After the Fire: Managing Displaced Occupants

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Certification statement

I hereby certify that this paper constitutes my own product, that where the language of others is set forth, quotation marks so indicate, and that the appropriate credit is given where I have used language, ideas, expressions, or writings of another.



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Abstract

The Clifton Fire Department (CFD) NJ did not have a procedure for the management of occupants displaced from fires. This delayed and/or prevented the timely and adequate management of displaced occupants, created unneeded stress and confusion for the displaced occupants and the incident commander, and reflected poorly on the CFD's incident management and customer service capabilities. The purpose was to create a standard operating procedure that provides the incident commander with a detailed guide to assist with decision making to better manage the needs of occupants displaced from fires.

The action research method was used to answer the following research questions: a) What laws, regulations, and/or ordinances exist that affect the management of displaced occupants in Clifton, NJ? b) What assistance is available for the management of displaced occupants from within the City of Clifton? c) What assistance is available for the management of displaced occupants from outside agencies? d) What additional information could be provided to the occupants displaced after fires?

City of Clifton and outside agency personnel were interviewed to determine what services were available to displaced occupants. A comprehensive survey of fire and emergency services agencies provided information as to how other agencies provide services and information to displaced occupants.

In addition to immediate needs such as shelter and food, displaced occupants experienced physical, mental, and emotional issues that negatively impacted their recovery process. Outside agencies such as the Red Cross and Salvation Army could provide immediate, short-term relief, but long-term recovery was dependent on assistance from social services agencies and the occupants' own support system. Insured occupants fared better than those that were uninsured.

The Fire Department must provide for the immediate needs of those displaced, and ensure that they are provided with post-fire information to assist them in their long-term recovery.

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Introduction

One of the most basic principles of the fire service is to protect life and property (Norman, 2012). Occupants that are displaced from their homes due to fire remain the responsibility of the fire department until their immediate needs have been properly and adequately addressed. Their list of needs may be long and complex. A standard approach to providing for the needs of displaced occupants in the aftermath of a fire would be beneficial to the incident commander as well as those displaced.

The idea for the applied research topic presented itself after a fire. The need for a standardized approach for managing displaced occupants was identified after a family remained without adequate housing, without information, and in need of assistance a week after the fire was extinguished.

The problem is the Clifton Fire Department (CFD) NJ does not have a standard operating procedure (SOP) for the management of occupants displaced from fires. The lack of an SOP delays and/or prevents the timely and adequate handling of displaced occupants, creates unneeded stress and confusion for the displaced occupants and the incident commander, and reflects poorly on the CFD's incident management and customer service capabilities.

The purpose of the research is to create an SOP that will provide the incident commander with a detailed guide to assist with decision making to better manage the needs of displaced occupants after fires. The availability of this information at the incident will prevent or eliminate the unneeded stress and confusion of the displaced occupants and the incident commander, will

contribute to the timely and adequate handling of displaced occupants, and will reflect positively on the CFD's incident management and customer service capabilities.

The action research method was used to answer the following research questions: a) What laws, regulations, and/or ordinances exist that affect the management of displaced occupants in Clifton, NJ? b) What assistance is available for the management of displaced occupants from within the City of Clifton? c) What assistance is available for the management of displaced occupants from outside agencies? d) What additional information could be provided to the occupants displaced after fires?

Background and Significance

Two fire incidents occurred in that past year that demonstrated the lack of an appropriate standard operating procedure for the management of occupants displaced due to fire. Both fires involved non-owner occupied multiple dwellings and both resulted in numerous displaced occupants from more than one apartment.

The first incident occurred in the winter. The building on Highland Ave. was an eight-unit apartment building and the fire was confined to a second floor apartment. However, the smoke and water damage affected several apartments. The result was that the occupants of all eight units needed temporary relocation.

Once the fire was deemed under control, the Fire Chief transferred command and advised that the building owner was responsible for the relocation of the displaced occupants and that the Red Cross was not to be called. Many of the occupants did not speak English and it was difficult to

communicate that the building owner was going to relocate them. The building owner in this case was not cooperative. A civilian at the scene assisted with the translation between the owner and the occupants. This made for a very uncomfortable, stressful, and confusing situation.

Several months later, in the summer, another fire occurred in a six-unit apartment building on Ackerman Ave. Once the fire was under control, the Fire Chief transferred command and again advised that the building owner was responsible for the relocation of the displaced occupants and the Red Cross was not to be called.

The building owner in this case was a Red Cross volunteer. He offered his assurance that he would take care of relocating the occupants that were displaced. He advised that all of the occupants had made their own relocation arrangements. After several hours, command was terminated and the building was turned over to the owner. The building was so badly damaged that it would not be habitable for a prolonged period of time.

Several hours later, a contractor who was at the scene called and advised that the occupant from the fire apartment did not have a place to stay and that he had contacted the Red Cross. He was a private fire adjuster and remained on scene as part of his business. He was also a retired Fire Captain from the adjoining municipality.

The building owner was immediately contacted and advised of the situation. He advised that no one advised him of the need to be relocated. He assured that the family from the fire apartment would be relocated. He also advised that he had given the occupants of each apartment $300 for

expenses. A short time later, the Red Cross called and inquired as to why a civilian had contacted the Red Cross for relocation and not a member of the Fire Department.

At this point, the building owner was no longer at the incident scene. A Red Cross volunteer arrived quickly, information was exchanged, and he made arrangements for their relocation. The Red Cross made arrangements for the relocation of five displaced occupants.

The OEM Coordinator was contacted because the displaced occupants needed transportation and neither the Fire Department nor the Red Cross had transportation capability. The OEM Coordinator contacted the Clifton Police Department Watch Commander and arranged to have a police car provide transportation. What was not known at this point was that the people being relocated were not the occupants of the fire apartment. The occupants of the fire apartment had left the incident scene prior to the Red Cross arriving.

Eight days later, while stopped in front of the building, a woman approached. She advised that she was the occupant of the fire apartment. She advised that she was living in another county, her daughter was living across the street from the fire building, and her son was living with friends across town because they had no other place to go and she was unable to secure a new apartment because she had no money.

It was difficult to communicate with her, as she did not speak English well. Her daughter acted as a translator. She was advised to contact Clifton City Hall. The next day she called and advised that she was transferred to the Housing Department. Housing advised her that there was nothing

that they could do for her. Three days later, several phone calls were made to different agencies seeking assistance. After several hours and no answers to our questions, the woman explained that she had contacted an attorney.

It was at that moment that the decision to create an SOP was determined. The Clifton Fire Department and the City of Clifton as a whole had to do better at providing services for occupants displaced from fires.

The Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course was held in June 2013. The research topic related to the EAFSOEM course purpose, the National Fallen Firefighter's 16 Life Safety Initiatives, and the U.S. Fire Administration's goals.

The research was in line with the course purpose. According to the EAFSOEM Student Manual, "This course is designed to improve the knowledge, skills, and attitudes (KSAs) required of fire service leaders when applied to large scale multi-agency emergency incidents in their communities." (FEMA, 2012, p. SM 1-9)

The research was in line with the third and fourteenth Life Safety Initiatives. The third Initiative states, "Focus greater attention on the integration of risk management with incident management at all levels, including strategic, tactical, and planning responsibilities." (www.lifesafetyinitiatives.com) The fourteenth Initiative states, "Public education must receive more resources and be championed as a critical fire and life safety program." (www.lifesafetyinitiatives.com)

The research was also in line with the goals established by the U.S. Fire Administration. Specifically, one of the goals was to improve local planning and preparedness. By creating a standard operating procedure, the Department will be better prepared to deal with the aftermath of fires. This procedure will also allow the Department to better manage displaced occupants in response to all-hazard incidents. Another goal was to improve the fire and emergency services' professional status. The research and resultant procedure will enable the Department to improve its incident management and customer service capabilities. A third goal was to lead the Nation's fire and emergency services by establishing and sustaining USFA as a dynamic organization. Directly implementing the course purpose and U.S.F.A. goals at the local level, improving the professional status of the Fire Department achieved the third goal (U.S. Fire Administration website, n.d., p. screen).

Literature Review

According to the National Fire Protection Association, the number of home fires that one can expect in an average lifetime is 5, or one every 15 years. Most of the fires will be small, resulting in little or no damage. There is a 1 in 4 chance of having a home fire large enough to be reported to a fire department in your average lifetime (Fire Analysis and Research Division [NFPA], 2009, p. 1).

According to FEMA, more than 2,500 people are killed and 12,600 injured in house fires in the United States. ("Ready.gov," 2013) Those at the highest risk of death from home fires are the very young and the very old. Males are at higher risk than females, and Blacks are at higher risk

than Whites or Hispanics. Adults between the ages of 20 to 49 are at the greatest risk of non-fatal injury from reported home fires (Flynn, 2010, p. vii).

FEMA estimates the direct property loss from fires at $7.3 billion annually ("Ready.gov," 2013). In 2010, the total cost of fire was estimated at $328 billion. This represents 2.2 percent of the gross domestic product of the United States. The total cost includes human losses, economic losses, and the costs of prevention and mitigation. In 2010, economic losses due to fire were estimated at $14.8 billion (Hall, 2013, p. iii). This paper is based on residential fires. It does not take business disruption and relocation into account.

There is not one set of rules that covers all renters after a disaster. Yet there is a uniform legal definition called the “warranty of habitability”. This states that all rental units must provide electricity, water, heat, plumbing, weatherproofing, and be structurally safe and sanitary. Although state laws vary, most laws state that if the rental unit doesn’t meet these basics, the renter is not obligated to remain (MacDonald, 2005, p. 1).

According to Don Griffin, Vice President at Property Casualty Insurers Association of America, the first step you should take after a disaster is to call your renter’s insurance company and speak to an agent. Many policies will cover food and shelter until your unit is render habitable again (MacDonald, 2005, p. 2).

The New Jersey Department of Community Affairs (NJDCA) produced a document that provides details about the Truth in Renting Act, and is a guide to the rights and responsibilities of

residential tenants and landlords in NJ. The Truth in Renting Act in New Jersey was signed into law on February 19, 1976.

> The Act requires the New Jersey Department of Community Affairs to prepare, distribute, and update annually a statement in English and in Spanish of the established rights and responsibilities of residential tenants and landlords in the State. The Act calls for distribution of the statement to all tenants with a rental term of at least one month living in residences with more than two dwelling units (or more than three if the landlord occupies one). (Truth in renting, 2010, p. 1)

The guide details the general provisions of a lease. It states that a relationship is formed between a landlord and tenant when the landlord allows the tenants to occupy a dwelling unit for a specified period of time in exchange for rent. The landlord may enact certain provisions that are a matter or preference. One of the provisions is that the tenant may be required to obtain renter's liability insurance. Liability insurance is not a requirement in NJ (T. Egan, personal communication, October 24, 2013).

The lease, a contract between landlord and tenant, cannot be broken except for specific reasons detailed in the Act. The landlord has a responsibility to maintain the dwelling appropriately and the renter, in turn, has a responsibility to pay the rent on time.

The law requires that a landlord who owns a one or two family non-owner occupied dwelling file a registration statement with the city clerk where the building is located. If the building has three or more units, the registration statement must be on file with the Bureau of Housing Inspection in

Trenton. The statement must be provided to each tenant as well as be posted in a conspicuous location in the building. There are several pieces of information that must be included on the statement. One of the pieces of information that must be specified is the owner's representative who must be available to act in case of an emergency.

The Act requires that one and two unit dwellings, as well as common areas in multiple dwellings, be equipped with smoke and carbon monoxide detectors. The Act provides details on evictions of tenants. However, nothing in the Act or the Guide specifies the tenant's rights in case of fire. If the landlord has been cited for local or state code violations, and it is not feasible for the conditions to be remedied without removing the tenants, a provision of the Act is enabled.

> Tenants evicted under G(2) may be eligible for financial or other assistance for relocation. If eligible, this assistance must be provided before the tenant can be evicted…If your municipality does not have a relocation office, you may contact the Relocation Assistance Program of the Division of Codes and Standards. (Truth in renting, 2010, p. 29)

At the end of the Guide, several agencies and organizations are listed that provide informational services to landlords and tenants (Truth in renting, 2010).

The Legal Services of NJ published a legal manual entitled, "Tenants' Rights in New Jersey". The manual is primarily for those who cannot afford legal advice or representation. According to Legal Services of NJ, the manual provides the information needed to be a good tenant and to ensure that the landlord treats the tenants properly and fairly (Tenants' Rights, 2007, p. 1).

