staff to be on the lookout for the seeds of an incident that could quickly germinate into an accident.

## 4Bi. Reporting an Incident

Any incident resulting in a serious or major loss must be reported promptly and properly by responsible housing staff before a detailed investigation begins. Other interested parties may be on the scene, including local government authorities, the press, insurance representatives, and, in some cases, federal officials. Keep in mind that all will seek detailed information on the cause, result, and future prevention of the loss.

Incidents that are reported promptly enable investigations to get underway quickly, ensuring that the details are fresh in the minds of witness(es) and victim(s). Rule-of-thumb: The longer the delay before an investigation begins, the higher the cost to settle a potential claim. Worse, studies have shown that most incidents are never reported and are sometimes even covered up to avoid an investigation. Studies show that housing organizations' residents and staff fail to report for these reasons:

- Fear of being disciplined when personal negligence has caused property damage
- Fear of undergoing medical treatment
- Dislike of medical personnel
- Avoidance of "red tape" at all costs
- Poor understanding of the need to report.

## 4Bii. Investigating an Incident

Once an accident or other incident is reported, the investigation can begin. An incident investigation is an analysis, evaluation, and documented report of an incident based on information gathered by an investigator, usually a housing organization supervisor or the housing manager. The quality and usefulness of the information are directly related to the investigator's thoroughness. The investigation should include an objective evaluation of all facts, opinions, statements, and related information; it should also include an action plan to prevent or control a recurrence. Everyone who takes part in the investigation should be held accountable for the information during the investigation process.

As with incident reporting, investigation timing is important. The less delay there is between an incident and its investigation, the more accurate the facts surrounding the event will be. The witness(es') opinion will be less biased, their memory will be clearer, and they'll have more details available.

In the case of a serious accident involving physical injury, the investigation should be delayed only long enough to provide assistance and medical attention to the injured parties. The investigator should then immediately assess the situation and obtain photographs, if necessary, to establish the physical location of the people and property involved. Typically, the investigation will include on-scene statements from the most knowledgeable people involved, beginning with the injured person(s) if possible, followed by the witness(es).

#### 4C. Documenting an Incident

Detailed documentation of the on-scene investigation is critical to the potential claims process and to the prevention of a recurrence. This information establishes the “who,” “what,” “when,” “where,” “why,” and “how” related to the incident.

**Who.** Record the name, address, age, and gender of the person(s) involved, and whether they are a resident, visitor, or contractor.

**What.** Record the nature of the accident or other incident and the injury(ies). Approach witness(es) for statements and record their name, address, and phone number. Document the circumstances of the incident or the exact sequence of events that led to the loss. Use a

step-by-step approach to document what happened, including every person and object that contributed to the occurrence. State facts and omit opinions. Include estimated property damage costs, keeping in mind that actual costs will be determined later.



The image shows a close-up of a hand holding a yellow pencil, filling out an 'ACCIDENT REPORT' form. The form is titled 'ACCIDENT REPORT' in large blue letters. Below the title is a section labeled 'Personal Information' which contains several fields: 'Last Name:', 'Middle Name:', 'City:', 'State:', 'Zip:', and 'Mobile Telephone:'. The hand is currently writing in the 'Last Name' field.

**When.** Record the date and time of the accident or other incident, along with weather and lighting conditions. Be aware that incidents are sometimes alleged to have occurred days and even weeks prior to the date they’re reported. The “when” data have tremendous value in legal actions and court decisions.

**Where.** Document the exact location of the accident or other incident, and note details that may have caused the event or played a factor. Take photos when possible to help document conditions like snow, ice, and other factors.

**Why.** Review the facts surrounding the accident or other incident to find probable cause. Determine a plan of action to help prevent a recurrence.

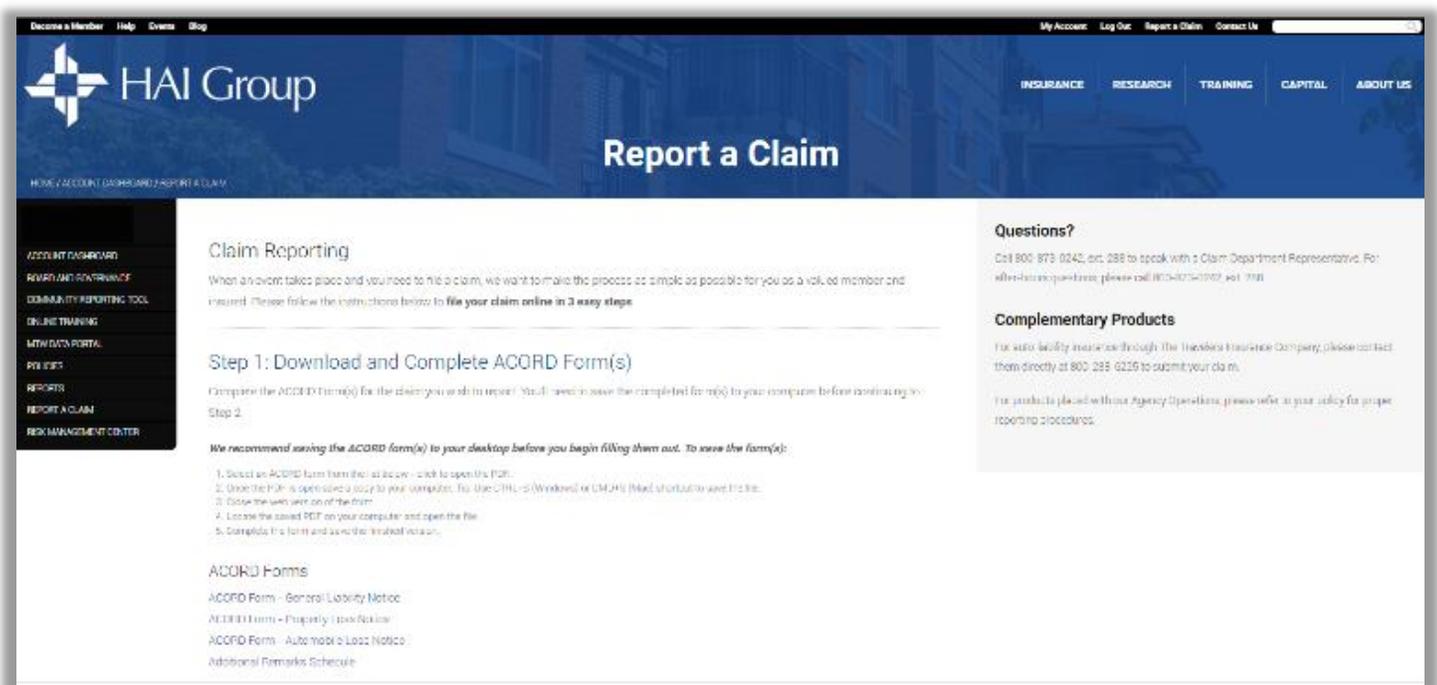
**How.** Note the cause of the incident, the factors leading up to the incident, and the methods of reducing or eliminating it in the future.

#### 4D. Claims Reporting

Your first priority when you suffer a loss is to report it as quickly as possible. This enables the investigating team to collect facts while they're still fresh in the minds of all involved. A timely assessment also allows investigators to view the

location, if necessary, before changes are made to the site. Note that if a claim is reported late, or not reported at all, your coverage could be restricted or denied.

All staff involved in claims handling and management should be aware of the general reporting instructions and should have a supply of Report of Claim or incident forms. All staff involved in loss prevention should have information available for claims examiners relative to the identification and correction of known potential problem areas. Contracts should include hold-harmless agreements and certificates of insurance with the organization listed as an additional named insured.



Despite your best efforts to prevent accidents, they will occur. When they do, it is important not to take responsibility for the accident until a proper investigation has occurred. That determination is made through an assessment of facts from the organization and from a follow-up investigation. Be sure to obtain as much information as possible at the scene of the accident. Organize the information and report the occurrence to your claims representative at 800-873-0242, ext. 288.

If you need to file a claim, HAI Group wants to make the process as simple as possible. Find detailed instructions on our website.

#### 4E. Post-event Loss Control

Following an event as described above, complete and forward the appropriate forms to your claims department representative. Since injuries occurring on site have the potential to become claims, it is critical that we have full documentation on file to prove a valid defense if a claim is later filed against your organization.

The key to recordkeeping is good file maintenance. Organized files are especially important when claims are made. Timely access to these files will improve the efficiency of the legal defense process.

HAI Group recommends computer tracking programs that are designed to improve recordkeeping since critical documents will then have an audit trail. Examples of activities that would benefit from computer audit trails are maintenance work order systems, housing unit modernization and improvement programs, and accident investigation records.

