



# FIRE PREVENTION IN RENTAL HOUSING: A HOT TOPIC

Owning residential rental property comes with a long list of benefits. But property owners also know about risks, with the single most potentially devastating one being fire. National Fire Protection Association® (NFPA) statistics show that approximately 350,000 residential fires occur in the U.S. each year, resulting in more than 2,600 deaths, 11,000 injuries, and more than \$7 billion in direct property damage.<sup>1</sup> Here are some steps you can take to protect your property and tenants from fire damage, injury, and loss.

## UPDATE YOUR FIRE EVACUATION PLAN

This year's NFPA fire prevention week theme emphasizes the importance of having an escape plan in case of fire. Once it starts, a fire can spread quickly. In a residential fire, occupants may have only two minutes or less to safely escape the building.<sup>2</sup> Ensuring that your tenants know the fire evacuation plan for your building can save their lives. Here's what you should consider when creating the evacuation plan:



### Draw a Map of the Property

A map will help your tenants visualize their shortest escape route. Mark in red the safest route from each apartment that does not involve using the elevator.



### Identifying Alternative Escape Routes

If fire were to block the main door, show tenants an alternative means of getting out of the building. Highlight back doors, windows, and fire escapes that they can use to exit the building. These exits might seem obvious now, but in the heat of the moment, tenants might not be thinking clearly.



### Designate a Safe Meeting Area

Once evacuated, tenants should meet in one place to be sure that everyone got out safely. Designate a tree, mailbox, or some other landmark that is a safe distance from the building where tenants can check in with each other and provide accurate information to rescue crews about who is still inside the building.



### Distributing the Plan

Give every tenant a copy of the escape plan every year, even if it hasn't changed. Also be sure to post the plan in common areas of the building like the laundry room, inside the front and back doors, by the elevator, and next to emergency egress windows that lead to the fire escape.



### Review Fire Safety Equipment

Most municipalities have fire safety codes for residential and multi-unit dwellings that mandate the fire safety equipment you are required to install in your building. Review those standards every year for possible updates and to ensure that your property is in compliance. Of course, all municipal codes set a minimum standard, so don't feel like you have to stop there.

## SAFETY EQUIPMENT

Here is a list of some fire safety equipment you may want to consider installing in your residential rental building:



### Smoke Alarms

An essential part of your fire safety plan, install smoke alarms on the ceiling of every bedroom and outside sleeping areas and on every floor of the building. Some building codes require smoke alarms to be hardwired so they do not rely strictly on battery power. Another important feature of your building smoke alarms is that they are interconnected so that when one goes off, they all go off, alerting everyone in the building of the emergency.

If the smoke alarms in your building are older models, changing the removable batteries every year is important. Do this even if they are working. Other battery-powered smoke alarms are manufactured with 10-year tamper-free batteries that cannot be changed. Inspect each alarm every year and note the date for replacement.



### Fire Extinguishers

Putting out a fire before it gets too big can prevent injuries and property damage. It can be helpful to have a fire extinguisher handy, but there is a lot to know about fire extinguishers to use them effectively. Using the wrong type of fire extinguisher on a grease fire, for example, could exacerbate the situation. Fire extinguishers also require regular maintenance to be sure they are charged and ready to go in an emergency. Follow the NFSP guidelines for fire extinguisher safety and be sure your tenants are instructed in best practices for using a fire extinguisher.



### Sprinkler Systems

Fire sprinklers are activated by heat and can suppress or extinguish a fire before it has a chance to spread. Depending on the size, age, and location of your rental property, the building code may require you to have a fire sprinkler system. If not required, you may consider exceeding the local standard by installing a sprinkler system anyway. There are different types of systems that may be applicable in different settings. You may also receive an extra bonus when you install a fire sprinkler system in your rental property: It can help to reduce your insurance costs and increase your property value.



### Kitchen Fire Suppression Devices

Cooking is the leading cause of home fires and fire injuries that result in some of the costliest insurance claims.<sup>3</sup> StoveTop FireStop (STFS) devices are proven to keep kitchen fires that originate on the stove from spreading. Two STFS Rangesoods will protect a four-burner stove by deploying a nontoxic fire suppression powder when flames ignite the fuse installed just above the cooking surface. STFS devices are even handier than fire extinguishers because they put the fire out automatically, are nontoxic, and do not cause water damage. Millers Mutual offers discounts to landlords who choose to install StoveTop FireStop Rangesoods in their buildings.

Review and test your building's fire safety equipment at least once a year. Consider upgrading your fire protection with additional equipment as appropriate to your building and budget. The cost of a potential fire loss can far exceed what you will spend on fire safety equipment, so it is worth the investment.

## FIRE PREVENTION TIPS FOR TENANTS

You can equip your rental property with the right fire prevention devices, but you need to rely on your tenants to be diligent about preventing fires and vigilant in their reaction to any emergencies. Here are some good fire prevention tips you should share with your tenants:



**Don't Prop Doors Open** A door can slow the spread of fire, especially the fire-rated doors installed between apartments or in stairwells. Never prop the door open. In case of fire, close doors behind you as you leave the building.



**Test Smoke Alarms Frequently** Regularly check and test the smoke alarm. If there is a problem with it, notify the landlord or building manager immediately. Do not remove the smoke alarm.



**Smoke Outside** One of the top causes of fire deaths is smoking<sup>4</sup>, so please take the smoking policy seriously. Use the designated smoking areas around the building and the sturdy safety ashtrays provided.



**Stay in the Kitchen When Cooking** Unattended cooking is a primary cause of house fires.<sup>5</sup> If you must step out of the kitchen to answer the door or soothe a crying child, for example, turn the stove off until you return.



**Keep Matches Away from Children** Children are naturally curious about matches and lighters. Keep them secured where children can't get to them, especially when you're not in the room.



**Blow Out Candles** Never leave a lit candle unattended, and keep them at least three feet from anything flammable. Try battery-powered imitation candles for the soft ambient light of a candle without the fire hazard.



**Don't Use Old Space Heaters** Space heaters can be a particular fire hazard, especially in small spaces. Newer space heaters include safety features like automatic shut offs to help avoid overheating and possible fires. Be sure to position any space heater at least three feet from flammable materials like drapes or blankets. Turn the space heater off when you leave the room.

One more way you can help your tenants protect themselves from a fire loss is to require them to carry renters insurance. It is an inexpensive way for them to have peace of mind that their personal possessions will be covered in case of a loss from fire or other covered incident.

## PROTECT YOUR INVESTMENT

The success of your rental business, whether you have two units or 200, depends in part on your ability to protect your investment. Fire protection for your property and your tenants is important, along with the right insurance coverage to mitigate potential risks. Find a Millers Mutual Independent Agent to secure the coverage your rental business needs.

1. <https://www.nfpa.org/News-and-Research/Data-research-and-tools/Building-and-Life-Safety/Home-Structure-Fires>  
2. <https://www.nfpa.org/News-and-Research/Publications-and-media/Press-Room/Reporters-Guide-to-Fire-and-NFPA-Consequences-of-fire>  
3. <https://www.nfpa.org/-/media/Files/News-and-Research/Fire-statistics-and-reports/Building-and-life-safety/oshomes.pdf>

4. <https://www.nfpa.org/-/media/Files/News-and-Research/Fire-statistics-and-reports/US-Fire-Problem/Fire-causes/ossmoking.ashx>  
5. <https://www.nfpa.org/News-and-Research/Data-research-and-tools/US-Fire-Problem/Home-Cooking-Fires>

### About Millers Mutual Insurance

Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.