The manual has a section that specifically addresses displacement by fire, in addition to flood, evacuation, and/or condemnation. The manual states, “If you are forced to move because of fire…the landlord must return your security deposit plus your portion of the interest earned on it within five days.” It further states, “The security deposit must be made available to you during normal business hours for 30 days, in the city in which the property is located.” (Tenants’ Rights, 2007, p. 15) The manual continues that the owner must either return the security deposit or redeposit the money into an interest-bearing account in the same bank. (Tenants’ Rights, 2007)

In chapter 5, Ending or Breaking Your Lease, there are certain rules that apply to a constructive eviction. A constructive eviction situation exists when a landlord refuses to make needed repairs to a building and the occupant provides proof that this situation exists. The law holds the landlord responsible for breaking the lease by failing to maintain the building appropriately. One of the rules for a constructive eviction states, “If serious conditions in your apartment force you to move before the end of your lease, you are entitled to have your security deposit returned to you.” (Tenants’ Rights, 2007, p. 27)

In chapter 6, Your Right to Safe and Decent Housing, the warranty of habitability is defined as the duty to keep rental units safe and decent. In this chapter, there is guidance on condemning or closing a building. Certain defects in a structure may pose a serious threat and, therefore, warrant declaring the building “unfit for human habitation.” An example of such a defect could include a collapse of structural elements of the building. An inspector can order tenants to leave a building if it is declared unfit. If the building inspector declares the building unfit, and you are told to

move in writing, you might be entitled to relocation assistance from the local government (Tenants' Rights, 2007).

In chapter 13, Special Programs for Tenants, there is additional information on the Relocation Assistance Program. This program exists to help tenants who were forced to move because their building was deemed unsafe or no longer habitable. Under the relocation assistance section, it states that displacement occurs when tenants are forced out of their homes by governmental action. The law requires that tenants forced to move for any of the reasons listed in the section be eligible for relocation assistance. "Relocation assistance is money and other support to help displaced tenants find a new place to live." (Tenants' Rights, 2007, p. 82)

According to the manual,

> The law makes the government agency that orders you to move responsible for relocation payments, including money payments. The government agency will usually be a city, town, or township agency that is involved in any of the actions described above, such as the housing inspection office, health department, or fire department...Cities and towns do not like to pay relocation assistance benefits, even to people who are eligible for them. Displaced tenants are often told they are not eligible for these benefits when they clearly should receive them. Sometimes, tenants are told that towns 'don't give relocation assistance.' If you think you are eligible for relocation assistance and are not satisfied with the response of your local agency, contact your regional Legal Services office for further advice." (Tenants' Rights, 2007, p. 83)

The manual continues with a separate section specifically addressing displacement by fire. It states, “Tenants who have lost their housing because of fire do not have an absolute right to receive relocation assistance benefits. Under state law, cities may, if they wish, provide fire victims with limited benefits.” (Tenants’ Rights, 2007, p. 83)

The State of NJ, NJ Law Revision Commission, on February 10, 2012, released a final report relating to the Landlord Tenant Law, Title 46A. The introduction of the report states, “The revision of laws governing landlords and tenants is long overdue. The compilation of these statutes, some of which date back to the 18th century, has not evolved in a coherent manner. Landlord-tenant law is scattered over many titles of the statutes.” (New Jersey Law Revision Commission, 2012, p. 2)

The Commission’s revision put all of the relevant laws in one place, eliminated or replaced archaic terminology, eliminated inconsistencies and confusing provisions, and where appropriate, updated the law by incorporating the holdings of key NJ State court determinations. Title 46A:13-10, Return of security deposit, states the same information regarding the return of security deposit as is stated in the Tenants’ Rights in NJ, with some additional information. According to Title 46A:13-10, the prohibition of occupancy must be expected to continue longer than seven days (New Jersey Law Revision Commission, 2012).

On November 13, 2013, a fire in Passaic, NJ left approximately 100 people homeless. City officials appealed to landlords and residents to rent or share any available living space to the families displaced by the huge fire. The fire started about 8:40 PM on Wednesday. By late

Thursday afternoon, about 15 residents located in the temporary shelter were still waiting for the city to find them a hotel room. One resident, Amy Lozano said, “If you ask me where I’m going to go, I haven’t got a clue.” (Cowen, McGrath, & Patberg, 2013, p. 1)

On October 8, 2013, city officials in North Bergen, NJ were still coordinating relief and relocation efforts for victims of a fire on September 28, 2013. Approximately 100 residents were displaced in the five-alarm blaze. Mayor Sacco was working closely with several city agencies, community groups, and the Red Cross to provide short-term housing and determine relocation options. According to the article, “Mayor Sacco is working with North Hudson Community Action, the North Bergen Housing Authority, and local Realtors to identify available housing units in the area and direct displaced families to them.” (Passantino, 2013, p. 2)

In Chesterfield, VA, 39 residents lost their home after a fire in an 18-unit apartment building days before Christmas. One resident, a single mother named Shanique had no renter’s insurance and lost almost all of her possessions in the fire. She stated to the press,

> All the emotions easily come back as we drive by the building. Me and my kids are dealing with fear of what could happen. My children are having to readjust to school. I am trying to keep my sanity because I have a highly demanding job (Brewer, 2011, p. 1).

Shanique had her challenges with housing after the fire. The management company relocated her in another apartment, but the unit was much smaller than anticipated and was not adequate for her needs. She was also required to start a new lease instead of carrying over the existing lease. Other residents reported that they were still without furniture as they waited for insurance

settlements. Still another reported that the management company attempted to relocate her in another apartment complex, but it she declined because it was too far away from her job. One tenant had no renter's insurance and was not eligible for relocation by the management company because her name was not on the lease. "This is the hardest thing that's ever happened [to me]," she said, adding that she's "losing her motivation" as she attempts to recover (Brewer, 2011, p. 2). Red Cross volunteer Ellen Lockhart said that the Red Cross provides immediate but temporary accommodations. Lockhart stated, "Ultimately recovery is up to the families." (Brewer, 2011, p. 2)

In August 2013, a fire in New York displaced about 200 residents. For a particular group of displaced occupants, the situation was especially difficult. According to a spokesperson for the State of NY, Sen. Adriano Espaillat, "There are two types of people displaced, those who were named in the leases to the apartments and those who were not. Those in the second category…cannot qualify for help because they did not appear on the leases." (Ruiz, 2013, p. 1) These tenants are ineligible for the city Department of Housing Preservation and Development's Central Intake Relocation Program. This program allows displaced tenants to stay at one of the city's three emergency housing locations. Unofficial tenants are also ineligible for the city's Department of Homelessness Services' facilities. These facilities are available to eligible tenants that are unwilling to leave the neighborhood. Eligibility for assistance is not based on a person's immigrations status, but whether or not they are listed on the lease (Ruiz, 2013, p. 2).

According to a New York Times article from May 1981,

> When a family is burned out of its home – it happened an estimated 20,000 times last year in the New York metropolitan area – the disruptions go deeper than having to find a new place to live. Besides their residences, furnishings and other personal possessions, fire victims lose a sense of place and, sometimes, even members of their family ("3 agencies," 1981, p. 1).