■ Section 5

# Facility and Preventative Maintenance



## 5A. Inspections

Inspections are the most effective and widely used tool for controlling risk. Although they can be formal or informal, a planned, formal inspection is the best way to detect, control, correct, and document a hazard before a loss occurs. Informal inspections, conducted while going about your day-to-day business, are also important, provided you document and report unsafe conditions so that corrective action can be taken.

### 5Ai. Formal Inspections

*Formal inspections should be conducted at least twice a year (six months apart) by someone who is trained to identify hazards.*

Your inspections should be documented using a checklist/inspection form and should focus on identifying hazards and deficiencies throughout the buildings and the property, noting interior and exterior property conditions and building maintenance needs. Once a hazard has been identified and documented and a work order created, the plan should be communicated to all employees. Note that the areas singled out in this section are only a few of the many that

your organization should focus on when conducting a formal inspection.

**Typical Inspection Areas:** Inspections should target walkways, entryways, and stairs, which are typical spots for accidents (often due to slippery surfaces and inadequate maintenance).

Slips, trips, and falls are the most common general liability loss. Although they can occur anywhere, you can control them with regular inspections and proper maintenance. One of the quickest ways to reduce their likelihood is to establish and follow a comprehensive housekeeping and maintenance program. Start by reviewing the procedures and preparedness of your maintenance staff. Next, initiate a formal self-inspection program. Finally, and most important, take action after identifying a hazard.

**Things to Look For/Do:** In interior areas where mud, snow, and water are easily tracked in, install matting to trap and absorb moisture. (Make sure it's firmly anchored.) Install self-sticking, high-friction strips on stairways to improve traction, and place warnings near chronic wet or hazardous spots.

Surfaces that normally provide an adequate level of surface friction even when wet include concrete, indoor-outdoor carpeting, and well-

maintained wood flooring. Avoid excessive buffing of wood, unglazed ceramic, and vinyl tile flooring, and consider using waxes with non-slip properties.

Changes in surface continuity—uneven edges or areas—contribute to a large number of falls. An abrupt change of just a quarter of an inch can significantly increase the probability of a fall. Frequently, these types of edges are found on walkways or uneven elevator landings. People typically adjust their stride based on the anticipated surface, so if immediate corrective action is not feasible, highlight the defect with neon paint or another obvious warning device. (Even a visually impaired person should be able to see the difference in walking surfaces if there is a change.) Serious defects require immediate changes to traffic patterns.

Good visibility is essential for the prevention of slips, trips, and falls, so be sure your inspections include an evaluation of lighting quality. Most slip, trip, and fall accidents involve building exits and entrances. At a minimum, these areas must have at least a one-foot-candle illumination at the floor level. (A foot-candle is roughly equal to the light that one candle emits over a one-square foot area.) Evaluate the property and grounds at different times of the day and during different seasons to determine whether your lighting is adequate.

## 5Aii. Informal Inspections

HAI Group encourages you to train your staff on how to conduct formal and informal self-inspections. The more effective the training program, the more “safety forward” your organization’s culture will be.

Make sure you have a process for notifying the correct person if a hazard is identified. A documented work order should always result from an identified hazard on site.

*Conduct informal inspections as part of your daily routine.*

## 5Aiii. Hazard Identification

- **Playgrounds:** Documented inspections of playgrounds should occur monthly, even if they’re not being used. Informal sight inspections should take place weekly. Focus



on the condition of the equipment and the surface beneath and around the equipment.

- **Pools:** Ideally, you should prohibit pools from your property due to the liability. If you allow resident-owned pools, consider restricting them to wading pools no more than six inches deep, and adopting a written policy stating the size of pools allowed and the rules regarding their use.
- **Satellite dishes:** Satellite dish installers puncture holes in buildings, which may cause water or other damage. Consider prohibiting these devices on roofs and buildings.
- **Grills:** Barbeque grills should be prohibited if possible. If you allow them, be sure to have a written policy that includes such information as the distance grills must be kept from buildings while in use and safe storage requirements when not in use. Propane, if allowed on site, should never be stored inside a residential unit. You should also have procedures in place for charcoal grills such as how long the coals should cool before being disposed of in an appropriate container.
- **Oxygen use:** Oxygen units should only be permitted on the property after a doctor's note has been obtained. Post signs on exterior doors if there are oxygen units in use and be sure to prohibit smoking.
- **Mold:** To grow, mold needs three things: moisture, oxygen, and a surface. Untreated

mold can result in serious health issues and the potential for large liability claims. Although your residents should be responsible for controlling and removing mold, you should stipulate when they should notify management. Once you become aware of a potential mold problem, send the appropriate staff to investigate for sources of moisture. You will mostly likely need to hire a third-party remediation company to remove the mold and dry the affected area.



- **Winter weather:** The accumulation of snow and ice in parking lots and walkways is the leading cause of slips, trips, and falls. Most of these injuries occur in parking lots between 6 a.m. and noon, so removing of snow and ice during these hours is important. During the winter, more snow and water is going to be tracked into the building, so be prepared to handle the cleanup. Having caution signage handy is also helpful.

## 5B. Building Equipment Maintenance

No matter the type of property, you must take proper measures to inspect and maintain building equipment as part of your risk management program.

### 5Bi. Fire Prevention/Protection Equipment

Every housing unit on your property should have a formal fire safety plan that includes a preventive maintenance schedule, emergency evacuation procedures, resident training and education requirements, and inspection procedures. The plan should include, but not be limited to:

- Local fire department requirements, such as a floor plan of the unit showing access and exits
- Use of fire alarms and emergency notification devices
- An explanation of the types of local and building-alerting devices
- Management and staff response to alarms
- Elevator use in emergency situations
- Evacuation preparation that includes procedures for handicapped, disabled, and elderly residents
- Evacuation of premises
- Isolation or containment of fire

- Scheduled fire equipment preventive maintenance and testing
- An annual review of evacuation procedures with assistance from the local fire department. The review should include a refresher on fire prevention in the home.



Provide proper fire suppression equipment in all hazardous locations, including, but not limited to, central computer areas, boiler and heater rooms, office kitchens, maintenance shops, employee locker rooms, trash rooms, bulk storage rooms and adjacent corridors, attics used for storage, and near laundry and trash chutes.

- Maintain fire extinguishers in good working condition. A fire equipment service company should inspect and tag extinguishers annually to ensure proper working order (NFPA 10).

- Periodically train your residents and staff on the proper use of fire extinguishers through an approved means of training, such as the one that's offered through your local fire department.
- Replace used or damaged extinguishers with a charged extinguisher (NFPA 10).



- Maintain automatic sprinkler systems in proper working condition. Risers should be inspected and maintained periodically (NFPA 13A). Keep written records on file.
- Assign a qualified person to inspect and test your fire detection and alarm systems, and keep written records of the same.
- Have your halon (containing CFC) extinguishing systems inspected annually by a fire equipment service company (NFPA 10). Note: Halon was phased out in 1994. Once these extinguishers are discharged,

they can no longer be used.

- Inspect and maintain battery- and generator-powered emergency lighting and exit signs and keep written records on file.
- Inspect exposed electrical cords periodically for cuts and fraying. Instruct residents not to use appliances with defective cords or connections. Do not run cords over hooks or nails or under carpets or rugs. To prevent electrocution, ground electrical appliances.
- Ensure that all fuses and circuit breakers are in proper working condition by conducting an annual OFF/ON breaker switch exercise. Replace fuses with the correct ampere rating. Do not allow residents or employees to bypass circuit breakers.
- Replace damaged switch plates and electrical outlets. Provide plastic outlet covers for outlets located in areas where small children are present, such as at day-care centers.
- Inspect incinerators and garbage compactors and clear the areas around them of accumulated rubbish. Install fire extinguishers near incinerators.
- Properly maintain safety interlocks to prevent residents from operating the compactor and possibly suffering an injury.

## Smoke and Heat Detectors

Since smoke and heat detectors are used to warn people of fire, they're a critical component of your safety program. What's the difference? Smoke detectors are more expensive than heat detectors, but respond more quickly since they can detect both smoldering and flaming fires. Heat detectors cause fewer false alarms, but are the slowest to respond, especially when fires start small. Heat detectors are best used in confined spaces or directly over hazards where flaming fires could occur. You can purchase them together in relatively low-cost system configurations that can be linked to your local fire department and/or monitoring services via telephone lines. (Some systems use detectors with micro-transmitters to further reduce installation costs.) Single-station detectors may be ineffective in closed areas or unoccupied buildings where no one will hear the alarm.

## Sprinkler Systems

Sprinkler systems are one of the most effective ways to protect lives and property in the event of a fire, as long as they are functioning properly and are designed to handle the fire load within the space. Risk managers, property managers, and maintenance supervisors can have a direct positive impact on the condition of the system when they follow a proper inspection and maintenance schedule.

Many states require sprinkler systems to be tested and approved before they allow occupancy. The maintenance, testing, and inspection schedule is defined in NFPA 25, *Standard for Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems*. (Read more about NFPA below.) Since many states have adopted additional practices and procedures for specific types of occupancies or structures, it's a good idea to work with your local Authority Having Jurisdiction (AHJ) to get further clarification about accepted standards.

*Inspect sprinkler system components on a weekly, quarterly, and annual basis.*

Your documentation of these inspections and tests should include:

- Building name and address
- Inspection date and time
- Name of qualified inspector
- Emergency contact information for the sprinkler system installer (for use during emergencies and when the system is not performing to its rated design standards).

**NFPA 25 Water-Based Sprinkler Systems, 2020 edition**      **Frequency**

Pump house conditions, heating ventilation louvers	Weekly
Fire pump system	Weekly
Non-flow test for electric engines	Weekly
Non-flow test for diesel engines	Weekly
Gauges on dry and pre-action systems	Weekly
Water flow alarms, supervisory signals	Quarterly
Gauges on wet/deluge systems	Quarterly
Sprinkler heads	Annually
Spare sprinkler heads	Annually
Pipes and fittings on sprinkler system	Annually
Standpipe and hose system	Annually
Fire pump flow conditions	Annually
Hydraulic testing	Annually
Mechanical transmission	Annually
Flow test of Class I and Class III standpipe systems	Every five years

**NFPA**

The National Fire Protection Association (NFPA) was founded in 1896 to eliminate death, injury, property, and economic loss due to fire, electrical, and other hazards. To date, NFPA has produced more than 300 consensus standards and codes. (Be sure to verify with your local AJH that you are using the current edition.) Here are two of the common codes you’ll encounter.

*NFPA 25 - Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems*

Since sprinkler systems are designed to protect buildings from fires, it is imperative that they function properly at all times. There are numerous tests and inspections you should conduct at various frequencies, and you should have a preventative maintenance program for the pump assemblies in accordance with the manufacturer’s recommendations. (The program should begin once the pump has passed acceptance testing.) It’s also important to maintain records for all work on the pump, driver, controller, and auxiliary equipment.

**NFPA 101 - Life Safety Code/OSHA 29 CFR 1910.38**

The purpose of NFPA’s Life Safety Code 101 is to provide minimum safe, functional requirements for the design, operation, and maintenance of public buildings and structures. NFPA revises this code every three years to ensure the inclusion of the most up-to-date safety improvements that will help preserve life and property. HUD has recognized the code as a standard for public housing authorities.

**5Bii. Building Mechanical Systems**

**Heating Equipment**

Heating equipment is so varied in size, complexity, location, and use that it’s difficult to

develop rules for every type of oven, furnace, coiler, etc. A licensed and insured contractor should perform the installation following the manufacturer's guidelines, and system maintenance should follow those same guidelines. When installing heating equipment, consider the:

- Construction of the building
- Proximity and combustibility of the contents of the building where the equipment will be located
- Ventilation and its location within the building
- Maximum temperature required
- Handling of the heated materials in connection with relevant equipment.

Users of the building's mechanical heating equipment, along with its engineers, must draw on their skills to design the proper combination of controls, protective devices, and training necessary for effective and efficient equipment operation.

You can prevent fires involving combustibles by using insulation or by separating them from the heat source, in this case, the building's heating system. Temperature controls and proactive preventative maintenance can help prevent overheating. The best design, installation, and

maintenance procedures require competent, well-trained operators and technicians who are familiar with the equipment, its hazard potential, and its maintenance requirements.

### **Air Conditioning and Ventilating Systems**

Air conditioning and ventilation systems treat the air to control temperature, humidity, and cleanliness. There are several types of air conditioning systems, and most use ductwork for air distribution. (Refer to NFPA 90A: *Standard for the Installation of Air Conditioning and Ventilating Systems* for installation and maintenance requirements.)



The air in an air conditioning system is distributed by ductwork and plenums. If these systems are not designed and installed properly, smoke and the products of combustion can spread throughout the ductwork in an emergency situation, which

means that maintenance and cleaning are critical. To prevent hazardous accumulations of combustible dust and lint, periodically clean filters, as well as ducts, particularly on the return side of the system. Repairs on ducts or equipment casings that require welding or cutting require a complete shutdown of the system and a thorough cleaning of the area. Locate fans, filters, and associated air conditioning equipment in a room that is separated from the rest of the building area by a minimum 1-hour fire resistance rating.

Your risk management plan should include regular testing of your air conditioning equipment. If such testing is outside the function of your staff, consider contracting the job to an outside organization.

## Elevators

The two major types of elevator, classified by the means that drive them, are electric and hydraulic. Elevators travel in a vertical space, called a hoistway, which is required to be ventilated per building code.

The most common electric elevator is the electric traction elevator. This type of elevator employs a grooved traction drive sheave, over which pass suspension cables that are attached to the car and counterweights. The car and

counterweights cannot be pulled into the overhead structure provided proper traction ratios are present. By contrast, a hydraulic elevator is powered by liquid under pressure in a hydraulic jack. The rise or travel of a direct plunger elevator is limited to the length of its piston, usually six floors or less.

Elevators are further classified according to their use as either passenger or freight. A passenger elevator's primary use is to carry persons other than an operator and persons necessary for loading and unloading. A freight elevator is used primarily for carrying freight; only the operator and persons who unload and load the freight are permitted to ride, unless the elevator has been designed to comply with the provision in ASME A17.1/CSA B44 as a freight elevator permitted to carry passengers.

At a minimum, elevators should conform to the requirements of *ASME A17.3 Safety Code for Existing Elevators and Escalators*. NFPA 101 requires existing equipment to conform to this code. Be sure to schedule inspections annually and conform with local code requirements.

## 5C. Property Conservation

Property conservation is a formal program that is essential to safeguarding buildings, contents,

and other property from fire, catastrophe, or other severe loss following a major occurrence such as a fire or natural disaster.

For example, you must take steps after a fire to reduce the risk of further damage and the potential for theft and vandalism. HAI Group considers the conservation of vacant units (procedural steps to take before a loss) and post-event loss control (procedural steps to take after a loss) as the most important elements of a property conservation program. Program elements should include:

**Property exposures identification**, which, as the name implies, includes identifying and addressing all factors that can lead to risk at the property or unit (e.g., age, protection, occupancy, construction, equipment).

**Instruments of loss control**, which are used to understand the type of loss and to create solutions to eliminate or reduce the occurrence.

**Loss reporting**, which answers *What? When? Who? Where? Why?* and *How?* File this documentation with other permanent property records and make sure every person in the investigation is accountable.

**Monitoring**, helps you evaluate whether the program is performing as expected and where corrections need to be made.

### 5Ci. Vacant Units

Vacant units present (and even invite) loss exposures. For this reason, they should be addressed in your property conservation program with formal, written procedures that outline what happens once a unit is vacated. Consider customizing actions according to the



specific exposures of the building, including gas, electric, and water utilities, as well as HVAC equipment. HAI Group recommends the following property conservation program measures after a unit is vacated.

- To ensure the integrity of utilities, contact the appropriate utility and have it disconnect all electric, gas, and water services, weather permitting.
- Maintain fire and life safety equipment and document the procedures. Eliminate fire hazards if present—43 percent of fires in vacant units are intentionally set, so remove anything that could be intentionally lit.
- Remove appliances and furniture to reduce the likelihood of theft or vandalism.
- Install door locks and consider boarding up windows to prevent unauthorized access
- Certain locations may require security patrols to monitor vacant units. Security guards should use inspection checklists to identify potential fire, liability, or security hazards. In all cases, procedures should include a schedule of periodic inspections and follow-up actions.
- Conduct periodic property inspections, including weekly walk-throughs, to check for unwarranted access.
- If a large number of units are vacant at a property, please contact HAI Group to

receive advice on how the property should be properly secured and insured.

### Resources

<http://www.idph.state.ia.us/IDPHChannelsService/file.ashx?file=1EFC70E5-50AB-4699-8A1E-D29A87BC3B38>

[www.whybesafe.com/-/media/Files/WhyBeSafe/SlipsTripsFalls.pdf](http://www.whybesafe.com/-/media/Files/WhyBeSafe/SlipsTripsFalls.pdf)

20<sup>th</sup> Edition, Fire Protection Handbook, Volume I

■ Section 6

# Automotive Risk Management



## 6A. Automotive Risk Control Program

Studies show that 90 percent of traffic accidents are caused by driver error. And statistics show that defensive drivers—those who can anticipate danger and respond appropriately—are involved in fewer accidents.