In New York City, the three agencies that are involved in helping people recover and relocate after fires are the Human Resource Administration, the American Red Cross, and the NY Department of Housing Preservation and Development. The Red Cross provides immediate relief. The two other agencies provide temporary housing and other family services. Generally, in NYC, the Red Cross covers the first 24 hours. The average cost of housing a displaced occupant after a fire was $1177.00, with the average length of time for temporary relocation being 50 days. Robert Jorgen, Director of the Crisis Intervention Service in New York City's Human Resource Administration states, "A family has a whole bunch of problems after a fire." ("3 agencies," 1981, p. 2)

Fires in Boston in the winter of 2009-2010 strained the resources of the local Red Cross. Since Thanksgiving, six major fires had occurred in the South Boston area costing more than $27,000 for housing, food, and clothing for dozens of displaced families. "The Red Cross had responded to 48 emergencies and provided about $100,000 in direct aid to disaster victims." (Ellement & Rathe, 2010, p. 1) Several large fires in the area will require tens of thousands of dollars in aid for displaced occupants. "They need your help," said Valerie Navy-Daniels, Chief of Development for the American Red Cross of Massachusetts Bay (Ellement & Rathe, 2010, p. 2).

According to Navy-Daniels, the recession has reduced donations, while at the same time it has increased the need for services. “With the recession, more people are trying to live under one roof,” she said. “When their apartment or house catches on fire, there are more people displaced.” (Ellement & Rathe, 2010, p. 2)

After a fire in Beloit, WI displaced 29 occupants from the fire building, the city’s Homeless Intervention Taskforce coordinated social services for those that requested assistance. Some of the displaced occupants might be in temporary housing until later in the week. Those in temporary housing will also have access to a caseworker to assist them with long-term needs (Gavan, 2013).

In Springfield, MA, tenants left homeless by a fire were housed in a local motel at the expense of the landlord for almost a month after the Hampden County Housing Court issued an emergency order. The order was issued due to testimony that indicated the landlord’s negligence was a factor in the rapid spread of fire. More than 50 were left homeless by the fire. Of the 50, 35 were living in the motel provided by the landlord. 26 of the 35 were children (Lowney, 2007).

In Columbia, MO in April 2013, the owners of a local apartment complex refunded rents and security deposits to occupants displaced by a fire. Displaced occupants were being referred to other buildings owned by the company. The occupants could either finish existing leases or start new short-term leases (Kass, 2013)

In Santa Maria, CA, a fire displaced a 57 year-old disabled man from his hotel. Patrick Daniel Collins barely survived the fire. Collins had no immediate family in the area and lived on $886

per month from Social Security disability. The emergency shelter that was established had 44 displaced occupants but was set to close before all of the displaced could find housing. “Most of the people at the Minami emergency shelter are nervous about the future,” said Keith McLellan, coordinator for Red Cross services at the shelter. “So are the officials trying to help them. There are obstacles on many fronts. A big one is that there are almost no temporary shelter in the area.” (Cervantes, 2013, p. 1) Meeting the fire victim’s long list of needs is another challenge. Most of the displaced occupants need assistance with physical and mental health issues as well as social services. Some struggle with addiction issues (Cervantes, 2013).

Nursing Professor Anne Keane conducted several studies on the psychological effects of home fires on survivors. In 1990, Keane received over one million dollars in grant funds to conduct a five-year study. Project director Mary Pickett said,

> Essentially it’s the first study of its kind…There haven’t been any studies of residential fires…No one has ever actually focused on this as a problem…To all members of the family, the aftermath has a tremendous impact…Essentially the benefit [of the study] is to assist persons who experience this tragedy (Zoller, 1990, p. 1).

According to a September 1992 article, of all of the potential hazards that exist, fire is the most devastating. More often than other disasters, fires can leave people homeless and temporarily penniless. “A fire wipes out your entire past life.” (Young, 1992, p. 1)

According to Keane, the effects of the fire last long after the fire has been extinguished. “It takes much longer than friends and relatives think for these people to put their lives back together.”

(Young, 1992, p. 1) Keane and her researchers determined that families displaced after a fire fared much better if they had insurance, good records, and family support. These people are better able to cope than those that are less prepared. A common theme is the surprise that months after the fire, some things are still not settled. “Even people with insurance don’t necessarily have their claims attended to in an adequate way.” (Young, 1992, p. 1) Dealing with the emotional stress makes it difficult to navigate through the bureaucracy after a fire. Older adults have a particularly difficult time dealing with insurance company claims and with replacing important personal documents. “The average person doesn’t have a clue where to start.” (Young, 1992, p. 1) There are precautions that are suggested for people to take before a fire occurs. First, buy insurance. Second, inventory your personal belongings and important documents. Third, follow established fire safety behaviors, which include installing smoke detectors and having a fire escape, plan (Young, 1992).

According to a December 1994 article, Pamela Haynes and her son were displaced after a New Year’s Eve fire. Haynes and her son were still struggling with the emotional, psychological, and bureaucratic aftermath a year later, as they had moved several times since the fire. They also struggled to replace important personal documents and recover from the pain of being displaced. People that are displaced from their homes after a fire often need help for months and even years afterwards. (Meltzer, 1994)

Just being displaced causes significant trauma. In addition, displaced occupants are often relocated far away from their jobs. Some are forced to move in with relatives. This creates additional problems for both the families and the displaced occupants. Most people that are

displaced are not skilled in dealing with insurance companies or in aiding their children in the aftermath of a fire. “A fire brings so much disruption to daily life. It’s an enormous stress on the ability of people to keep on coping.” (Meltzer, 1994, p. 1)

The purpose of the study was to examine the psychological distress and the extent of loss in order to provide a psychological profile of survivors over time.
The study’s major findings indicate that fires in residential buildings caused significant and sustained distress in survivors.

Although physical injuries were not common, many suffered major losses, were still displaced and living elsewhere, did not have insurance, and had lost the majority of their possessions. The immediate period post-fire is when the survivors experience higher than normal levels of distress. When the fire resulted in the occupants being displaced and in need of relocation, many were left without the support of neighbors or community resources. The lack of support contributed to the disruption and isolation of the fire survivors. (Keane, Pickett, Jepson, McCorkle, & Lowery, 1994)

There are a number of community resources that can provide service to fire victims. The American Red Cross provides temporary housing, food, and blankets. However, other services are often needed for recovery.

> The high incidence of uninsured and the low percentage of insured victims who were successful in receiving financial reimbursement for their losses suggest that referrals to legal aid resources are necessary post-fire. Perhaps most importantly, there does not seem

> to be any systematic counseling effort to help these victims reduce their distress as might occur after a major disaster (Keane et al., 1994, p. 1059).