*If your organization employs drivers or owns cars, trucks, or other vehicles, it should implement a formal program to mitigate risk.*

The key goal of your automotive risk control program is to promote a culture of fleet safety, which can be improved with defensive driving training and proper vehicle maintenance.

## 6B. Automobile Safety

An automobile safety program that covers vehicles your organization owns and uses for business should include:

- **A written policy that emphasizes accident prevention and includes the driver selection process.** The policy should be signed by your executive director or the equivalent and distributed to all drivers (who should also make sure to understand the policy).
- **Safety rules based on vehicle type.** Only authorized drivers should operate specific vehicles, and each driver should have a copy of the safety rules. Make sure to maintain motor vehicle reports (MVRs) on all drivers to monitor their driving safety, and consider requiring MVRs for all new drivers before authorizing them to drive your vehicles.
- **Scheduled preventive maintenance for all vehicles.** Assigned drivers are usually responsible for ensuring that maintenance is performed. Be sure to maintain accurate documentation.
- **Scheduled vehicle inspections and reports by all drivers.** Drivers should conduct daily informal inspections using the self-inspection form in [Appendix B](#) in this manual. Formal inspections should be conducted and documented on a quarterly basis.
- **Ongoing defensive driver training.** Consider requiring a minimum of two training sessions on safe driving techniques annually, with mandatory attendance for all drivers.
- **Accident reporting, investigation, and classification procedures.** Keep an accident reporting kit inside each vehicle to help drivers obtain required information in case of an accident. The information should include probable cause, road conditions, other conditions possibly causing the

accident, names and addresses of those involved, and witnesses. Remedial action to prevent recurrence should also be part of the process.

## 6C. Vehicle Preventative Maintenance

Human reflexes alone cannot prevent accidents if a vehicle is mechanically unsafe.

*Be sure to have a licensed mechanic or another qualified person periodically inspect your organization's vehicles for defects.*

To ensure that your vehicles are in good working condition, the first driver of the day should conduct an inspection, as should the last driver of the day, noting any issues. Make sure to document these inspections, since your records could be called upon if the vehicle were in an accident. You should also consider:



1. **Driver screening and selection:** Conduct background checks and look into driver history when you're considering someone for a position that involves the use of a company vehicle. If their driving record shows numerous accidents in which they were at fault, or if they have had their license suspended or have a recent history of convictions, the driver should be deemed unfit for duty.
2. **Vehicle policies and rules:** Your vehicle use policy should clearly state who can drive which vehicles and for what purpose. You should also require a valid state operator's license for the specific vehicle. As well, the policy should include organizational rules relating to traffic laws, seatbelts, and cell phone use.

3. **Post-selection training:** Drivers of company-owned vehicles should receive continuous driver safety training that includes defensive driving techniques, accident and incident reporting, and passenger responsibilities.
4. **Accident reporting:** After an accident has occurred, the first step is to call for police and emergency assistance. Instruct your drivers to collect as much information from the scene as possible, including the contact information of all drivers, passengers, and witnesses, noting their mental and physical condition. The driver should also photograph the scene, capturing the location of vehicles, traffic lights, and signs.

## 6D. Insurance Coverage

HAI Group introduced an automobile insurance program for housing organizations in October 1991. One benefit of the program is that it provides uninsured and underinsured motorist (UM/UIM) coverage that pays damages for bodily injury caused by a driver who does not

have insurance or does not have enough insurance to cover the injuries.

Most states require automobile owners to purchase this coverage, and a number of coverage options are available. In some areas, property damage UM coverage is also available. It makes sense to buy high limits of UM/UIM coverage for personal and family insurance since there are plenty of uninsured operators on the roadways. This coverage is not always a good buy for a housing organization, though, primarily due to the special vehicle usage and because other business policies usually cover the same type of injuries, such as workers' compensation, group health and hospitalization, auto medical payments, and no-fault coverage. When considering UM/UIM coverage limits, evaluate the extent to which passengers and drivers are protected by other policies. You can then make an informed

decision about how much UM/UIM coverage, if any, you'll need to fill the gap.

Insurance policy language typically prevents an injured person from receiving duplicate payments for the same



loss. For example, UM/UIM does not cover employees while they're on the job, because work-related injuries are covered by workers' compensation. Even non-work-related injuries may be paid by other coverage first, thus the available UM/UIM is reduced by payments received from the other providers.

Housing organizations cannot be deemed negligent for not carrying high enough limits. UM/UIM is essentially a gratuity—a “nice” thing to provide for occupants of your vehicles. States, however, may legislate that you provide certain limits of coverage.

HAI Group's policy is to work with your staff to determine the appropriate limits for your organization based on actual auto use, available coverages, and applicable state limitations.

**Reference:**

<http://www.alertdriving.com/home/fleet-alert-magazine/international/human-error-accounts-90-road-accidents>

■ Section 7

# Resident Risks



## 7A. Playgrounds

Playground liability is a major concern for housing organizations. One of the most commonly used areas on multifamily properties, playgrounds are the scene of frequent injuries. Careful installation, maintenance, and policies governing playground use go a long way toward reducing injuries, but playgrounds can never be made entirely safe. Therefore, your organization must concentrate on addressing risks and providing the safest experience possible—one that complies with local safety codes and regulations, and meets U.S. Consumer Product Safety Commission (CPSC) guidelines and ASTM standards.

### 7Ai. Injuries and Liability

According to CPSC, 53 percent of injuries that require medical attention involve children ages 5 – 9, 50 percent of falls result in head injuries, and 20 percent of injuries are the result of contact with playground equipment. (Wherever there are injuries, claims are not far behind.) Ongoing risk control practices, coupled with a commitment to maintaining safe equipment, can reduce your organization’s exposure to liabilities resulting from playground injuries. Since playgrounds provide children with the opportunity to learn, develop physical skills, and

socialize, removing equipment, which is the easiest way to reduce injuries, isn’t usually desirable, but there are many other techniques you can implement, such as installing impact-resistant surface materials, conducting regular inspections, and making timely repairs.



### 7Aii. Reducing Injuries

Inspect playground equipment prior to bid acceptance and installation. (Bid specifications should require that the equipment and its installation meet CPSC guidelines and ASTM standards at a minimum.) During installation, follow the manufacturer’s instructions. If the equipment malfunctions and an injury occurs, and you’ve documented that the equipment was installed properly, you may be able to transfer liability to the manufacturer.

About 67 percent of playground injuries occur when children fall from equipment and strike the ground, so it’s important to avoid using

hard surface materials, such as concrete or asphalt. (Due to environmental factors, grass and dirt are also unacceptable.) Acceptable surface materials include wood chips, shredded rubber tires, sand, or pea gravel, though loose-fill material should not be used in playgrounds intended for toddlers. CPSC recommends a resilient surface (12-inches deep minimum) to absorb the impact of falls.

Trained staff should inspect playground equipment and surface materials for displacement on a regular basis. Document inspections and repairs using the form in [Appendix A](#), which you can modify to fit the equipment. Note evidence of excessive wear, deterioration, and potential hazards, and create a corrective action plan. Disable, immobilize, and make inaccessible equipment that is being repaired. Warning signs are not adequate since young children cannot read them.

Parents and caregivers have a responsibility to prevent playground accidents, so be sure to educate them about playground safety. Proper signage should be posted to outline the playground rules, hours of operation and the appropriate age groups for which the equipment was intended.

*Whenever a playground is in use, a responsible adult should be present, and he or she should make children aware of equipment hazards and playground rules.*

### 7Aiii. Equipment Safety

During informal and formal inspections, closely scrutinize playground equipment for common hazards. Some considerations:

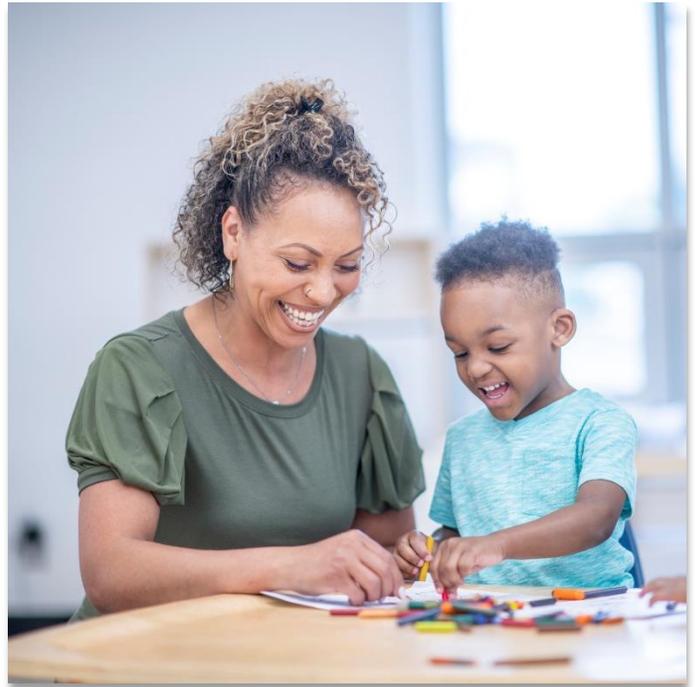
- Ensure that equipment components do not form angles or openings that could trap a child's head or other body parts.
- Inspect ladders, protective barriers, slides, and handrails for parts that could snag clothing.
- Make sure the equipment does not have sharp edges or protruding points that could cut or puncture skin or catch clothing. Cover the exposed ends of metal tubes.
- Pinch closed the ends of S-hooks on chains or ropes and make sure nuts and bolts are tight and don't protrude, especially on climbing equipment.
- Check the condition of resilient surface material and make sure it covers footings and anchoring devices properly and is free

from debris/litter. Immediately restore worn surfaces to standards.

- Make sure slide surfaces, ropes, chains, metal, wood, and plastic parts are in good condition (no rust, splits, frays, splinters, etc.). Paint must be nontoxic.
- Ensure that major subassembly mounts, such as rope anchors and chain swivels, are secure and in good condition. Make sure to check for and maintain equipment stability and rigidity.
- Maintain initially designed clearances between swings, slides, whirls, and spring-loaded equipment, and eliminate conflicting traffic patterns.
- The two most common trip hazards associated with playgrounds are anchoring devices and containment walls (for loose-fill surfacing material). Contrasting the color of the surfacing with the equipment color can contribute to better visibility and safer conditions.

#### 7Aiv. Minimum Acceptable Playground Equipment Specifications

Playground equipment is relatively safe when installed and maintained in accordance with national standards. Your playground equipment should meet the minimum requirements set by CPSC Guidelines and ASTM Standards. (Request



copies of these guidelines from the organizations or from HAI Group’s Risk Control and Consulting Department.) If your equipment doesn’t meet these standards, get rid of it or modify it for compliance. (Playground equipment that is more than 10 years old may require replacement.) Be sure that new playgrounds and equipment meet these standards before accepting a contract or purchase bid.

#### 7B. Daycares

More and more housing organizations are getting into the child daycare business, either by operating their own licensed facility or by leasing space to an outside organization. While

these centers are convenient for residents, you should be aware that your housing organization is responsible for providing a safe environment and must manage and control risks regardless of who operates the facility. Whether you're in the business already or are planning to open a child care center, there are procedures you should follow to conduct inspections, identify risks, and control exposure.

### 7Bi. Licensing Requirements

The first step toward reducing risk is becoming familiar with state daycare licensing requirements, which are typically available from your state's department of health services. Make sure the daycare operator is licensed by the state and be aware that most states require periodic inspections and compliance with certain standards. Note also that even though a licensed daycare center may comply with state standards and inspections, you must also supervise and inspect the facility.

### 7Bii. Inspections

Because your organization is responsible for all activities occurring on the property, including daycares, regardless of who owns and operates the business, your staff should make scheduled inspections of the daycare center. HAI Group

recommends quarterly inspections backed by supporting documentation.

### 7Biii. Buildings

Since daycare centers often use facilities that were not designed for this purpose, they require careful evaluation. The Life Safety Code (National Fire Prevention Association 101) has specific guidelines for daycare centers.

Following building codes is a must, but may not be enough. For example, having the prescribed number of standard emergency exits isn't adequate—you must also consider how infants will be evacuated. Coordinate evacuation plans with your overall emergency preparedness plans. (Refer to Section 9 of this manual for a description of emergency preparedness plans.)

Consider the general age and condition of the building and correct obvious deficiencies, such as poor housekeeping, lead paint, a lack of cleanliness, and electrical hazards.

*Restrict children from potentially hazardous areas, including kitchens, janitorial closets, laundry rooms, storage rooms, furnaces, and water heaters.*

Keep these areas locked, but make sure that people who need access have keys.

If your organization leased property to another organization for the purpose of child care, obtain a current certificate of insurance.

Coverage limits should equal or exceed your organization's liability policy.

While the main goal of a comprehensive risk control policy is to reduce your organization's exposure, a safer, more secure environment will result. As you evaluate and inspect the child care center, we recommend using the administrative, general operation, medical, inside area safety, and outdoor play area safety guidelines described here as minimum criteria, though additional risk controls may be necessary for your organization's specific needs.

### 7Biv. Administrative Guidelines

- Obtain certificates of insurance for workers' compensation, automobile, and child care center contract operators' liability. Aim to do this annually. The contract should require notification of any insurance cancellations.
- Ensure that the educational qualifications of the child care center program director and the credentials of staff meet state standards. Conduct background checks and review references and employment histories of people who are under consideration for employment.
- Make sure the center is licensed and in compliance with state regulations.
- Ensure that the center has at least 35 square feet of usable indoor space per child. (Note that state regulations specify square footage requirements for different ages).
- Make sure that inspections are conducted by the appropriate local or state government agency, as well as knowledgeable housing organization staff.
- Clearly spell out policies on child discipline in a written policy.
- Become familiar with local health or welfare department regulations and periodically observe conditions and procedures during visits. Ensure that healthcare and safety policies are clear and comprehensive.
- Ensure compliance with state regulations on staff/child ratios.
- Include structured learning experiences and interaction with other children and adults as part of learning objectives.
- Require proof of a physical examination, including immunizations and eyesight/hearing tests, before accepting a child into the program.

## 7Bv. General Operational Guidelines

- Never leave a child unattended indoors or outdoors, asleep, or awake.
- Ensure that a telephone and a vehicle are available at the center in case of an emergency.
- Provide nutritious meals and snacks, and post menus on a bulletin board. Allow parents/guardians to request changes in their child's diet for medical or religious reasons, and be aware of child-specific allergies.
- Provide adequate rest periods for preschool children. Children in daycare for six or more hours per day should have scheduled nap time in the afternoon.
- Never allow a child to be released to anyone but the parent/guardian without prior written authorization from the parent or guardian. Do not allow a child to go unescorted from the building to a car, or wait outside unsupervised.
- When transporting children, buckle them into a restraint that meets state requirements and is rated for the child's age and size.

## 7C. Swimming Pools

*Ideally, you will prohibit swimming pools from your property. The drowning statistics are staggering.*



Drowning is the second leading cause of unintentional injury-related deaths to children ages five and under.

According to the CPSC, each year more than 300 children under five years old drown in residential swimming pools in the U.S. In addition, more than 2,000 children in this age group are treated in emergency rooms for submersion injuries. Even when children survive a near-drowning, many suffer permanent disability.

If you allow resident-owned pools, be sure to develop a written policy governing the size of

the pools allowed and how they may be used. Consider including in the policy that:

- Tenants should notify your organization if they have a pool.
- The pool should be no deeper than 12 inches and no wider than six feet in diameter. (In many cases, a pool larger than the above specifications must be fenced off according to state or local codes.) Limiting the size will help maintain control and safety.
- Wading pools should be used only during daylight hours.
- Pools should be drained each night. Stagnant, unchlorinated water can breed germs that are harmful to children. Draining also lessens drowning incidents and prevents the pool from becoming a breeding ground for mosquitos.

We recommend that you let your tenants know that failure to adhere to this policy will result in disciplinary action, up to and including the immediate removal of the pool and/or a lease change. Consult with your legal counsel to ensure compliance with existing local or state statutes before implementing a pool policy, and let tenants know who to contact with questions.

## 7D. Unit Risks

Although unit risks are prevalent, proactive risk management practices can help you identify them and create a culture of safety. Consider offering these tips to residents.

- Be on the lookout for mold, which can cause health issues. Remove mold using a solution of one cup bleach to one gallon water.
- Wipe food and grease from stovetops to prevent inadvertently fueling fires.
- Eliminate excessive storage for easier evacuation.
- Dispose of trash to deter rodents and insects, including bed bugs.
- Inspect your apartment at least four times a year for damaged electrical cords, and never overload your outlets, which can create a fire hazard.
- Inspect water pipes and plumbing periodically. Leaks, which frequently start under sinks in the bathroom and kitchen, can easily go unnoticed.
- Ensure that smoke/carbon monoxide detectors are working and never disable equipment.
- Check door and window locks to make sure they're in proper working order.
- Keep your apartment complex's maintenance number and procedures for reporting issues handy.