Keane's work led to additional studies on fire victims. The National Association of Social Workers published a study where the purpose was to describe the posttraumatic stress, impact of the fire incident, and behavioral responses of 56 schoolchildren after a home fire and the changes they experienced over time. Survivors of home fires face not only problems related to loss and displacement, but problems from psychological trauma as well. Displacement from their home was a major issue for the children in the study. Almost 50% of the children had to move at least once. The study found that after a fire, posttraumatic stress disorder (PTSD) systems were evident in the children in addition to behavioral problems. (Greenberg & Keane, 1997)

> The way children think about what happened to them is more important than the actual stressors; this leads to affective processing and can ultimately lead to PTSD. The perceived lack of family support played a major part in the chronicity of PTSD. (Greenberg & Keane, 2003, p. 12-13)

Almost half of the children in the study had been forced to relocate, many had not been able to return to their original homes after six months, and some would never be able to return. Children were also affected by the loss of their material possessions and with having to move away from their friends.

Parents struggle in the recovery period. They are highly distressed by the incident, and with having to replace possessions while maintaining a job and looking for new housing. Many of these parents will miss, ignore, or deny the stress of their children.

> It is remarkable that so little organized assistance is provided to survivors of home fires. No one organization correlates relief for these victims…The stress of these survivors is real and should be supported with as much attention as that accorded victims of large-scale disasters. Local hotlines identifying family counseling services and other services should be made available (Greenberg & Keane, 1997, p. 7).

Another study by Keane on the topic of fire survivors presented an analysis of the tangible, psychological, and general needs of families reported by the survivors of residential fires approximately 14 weeks post fire. The purpose of the study was to develop a list of needs as reported by a sample of fire survivors.

The stories of fire survivors tell about the range of fire-related losses that they've experienced, their range of emotional reactions, and their attempts to ascribe meaning to their loss. They describe feelings of fear, relief, discouragement, anger, rejection, isolation, and frustration.

The list of needs identified by the fire survivors that participated in the study were housing, housing repair, financial assistance, fire recovery information, household items, clothing, food, legal services, employment, insurance intervention, and miscellaneous services including Red Cross and Senior Citizen Aid. (Keane et al., 2000)

Psychological and spiritual needs fell into the four categories; nonspecific psychological services, specific psychological services, specific professional intervention, and spiritual counseling. Loss, disappointment, and a sense of general disorganization were significant sources of distress. “I’m angry, hopeless…it’s total hell. I’m not acting normal.” (Keane et al., 2000, p. 271)

Highest on the list of needs reported by displaced occupants were housing needs. Several months after the fire, many still had yet to locate permanent housing. Most were dependent on family or friends. Displaced occupants also expressed the needs for more general non-emotional assistance. “I fall through all the cracks…anything that will help…help to get started again.” (Keane et al., 2000, p. 273)

According to Virginia Tech’s Recovery Efforts After Adult and Child Trauma (REAACT), seven percent of children develop post-traumatic stress disorder, nine percent develop depression, and two-thirds suffer from high levels of distress following a residential home fire.

One factor that is important to realize regarding fires and traumatic experience is that not all of the injuries are visible. Mental injuries are more difficult to see, but just as important to treat as other injuries. It is extremely important to address any negative feelings for your own benefit and the benefit of those around you (Jones, 2010).

The U.S. Fire Administration, with assistance from the Hollywood, Florida Fire Department, developed a pamphlet to provide to survivors in the aftermath of residential fires. The original

document was published in 1987. The “After the Fire!” (FA-46) pamphlet was updated in August 2012. The pamphlet provides fire victims with specific information and instructions on how to proceed after a fire. There is general information on what to expect in the aftermath of a fire. There is information on questions to ask and precautions to take. The document is available in English and Spanish (See Appendix A) (After the fire!, 2012).

There are two main categories of fire victims addressed in the pamphlet. There are victims with insurance and without insurance. Those with insurance are advised to contact their insurance agent. The insurance company will provide information and assistance on what is covered, what is not, and how to proceed. Those without insurance are advised to contact family or community groups for assistance. The information that is provided is generic. The pamphlet does not provide community specific contact information. (After the fire!, 2012)

Some municipalities and fire departments have used the FA-46 pamphlet as a template to create their own community-specific pamphlet. The Summit, NJ Fire Department created a document with community and Fire Department specific contact information such as the non-emergency phone numbers for the Fire Department, the Police Department, the local chapter of the Red Cross, and the Summit Department of Community Services (Summit Fire Department, F.M.B.A. #54, F.E.M.A., U.S. Fire Administration [Summit FD, FMBA 54], 1999).

The Houston, TX Fire Department created a document that contains similar information to the Summit, NJ document, with additional information. Included are the phone numbers for the Mayor’s Citizens’ Assistance, County Tax Assessor, and the Centerpoint Energy gas and electric

company. Houston's pamphlet also includes a survey that can be filled out and returned to the Department. The survey elicits feedback on the quality of the services provided by the Department. (Houston Fire Department, City of Houston, TX [Houston FD], n.d.)

In Canton, GA, Cherokee County Fire and Emergency Services created a document that contained all of the information published in FA-46, with the addition of the department specific information on how and where to obtain a fire report. (Cherokee County Fire and Emergency Services, n.d.)

1-800-Boardup created a victim's recovery guide that provides post-fire incident specific information similar to FA-46, but also contains important additional information. The guide contains information pertaining to the family's emotional recovery that is not addressed in the other post-fire documents. The guide also contains a section pertaining specifically to dealing with public adjusters. "The public adjuster is a consultant who is hired to represent the victim, or insured, in a property insurance claim against the insurance company." (1-800-Boardup, 2011, p. 27) The adjuster will assist the victim in their dealings with the insurance company. They generally charge a commission for their services in the range of 2% to 8% of the insurance claim. (1-800-Boardup, 2011)

The San Francisco, CA Fire Department recently adopted *The Red Guide to Recovery*, a step-by-step guide to disaster recovery as the document that they provide in the aftermath of emergency incidents. *The Red Guide* incorporates important topics including a checklist for the first 24 hours after a disaster, dealing with displacement and relocation, homeowner's and renter's

insurance claims, and avoiding disaster scams. According to the author of *The Red Guide*, Sean Scott, “What people don’t realize is that when first responders leave the scene of a disaster, the survivors are left to face the daunting task of navigating through the recovery process on their own.” Scott also stated, “The state of chaos created by a disaster coupled with the lack of knowledge of what to do in the aftermath is what transforms disaster survivors into disaster victims.” ("SFFD Red Guide," 2013, p. 1)

San Francisco Fire Chief Joanne Hayes-White stated, “As a first responding agency, we are focused on the response and mitigation of an incident but know all too well that when we leave the scene, the road to recovery for most will be long and hard.” ("SFFD Red Guide," 2013, p. 2) Hayes-White states, the purpose of the San Francisco FD *Red Guide* is, “to give them some direction and to assist them in beginning the recovery process as soon as possible.” ("SFFD Red Guide," 2013, p. 2)

Chapter 2 of *The Red Guide* provides specific information on dealing with displacement and relocation after a disaster. Chapter 4 provides specific information on homeowners and renters insurance. The chapter provides specific details on covering additional living expenses should the fire victim be displaced from the residence.