- Know what you are responsible for keeping up. Read the lease. Do your part.
- Promptly report water leaks, broken fire safety equipment, insects, and rodents.

## 7Di. Hoarding

Hoarding is a psychological condition in which a person has difficulty discarding possessions due to a perceived need to save them. Hoarding creates clutter and impedes the typical use of a space.

### Why Hoarding Increases Fire Risks

- Open flames from smoking materials or candles in a home with excess clutter are especially dangerous, since there is more to ignite.
- Flammable items that are close to the stove make cooking unsafe.
- Heating units that are placed on unstable surfaces (piles of books, for example) can tip over and cause fires.

- Electrical wiring that is chewed by pests or damaged due to the weight of piles can start fires.
- Blocked pathways and exits may hinder escape from a fire.

### How Hoarding Impacts First Responders

- Clutter makes it difficult for emergency personnel to enter the home and provide medical care, and prohibits quick movement.
- Clutter impedes search and rescue.
- The dwelling may trap first responders if exits are blocked.
- Objects falling from piles may injure first responders.
- The weight of the stored items may lead to building collapse, especially if water is used to put out a fire.

### Resource

NFPA: Hoarding and Fire: Reducing the Risk



## ■ Section 8

# Emergency Preparedness



## 8A. Introduction

“Emergency preparedness” refers to the plan your organization will employ in the event of a natural or man-made disaster. If you haven’t done so already, create an emergency plan to help minimize human casualties and control losses from property damage that can result from disasters.

## 8B. Types of Disasters



Disasters that impact housing organizations can be natural or man-made. Natural disasters refer to major adverse occurrences resulting from natural processes, some of which include:

- **Floods.** According to FEMA, floods claim an average of 263 lives each year. Flood waters that are only one foot deep can be dangerous, especially if they’re moving fast.
- **Hurricanes.** The Atlantic and Gulf Coast states are predominately affected by hurricanes, though these storms can affect the Pacific Coast and various islands as well.
- **Tornadoes.** Tornadoes occur in all 50 states, but the Midwest and Southeast are particularly vulnerable.
- **Winter storms and extreme cold.** Deaths from winter storms are on the rise, especially in elderly and disabled persons. An average of 640 people die each year from extreme cold.
- **Earthquakes.** The sudden and violent shaking that characterizes an earthquake can be deadly: More than 15,000 people died in 2011 when a 9.0 magnitude earthquake hit Japan.
- **Tsunami.** Tsunamis can be extremely destructive when they hit land. More than 150,000 people died as a result of the Indian Ocean tsunami of 2004.
- **Volcanic eruptions.** When a volcano discharges lava, it releases dangerous gases that can result in large damages or losses.

Man-made or technological disasters include:

- **Fires.** According to the NFPA, in 2013, fire deaths occurred every two hours and 42 minutes, and fire injuries occurred every 33 minutes.
- **Civil disturbances/demonstrations.** While difficult to predict, the potential for large-scale destruction and violence brought on by civil unrest—the South Los Angeles riots from last decade are an example—has become a major factor in emergency preparedness planning.
- **Cyber attacks.** These attacks are an attempt to damage, disrupt, or gain unauthorized access to a computer, computer system, or network. They can easily put an organization out of business.
- **Chemical spill or radiation exposure.** These incidents can happen anywhere. In 2014, for example, the Elk River in West Virginia was affected by a large chemical spill, causing a state of emergency in Charleston County, West Virginia.
- **Utility failures.** Gas leaks, broken water mains, and power failures can harm people and bring business activities to a halt.
- **Medical/psychological.** These types of threats include epidemic disease, poisoning, and threats of harm to self or others. The Ebola outbreak, in which more than 10,000

people died in Africa in a span of eight months, is an example.

- **Transportation accident.** This refers to an accident or crash involving a company-owned vehicle or a private/corporate aircraft.

### 8C. Level of Disasters

Disasters are classified by levels, which are determined by their impact on the organization. Different levels require different plans.

#### Level I

A level I disaster is a potential or actual incident that will not seriously affect the ability of the organization to function normally. Emergencies in this category can be easily handled without local authorities.

#### Level II

A level II disaster is a potential or actual incident that affects the entire organization and may disrupt normal activities. These emergencies require coordinated responses that are beyond the organization’s ability. (Local emergency agencies are required.) These incidents are likely to have a significant impact on your organization and your residents.

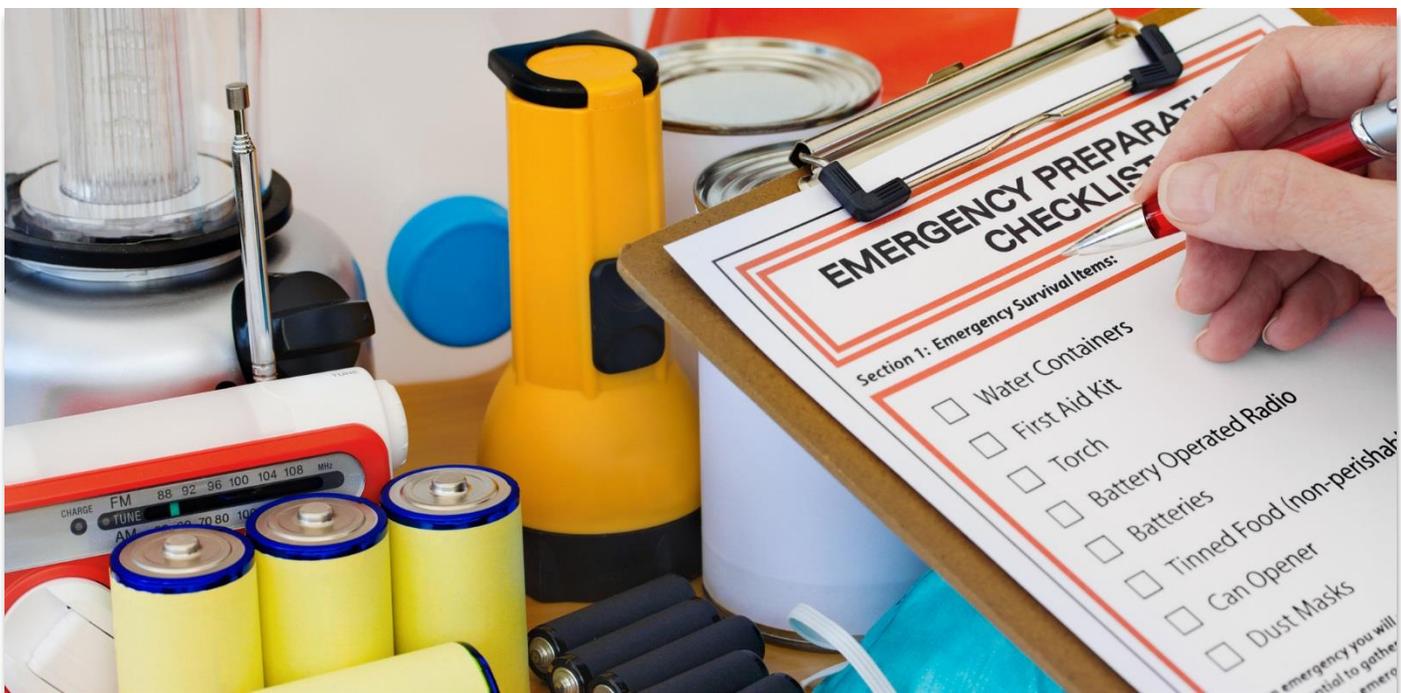
#### Level III

A level III disaster is a potential or actual incident that halts the overall function of the organization. These incidents may result from massive damage to properties—or even death. This type of disaster requires a high level of coordination and response by the entire organization and local emergency agencies.

## 8D. Emergency Preparedness Plan and Procedure

An emergency preparedness plan is a playbook for addressing emergency situations. It provides detailed instructions on what to do, who is responsible for what, and which authorities should be involved. The key objectives are to prevent human casualties and control property damage. When creating such a plan, be sure to address the following:

- **Who is responsible for the action?** After the level of emergency has been determined, this question helps those involved know which authorities to contact. The plan should require your organization to detail the role of everyone involved, response times, when and where the emergency occurred, and how the collaboration of authorities should work.
- **Who is monitoring the action?** After you develop a formal plan, it's important to monitor it. Consider appointing a team of people to oversee the process, which should include ways to improve it.
- **What's the situation?** It's important to define the extent or level of disaster and where and when it happened.



## 8E. Training and Education

Your local emergency operating center (EOC) is a great source of information on disaster preparedness education and can offer recommendations for disaster-specific response procedures for your region. In addition, each state has an emergency management organization that can help fire and life safety educators.

It is important to educate your residents and staff about your emergency management plan, and to tailor educational programs to your audience. Scenario-based discussions can help get participants involved in the process.

Plan to revise the plan annually and to conduct training that covers any revisions.

## References

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■ Section 9

# Business Continuity Planning



## 9A. Introduction

Business continuity plans, or BCPs, include strategies, resources, and procedures for maintaining and restoring critical functions that enable your organization to carry out its mission or achieve its business objectives, particularly in the aftermath of a disaster or unexpected emergency. Your BCP must define alternate operating strategies, resources, and procedures necessary to overcome the disruption of all critical functions of your organization.

To define what a “disaster” can mean, a BCP should expand on the previous section of this manual. A disaster may be an internal or external incident that disrupts normal business operations for an unacceptable period of time.

## 9B. Overview

*Business continuity planning identifies the impact of potential losses and maintains viable recovery strategies to ensure the continuity of critical services offered by an organization.*

Particular to housing organizations, critical services include those for residents, such as transportation, medical needs, or other care necessities. Creating a plan begins with

administrative commitment and support, and a clear understanding of your business objectives. From there, core elements within your plan will include the following.

**Crisis management** refers to stabilizing the situation and preparing the business for recovery operations. This includes the immediate actions taken to preserve lives and safeguard property and assets.

**IT disaster recovery** refers to the recovery of critical IT assets. This can include actions such as recovering individual systems or all critical aspects of the IT environment within the organization.

**Business recovery planning** is the recovery of key business activities that enable you to provide core products or services. It typically involves recovering other key business activities, separate from IT operations. An example of this could include resuming payroll operations.

## 9C. Plan Development and Implementation

Planning is the first step in developing a BCP because it lays the groundwork for the program and defines key roles, responsibilities, and objectives. It is critical that senior management support the program since they typically have budgetary authority and can delegate time and

resources to the program. Business continuity management should be considered during annual budget planning to make sure adequate resources are provided.



Consider developing a business continuity management policy to provide direction on the scope and boundaries of the organization's business continuity plan, including limitations and exclusions. The policy can outline specific objectives and goals and should identify the individual(s) responsible for administering the program. The policy should include the types and scale of the incidents to be addressed within the plan; it should also include references to standards, guidelines, or regulations. The policy should be inclusive of all interested parties and be distributed and communicated effectively.

There are often numerous people involved in a business continuity program. It is beneficial to have representatives from various positions and business units included in the team structure. This will allow you to develop a comprehensive picture of the risks the organization faces.

Once the organization commits to creating a BCP, organize a team of employees and task them with developing a plan relative to their job function. In the event of the extended interruption of the business, each team is responsible for their functional area. Examples of areas within your organization that may have varying roles and responsibilities include:

- Facilities/maintenance
- Operations
- IT
- Property management
- Asset management
- Executive staff
- Administrative staff
- Human resources
- Legal
- Finance
- Communications

It is critical that one employee assume primary accountability for the program to avoid potential gaps. This individual should report

directly to senior management, which will ensure effectiveness and buy-in.

Consider developing a formal team structure to run the program—one that's appropriate for your organization. Suggested teams include:

**The steering committee.** This group is often thought of as the core group responsible for developing and administering the business continuity program. The group must be able to work together effectively to manage all aspects of the business continuity process. The team should include representatives of each business unit, and must ensure that the BCM program meets the organization's needs.

**The crisis management team.** This group is responsible for the overall management of a potential incident. They determine when specific business continuity plans need to be initiated and determine next steps. They also coordinate activities and authorize a return to normal operations when warranted. The crisis management team differs from the steering committee in that the steering committee plays a role in the development and oversight of the business continuity program, while the crisis management team is tactical, leading actions during disasters or other incidents that impact business operations.

**Response teams.** These groups are activated immediately in the event of an emergency. They tackle activities outlined in the business continuity plan to protect personnel and property. They communicate with emergency services personnel and secure the facility, and limit access to those responsible for assessing damage or carrying out restoration efforts. In housing, each development may have a team, or teams may be structured by business unit. Response teams are responsible for carrying out immediate actions within their group.

**IT teams.** These folks restore the technology infrastructure, computer systems, and electronic data at both the original and alternate location. This team should be responsible for developing and maintaining business recovery plans specific to the organization's IT infrastructure. To protect your organization's privacy and data, the evaluation of the loss of critical information should be supported by consultants. Remember that electronic information can be lost when hardware fails, when system security is breached, a virus deletes or overwrites data, or an employee accidentally deletes a file. Whatever the cause, the true loss is the gap between the information on primary and secondary (backup) devices. If the time between the last backup is long, the loss of

information may be critical. This makes the protection of information and the frequency of backups of vital information an important part of the business impact analysis.

Strategies to consider when developing IT recovery plans include:

- Locating a backup site where you can easily relocate IT services and/or other key business activities following an incident
- Developing a procedure to recover systems that support applications



- Recovering, restoring, and syncing data from backup tapes. Make sure your organization backs up its data frequently.

Regardless of the plan you decide to implement, each team's roles, responsibilities, and authorities must be clearly defined and

documented, and all team members trained on their individual role(s). It is also important to train the entire organization. You don't have to cover details of the business continuity management program in this training; at the enterprise level, an overview will suffice.

### 9Ci. Business Impact Analysis

The impact of potential losses, referred to as a business impact analysis, or BIA, is derived from the analysis of hazards and their impact on business operations. A BIA requires a thorough analysis of your operational procedures to identify and quantify the loss of critical functions or activities that would prohibit your organization from achieving its goals.

The intent of the BIA is to identify impacts resulting from the loss of a particular business function. You need to identify and assess these critical business functions and outline any underlying key processes that may adversely affect the process. The goal is to identify resource requirements and points of failure, keying in on critical functions that must be restored before irreparable harm is done. There are a few ways that you can facilitate the process of identifying core business activities:

- Review mission statements and annual reports

- Survey the organization
- Interview subject matter experts (employees) from your business units.

You can also look at incidents that have affected neighboring companies. Keep in mind risks specific to your geographic region.

### 9cii. Risk Assessment

A risk assessment uncovers your organization's vulnerability to interruption by identifying business risks that may negatively affect your ability to deliver key products or services. It is important to note that business risk is not a threat (fire, hurricane, flood, etc.). Rather, it is an incident that leads to disruption in the organization's ability to perform key business activities. A threat can lead to business risk.

During the risk assessment process, review existing controls to reduce risks or mitigate losses and identify additional controls.

Outcomes of the assessment include:

- Understanding potential business risks, their likelihood, and their impact
- Identifying and prioritizing risks, particularly those applicable to key business activities
- Identifying existing or potential controls to prevent or mitigate risks and protect business resources.

### 9Ciii. Business Recovery Plan

The next step is developing a business recovery plan to outline temporary actions your organization will take to remain viable to its residents. The plan involves developing and documenting detailed procedures for resuming prioritized activities.

*Business recovery procedures are the core of the overall business continuity plan, and focus on reducing risks, mitigating impacts, recovering systems and data, and resuming operations.*

Business recovery plans often identify alternate worksites for key business functions in the event that the main facility is inaccessible.

Your plan and related procedures should include the resources that will be provided at this alternate location, such as laptop computers, network access via the internet, etc. The plan should also detail the specific business units or individuals required to report to the site, along with their contact information. Outline directions and expectations for non-essential employees as well, including whether they are expected to work from home. It may

be necessary to draft recovery plans for each key business activity or office location, depending on the nature of the disaster or crisis, and the operational procedures specific to your organization.

Each business recovery procedure should identify the name and provide a description of the business activity it refers to, as well as the key staff involved. It should also include the priority level and targeted recovery time for the function to be operating on at least a temporary basis. Be sure to include associated vendors. For example, recovery procedures for a financial function may include contact information for financial institutions or payroll companies.

You should also outline recovery procedures for continuing the function in the event of an incident or disaster. Include detailed steps and identify the party responsible for taking action. Be sure to reference dependencies such as facilities, computer equipment, vital records, and network access.

## 9D. Business Continuity Planning Tool

The goal of an evaluation of your BCP is to assess the organization's current business continuity capabilities. BCPs are a work in progress; there are always adjustments that need to be made due to company and staffing changes as well as potential regulatory changes. Review your plan at least once a year, and distribute recommendations to management and other key units within the organization. It may be helpful to work with an internal or external auditor to evaluate your plan, as the auditor can provide valuable input from an outside perspective.