> This coverage is sometimes referred to as “Loss of Use” coverage and may also be included in a renter’s policy. It pays for the expenses you incur as a result of not being able to live in your home. It covers rent or hotel costs, the added cost of meals, laundry, and other necessities of daily living. If your property is not safe…you will have to find alternative shelter (Scott, 2013, p. 56).

This comprehensive guide is designed to help disaster survivors recover from a disaster. *The Red Guide* can be customized to the needs of any agency, city, county or state (The Red Guide to Recovery, n.d.).

When families lose everything in a residential fire, there are places they can turn to for assistance. Red Cross volunteers will respond to fire scenes when requested by the fire department. The Red Cross helps with food, clothing, and other essentials. The Red Cross can house displaced occupants in local motels and provide life-sustaining medications. The Salvation Army can also assist with food, clothing, and some other needs in the aftermath of a fire. Fire victims need to contact the Salvation Army. Volunteers are not dispatched to fires like Red Cross volunteers (Ganassi, 2011).

NJ 2-1-1 is a service that is offered at no cost to the public. The service provides assistance to those that are in need of health and human resource assistance. The service is available 24 hours a day, seven days a week, is confidential, multilingual, and TTY accessible. The service can be accessed by telephone or via the website. The call specialists can provide comprehensive information and referral services about a variety of issues, including food banks, clothing closets, shelters, rental assistance, crisis intervention services, support groups, counseling, financial assistance, job training, transportation assistance, and education programs. The service is supported by local United Way Chapters throughout New Jersey in partnership with the State of New Jersey Department of Human Services, Office of Homeland Security and Preparedness, and the Department of Children and Families. 2-1-1 is a growing national model and is in all 50

states. Over 260 million Americans have access to community resources by dialing 2-1-1. (NJ 2-1-1, n.d.)

Tualatin Valley Fire and Rescue (TVFR) is a large, metropolitan fire department that provides fire and emergency medical services to over 400,000 citizens in Oregon (Tualatin Valley Fire and Rescue, n.d.).

TVFR has a Victim Assistance procedure. The purpose for the procedure stated, “Victim Assistance is an extension of incident response service delivery. It serves as the liaison between the District and civilians affected by an incident.” (Tualatin Valley Fire and Rescue [TVFR], 2006, p. 1)

The procedure is intended to provide services to civilians affected by an incident until their needs can be more appropriately addressed by outside or social service agencies. The Victim Assistance (VA) functions as a part of the Logistics Section in the incident command structure. The VA is typically established at incidents where civilians will require assistance, such as working fires in occupied buildings, incidents involving a large number or civilians, or incident that require evacuation or off-site relocation.

The VA procedure details the steps that are to be taken by the VA designee. The procedure is broken down into three main categories; immediate needs, recovery, and coordination. Some of the immediate needs that may need to be addressed are language barriers, medical issues, sheltering, and transportation. Listed are some of the recovery items such as assisting with the

collection of valuables, providing displaced occupants with information on relatives, explanation of actions taken, and assistance with building security. The coordination section explains that the VA under Logistics must coordinate with the other sections, division, and groups established in the incident management system for the incident. Included in the VA procedure is a Victim Assistance Individual Worksheet. The VA designee can use this worksheet to keep track of the individual needs of each of the displaced occupants (TVFR, 2006).

Procedures

A written interview was designed and created to solicit information from the Law Department in Clifton City Hall (See Appendix B). The interview had four questions. The questions were designed to allow the respondent sufficient latitude to provide answers related to the area of legal responsibility.

The interview had a main research question that asked what legal responsibility and/or authority the Clifton Fire Department has as it pertains to occupants displaced from fires. Next, there were four additional questions designed to solicit additional information or to make the interviewee think about the topic from a different perspective. Essentially what was being asked was what is the legal responsibility of the Fire Department for the management of displaced occupants?

A memorandum was written and provided to the interviewee detailing the purpose of the research and the interview (See Appendix C). This memo would serve as a reminder of the purpose while the interviewee completed the interview.

The interview was provided to Assistant Municipal Attorney Tom Egan of the City of Clifton Law Department (See Appendix D). The Law Department is the legal advisor to the Clifton Municipal Council and all city departments and employees. “The Law Department enforces all laws to protect the interests of the city and its residents, institutes legal actions on behalf of the city, and defends the city in legal actions instituted against it.” (City of Clifton, n.d.)

Egan was provided with a written copy of the interview questions and was asked to provide written responses to the questions. This interview approach was taken to allow time to research the responses if necessary. Egan was advised that a face-to-face interview could be scheduled in lieu of the written responses.

A written interview was designed and created to solicit information from the City of Clifton Office of Emergency Management (OEM) Coordinator and the City of Clifton Welfare Director/Health Officer (See Appendix E). The interview had six questions. The questions were designed to allow the respondents sufficient latitude to provide answers related to their area of responsibility. The interview questions were generic, in that, the same interview questions were used for both department representatives.

The interview had a main research question that asked what assistance is available from within the City of Clifton for the management of displaced occupants. Next, there were six additional questions designed to solicit additional information or to make the interviewee think about the topic from a different perspective.

A memorandum was written and provided to each interviewee detailing the purpose of the research and the interview (See Appendix F). This memo would serve as a reminder of the purpose while the interviewee completed the interview.

The interview was provided to Capt. Phil Cheski of the City of Clifton Fire Department and City of Clifton Health Officer John Biegel III (See Appendix G). Capt. Cheski, the Fire Department Technical Services Officer, was also assigned the duties of the City of Clifton OEM Coordinator. Biegel is the City of Clifton Health Officer.

Clifton's OEM represents the participation of the municipality in the Nation's official emergency management structure. Part of the mission of the OEM is to implement the City of Clifton emergency operations plan (City of Clifton, n.d.).