Available through HAI Group's Risk Management Center, this online tool helps you create a document that outlines the steps your organization needs to take during and after a crisis. Contact HAI Group if you need help with the tool.

■ Section 10

# Construction and Contract Management



## 10A. Introduction

Contracts play an important role in the construction industry because they govern the work that contractors perform on your behalf.

Besides following local, state, and federal standards, your contracts should include clearly defined safety requirements, which provide leverage should your organization find itself exposed to liability.



## 10B. Construction Site Safety

Given the multitude of accident prevention resources available today, there is no excuse for preventable accidents on construction sites or rehabilitation projects. If your organization makes use of these resources, promotes a safety-first culture, and commits to continuous training for its workers, it will go a long way toward preventing accidents and personal injuries. Too, you must, by law, provide a safe work environment, with clearly defined guidelines that outline how work will be completed.

Your safety program should address site-specific hazards and safety concerns, and provide direction to ensure compliance with federal, state, and local safety regulations and standards. Requirements may differ from

project to project, but, at a minimum, your safety program should address that you:

- Understand your safety responsibilities
- Have developed objectives for safety, just as you do for quality and production
- Have integrated safety into all aspects of your work
- Put procedures in place to identify and control hazards
- Encourage employees to report unsafe conditions and practices to their supervisors
- Explain safety responsibilities to employees and make sure they understand them
- Train employees to work safely and use proper protective equipment
- Keep training records for each employee

- Hold managers, supervisors, and workers accountable for safety (not just quality)
- Record actions taken when safety procedures have been knowingly violated
- Commit appropriate resources to safety
- Review your safety program at least once a year and make improvements as needed.

To promote a culture of safety, make sure managers understand that safety is a priority. Safety begins with the attitude that accidents are preventable and that requirements for safe work practices must be followed at all times. You should also develop a safety policy to underpin your safety culture. This is a written statement of the principles and rules embodying the company's commitment to workplace safety and health. It can be brief, but should include:

- Management's commitment to protecting employees
- The organization's safety philosophy
- A list of who is accountable for the occupational safety and health program
- Employee responsibilities
- The directive that safety shall not be sacrificed under any circumstances
- A requirement that before any work is initiated, it is evaluated for potential hazards

and a plan developed for how those hazards will be controlled.

*For a safety program to be successful, managers, supervisors, and workers must recognize that they each play a role in the process.*

Management is responsible for providing employees with a safe and healthy work environment and for ensuring that employees have the tools, personal protective equipment, and other resources they need to execute work safely. Supervisors are responsible for ensuring that their subordinates understand how to perform work safely and that they follow safe work practices. Workers are responsible for understanding how to perform work safely and that they have the tools and protective equipment they need to follow approved safe work practices.

Finally, you should make training an integral part of your safety program by analyzing each job, developing safe work practices for those jobs, and communicating those practices to the workforce. (Deficiencies in the training program is the most frequent root cause of accidents cited by OSHA.)

## 10C. Contract Management

HAI Group recommends that, where appropriate, you contractually transfer the risk of loss to your contractors through the use of indemnification and hold harmless agreements. Your organization should be named as an additional insured on the contractor's liability insurance policy and listed as a certificate holder. Contracts and agreements should require a minimum of 30 days' written notice of policy cancellation.

A certificate of insurance (COI) that shows the existence of necessary coverage must be in effect during the contractual period. Your organization should have the certificate on file prior to allowing the contractor to start work, and should make sure that a procedure for maintaining the certificate is in place.

Be sure to include language in the contract that requires the contractor to provide a liability insurance policy that is primary and noncontributory. Recommended limits are a minimum of \$1,000,000 for liability coverage, though larger construction projects may require higher limits or other coverage such as a builders' risk policy. The COI should indicate that workers' compensation and auto coverage are in effect.

The reasons you should make indemnification agreements part of your contractual practice are two-fold:

1. Contractors should assume liability for their work. Your organization should not agree to hold harmless or indemnify the contractor for the contractor's work or negligence.
2. A source for loss cost payments should be available (by requiring the contractor to have the appropriate coverage and limits).

Typical contractual practices with indemnification agreements might be included in construction contracts, service contracts, leases, rental agreements, and purchase orders. The requirement for an indemnification agreement is affected by the nature and scope of work under contract, the availability of contractors to do the work, the cost of indemnification, and the related value of the contract and time available to negotiate the contract. HAI Group recommends that your counsel review contracts and indemnification language prior to your signing any documents.

## Monthly Playground Maintenance Checklist

Site Name \_\_\_\_\_

Date \_\_\_\_\_

Inspector \_\_\_\_\_

Play Area Location \_\_\_\_\_

*Retain document for 3 years after inspection.*

Item to be checked (Use the following page to record a brief description of the necessary repairs.)		OK	Deficiency Noted	Date Corrected
<b>A. Over-All Structure</b>				
1.	Post and play event footings are not exposed, cracked, or loose			
2.	Clamps show no sign of slippage, cracking, or failure			
3.	Clamp drive screws and/or pins are secure			
4.	Welds are intact and free of cracks			
5.	Slide and Deck Enclosures			
6.	Challenge Ladders			
7.	Swing, Ring Trek, and Track Ride Cross Beams			
8.	Arch, Curly, and Pipe Climbers			
9.	Mounting Blocks			
10.	No rust or corrosion			
11.	No splintered, cracked, or otherwise deteriorated wood (pay special attention to areas where chains or rails thread through the wood)			
12.	No scratched, chipped, or peeling paint			
13.	Metal parts show no visible cracks, bending, warping, or breakage			
14.	No missing bolts, nuts, screws, etc.			
15.	All bolts, nuts, screws, etc. are tight			
16.	All joints are secure (pay special attention to sectional slides, pipe climbers, and challenge ladders)			
17.	All swivels, bearings, grease fittings, and moving parts are well lubricated and not excessively worn (pay special attention to tire swings, belt swings, track rides, and ring treks)			
18.	No broken or missing parts			
19.	No sharp edges or unsafe protrusions (check metal corners, bolts, etc.)			
20.	No exposed mechanisms, junctions of moving parts, or components are posing possible pinch or crush points			
<b>B. Play Events</b>				
1.	Plastic is not cut or cracked			
2.	All slide support/anchors are intact and secure			
3.	All 'S' hooks are closed and not excessively worn			
<b>C. Swings</b>				
1.	All 'S' hooks are closed and not excessively worn			

2.	No exposed metal on swing seats			
3.	Swivel rubber sleeve of tire swing is in place and not excessively worn			
4.	Swing chain is in good condition and not excessively worn, especially at connection points			
5.	Connectors and chain have free movement			
<b>D. Surrounding Area</b>				
1.	Resilient surfacing material is not scattered or excessively worn (pay special attention to area at the end of slides and under swings)			
2.	Resilient surfacing material is adequately deep and retains its fall absorbing abilities as specified at installation			
3.	Border around playground is in good condition and has not come loose			
4.	No roots, rocks, or other objects are causing a tripping or injury hazard			
5.	Area is clean of litter (no broken glass or bottles, etc.)			
6.	Benches are securely fastened to underlying cement pad			

There should be a preventative maintenance schedule for all housing agency vehicles. This should include both daily inspections and regular vehicle maintenance inspections. Daily inspections should be conducted by the first driver of the day for each vehicle. This will ensure the vehicle is in proper condition. There should also be an inspection performed for each vehicle at the end of each day by the last driver of the vehicle. This inspection will note the condition of the vehicle, and any problems or issues that should be addressed.

## Preventative Maintenance Checklist

Date \_\_\_\_\_ Time: \_\_\_\_\_ Vehicle No. \_\_\_\_\_ Mileage \_\_\_\_\_

Item	Good Condition	Needs Attention	Not Applicable
Service brakes			
Parking brake			
Steering system			
Headlights			
Hazard lights			
Interior lights			
Turn signals			
Back-up lights			
Tires			
Horn			
Speedometer, odometer, tachometer			
Windshield - wipers and washer			
Mirrors- rearview and side view			
Air conditioning, heater, defroster			
Seat belts			
Radio			
Unusual noises - engine, transmission, brake			
Exhaust system - leaks and repair			
Windows- cracks, chips			
Door latches			
Condition of first-aid kit			
Oil and air filters- replace as needed			

Explain issues noted on previous page:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Name of driver (Print): \_\_\_\_\_

Signature of driver: \_\_\_\_\_

First driver of the day

Last driver of the day

Other: \_\_\_\_\_

2019



# Risk Control Manual

For more information call or email Elizabeth Owens

[eowens@housingcenter.com](mailto:eowens@housingcenter.com)

*1.800.873.0242, ext. 228*