The Director of Human Services acts as the Health Officer. Effective July 1, 1996, the City Manager created the Department of Human Services. This new division incorporates the Health Department, Recreation Department, Senior Citizen Program, and Welfare Department in an attempt to more effectively and efficiently serve the human services needs of the citizens of Clifton. The director supervises the Recreation Division, the Senior Citizen Program, and the Welfare program, which provides services to Clifton residents through a contract with the Passaic County Department of Social Services. (City of Clifton, n.d.)

Cheski and Biegel were provided with a written copy of the interview questions and were asked to provide written responses to the questions. This interview approach was taken to allow them

time to research the responses if necessary. They were advised that a face-to-face interview could be scheduled in lieu of the written responses.

A written interview was designed and created to solicit information from outside agencies that provide services to the City of Clifton (See Appendix H). The agencies were selected for those listed in the emergency operations plan (Clifton eop, 2009). The interview had six questions. The questions were designed to allow the respondent sufficient latitude to provide answers related to their area of responsibility. The interview questions were generic, in that, the same interview questions were used for the five different agencies.

The interview had a main research question that asked what assistance is available from outside agencies for the management of displaced occupants. Next, there were six additional questions designed to solicit additional information or to make the interviewee think about the topic from a different perspective.

A memorandum was written and provided to each interviewee detailing the purpose of the research and the interview (See Appendix I). This memo would serve as a reminder of the purpose while the interviewee completed the interview.

The interview was distributed to the persons in charge of the outside agencies; specifically Rob Pavlick, Response Manager of the American Red Cross of Northern NJ, Capt. Trudy Medina, Corps Commanding Officer of the Salvation Army of Passaic, Pamela Owen, Director of the Passaic County Department of Human Services, William Schaffer, Director of the NJ

Department of Human Services, and Rita Kelly, Director of Catholic Family and Community Services in Passaic County (See Appendix J).

The interviewees were provided with a written copy of the interview questions and were asked to provide written responses to the questions. This interview approach was taken to allow time to research the responses if necessary. The interviewee was advised that a face-to-face interview could be scheduled in lieu of written responses.

A survey of fire departments across the country was designed and created to determine what information, if any, is provided to occupants displaced from fires (See Appendix K). The survey was created using www.surveymonkey.com. A list of questions was developed with a variety of different answering options to gather as much information as possible from the respondents.

The first four survey questions were designed to gather information about the respondent's agency and response area. The information would indicate how widespread the survey reached and from where, geographically, different information was provided. Also, the information would indicate whether there were multiple respondents from the same department or from different departments that covered the same or similar geographic area.

The fifth question was used to determine the rank or position of the respondent. The purpose of this question was to determine at what levels of the organizations the type and availability of the information was known.

The sixth question asked whether or not the respondent's department or agency had a written standard operating procedure for the management of occupants displaced from fires. The respondent could answer yes, no, or I don't know, and was provided with an opportunity to provide additional information. The purpose was to determine whether departments had existing policies and if the personnel were aware of such policies.

The seventh question asked if the department or agency provided displaced occupants with information and/or literature. The respondent could answer yes, no, or I don't know, and was provided with an opportunity to provide additional information. The purpose was to determine whether or not agencies were providing generic literature, creating custom literature, or were not providing any literature and/or information at all.

The eighth question asked how the information and/or literature were provided. The answers were multiple-choice and the respondent could choose more than one of the five responses if necessary. There was also a large section for the respondent to provide additional details. The purpose of this question was to determine what methods were being employed to provide displaced occupants with information.

The ninth question asked if the information was provided in languages other than English, and if so, what languages. The respondent could answer yes, no, or I don't know, and was provided with an opportunity to provide additional information. The purpose was to determine to what extent departments or agencies were providing information in other languages.

The tenth and final question asked if the department or agency had designated a specific point of contact to assist with the management of displaced occupants. The respondent could answer yes, no, or I don't know, and was provided with an opportunity to provide additional information. The purpose of this question was to determine what methods or structures other agencies or departments utilized to manage displaced occupants.

Once the survey was created, three primary outlets were used to distribute the survey and gather results. The first outlet was the U.S. Fire Administration's Training Resource and Data Exchange (TRADE) program. "TRADE is a regionally based network designed to foster the exchange of fire-related training information and resource amongst Federal, State, and local levels of government." (U.S. Fire Administration, n.d.) The link to the survey was posted through TRADE. It was distributed to all subscribers of the TRADE program.

The second outlet was the International Association of Fire Chiefs' (IAFC) website, more specifically KnowledgeNet. A discussion was created with a link to the survey.

The third outlet was LinkedIn. The link to the survey was sent to all of the author's LinkedIn contacts that had an affiliation with fire and/or emergency services.

There were limitations to the research procedures. The Law Department interview was created to solicit and review the legal information that pertained to the Fire Department and occupants displaced from fires. There was no legal information for the City of Clifton that pertained specifically to occupants displaced from fires. Much of the information that pertained to

displaced occupants did not specify displacement by fire, was ambiguous in its application to fire displacement, or mentioned the exclusion of displacement by fire as a criterion for reimbursement.

For the OEM interview, the OEM Coordinator was recently appointed to the position and was not intimately familiar with the duties and responsibilities as it pertained to displaced occupants, the contents of the Emergency Operations Plan, and the services provided by outside agencies. The duties of the OEM are a collateral responsibility, not a full-time job in the City of Clifton.

The contact information in the City of Clifton Emergency Operations was incomplete, inaccurate, or otherwise incorrect. There were no amendments listed in the plan to indicate that information had been changed or corrected. The plan was due for an update in 2014.

When attempting to conduct interviews with representatives from outside agencies, it was very difficult to get in contact with the outside agencies representatives. Several phone calls were made and messages left were unanswered. Several emails had to be sent in order to get a reply. Once the contacts were made, several follow up emails and/or phone calls had to be placed in order to get a written response. In the case of the Catholic Charities organization, no response was ever received.

For the national survey, although twenty five percent of the survey respondents indicated their organization had a written standard operating procedure, only one organization provided a copy of their written procedure.

Results

The interview with Assistant Municipal Attorney Thomas Egan was conducted face-to-face in Clifton City Hall at his request (See Appendix L). Egan advised that there are local city ordinances that pertain to the establishment of the Fire Department, the powers and duties of the Fire Chief and the members of the Department, but no laws, regulations, and/or ordinances exist that pertain specifically to the Fire Department's management of displaced occupants from fires.

Chapter 37 of the municipal code addressed the Fire Department, §37-4 pertained to the powers and duties of the Fire Chief, and §37-6 pertained to the powers and duties of the members of the Department. §37-4 stated that the powers of the Fire Chief are subject to the Public Safety Director and the City Manager. According to §5-9A of the municipal code, the City Manager serves as the Director of Public Safety. These sections of the municipal code allow for the Public Safety Director and the Fire Chief to make decisions for the welfare of the public at fire incidents but did not specifically address occupants displaced from fires.

There were two chapters of the municipal code that addressed displacement, but neither chapter pertained to displacement from fire. §461-71 under Zoning addressed relocation assistance if a person or persons are displaced, or in this case evicted, due to zoning or code enforcement activities. §273-30 under Housing violations and penalties addressed a tenant's rights in the case of an eviction, the same as indicated above. Both of these sections of the municipal code referenced Section 3 of P.L. 1974, c. 49 (N.J.S.A. 2A:18-61.2) and Paragraph (3) of Subsection g of Section 2 of P.L. 1974, c. 49 (N.J.S.A. 2A:18-61.1). NJ Administrative Code, N.J.A.C. 5:11,

Relocation Assistance and Eviction, pertains to persons evicted from a building. This administrative code did not specifically pertain to displacement by fire.

Egan explained that the Tenants' Rights in New Jersey document clearly stated, "Tenants who have lost their housing because of fire do not have an absolute right to receive relocation assistance benefits." (Tenants' Rights, 2007, p. 83) The City of Clifton had no such system in place to provide relocation benefits to occupants displaced from fires.

Egan explained that the Office of Emergency Management Coordinator and the Health Officer could best provide information on dealing with displaced occupants.

The interview with Municipal OEM Coordinator, Capt. P. Cheski was conducted face-to-face at his request (See Appendix M). Assistant OEM Coordinator, Fire Inspector Michael Onder was also in attendance. Capt. Cheski asked if Inspector Onder could attend because Capt. Cheski had only been assigned as the OEM Coordinator for a short period of time and Inspector Onder had more experience in the role.

According to Cheski and Onder, the protocol that the incident commander should follow when faced with displaced occupants was the Clifton Fire Department SOP 08-07, and the City of Clifton Office of Emergency Management Guidelines for OEM Call Outs or Notifications document (See Appendix N). The incident commander should follow the guidelines and the notification can be made either by telephone from the incident command post or via the public safety telecommunicator.

Cheski and Onder stated that the primary sheltering option for occupants displaced from fire is the Red Cross. If there were a large number of occupants, and the Red Cross cannot handle the capacity, the OEM can open a shelter. This decision would be made by the OEM Coordinator or the designee and would be incident dependent.

Cheski and Onder stated that if there were a need for the transportation of displaced occupants from the incident scene to a sheltering location, the Health Officer, John Biegel III would make the contacts and arrangements for the use of buses, Recreation Department vans, and City of Clifton vehicles. The coordination of transportation would be through the OEM Coordinator or the designee. Should there be a need for medical transportation, the Fire Department ambulance would transport to a local hospital based on the medical needs of the patient.

Cheski and Onder stated that the Recreation Department could provide vouchers for food if necessary. According to Cheski and Onder, there was emergency funding for the management of displaced occupants available through the Housing and Recreation Departments. Access to the emergency funds was available via the City Manager’s office. However, these funds were not for fire displacements.

Cheski and Onder stated that the assistance required and/or expected from the Fire Department would be to safeguard the occupants by whatever means necessary at the incident, address any immediate medical needs, determine if any of the displaced occupants need prescription medications, and determine whether there are children that are without a parent or guardian

present. These are examples of some of the items that would require the immediate attention of Fire Department personnel on the incident scene.

Cheski and Onder provided a list of personnel that can be contacted should the incident commander be faced with displaced occupants. Included were primary and secondary points of contact.

The interview with Health Officer John Biegel III was conducted face-to-face in his office at his request (See Appendix O). According to Biegel, there is no longer a Welfare Department. It was eliminated and the duties of the Welfare Director now fall on the Health Officer.

When asked what protocol the incident commander should follow when faced with displaced occupants, Biegel stated that it would be dependent on whether or not there were a large number of people. In the majority of past incidents where occupants are displaced from fires, the Health Officer had not gotten involved. There was no budget for sheltering through the Health Department.

Biegel stated that typically, the OEM Coordinator had been the primary point of contact. The OEM Coordinator would contact the Red Cross. According to Biegel, the Red Cross no longer operated shelters due to the issue of medical needs. The medical needs of displaced occupants became a liability issue. Therefore, the Red Cross would utilize local hotels for temporary housing. The Health Department had a plan to operate shelters if needed for certain types of incidents such as hurricanes and floods. There was no budget for shelter operations but a shelter

can be funded through the Health Department and/or the OEM if necessary. It was the Health Officer's opinion to coordinate the relocation of displaced occupants through the OEM Coordinator.

The temporary shelter locations were the local schools and the Senior Center on City Hall property. One issue that needed to be addressed was that there are no sources of auxiliary power, such as generators, at the schools or the Senior Center. The Senior Center was utilized during Hurricane Sandy. There were gasoline and vehicle-powered generators used to provide power for lighting and heat.

According to Biegel, what had typically been done in the past was the homeowner would provide for housing if the occupants were displaced. In certain circumstances, the Health Department can go after the homeowner for the reimbursement of the expense of relocating displaced occupants. But it depends on the situation and it is generally not fire-related. If the occupants were displaced because a building had no electricity or other similar issues, the homeowner would be responsible for the relocation expenses.

The Health Department had access to city vehicles if there was a need to transport displaced occupants from the scene. The Health Officer could call in Recreation Department personnel who could utilize either a 15-passenger van or a bus. Clifton's Senior Citizen Outreach program had two buses and several cars that would be available if necessary. The buses were primarily used to transport older adults to appointments around the city. In the case of a mass evacuation,

the Health Officer would contact the Board of Education to utilize school buses. According to Biegel, there were drivers on call.

The Recreation Department has vouchers for food if needed. The Recreation Department will take donations for food. In the case of a state of emergency, there are different laws regarding procurement.

According to Biegel, it was not the Fire Department's job to relocate displaced occupants. Depending on the situation, it would be the responsibility of the Health Department, the Red Cross, or Passaic County to relocate displaced occupants. In the past, the Fire Department had worked with the OEM. Any shelters that were established by Clifton followed Red Cross guidelines. All of the Health Department personnel are trained in shelter operations. The City of Clifton is considering the establishment of a Community Emergency Response Team (CERT) that could assist with sheltering in the future.

Recently, all of the local Health Officers met in a county setting. A plan for sheltering at a county level was being considered. The operation of shelters was being put on the local municipalities. The local plan would not allow the Red Cross to be listed. Any Red Cross shelter would be considered a regional shelter.

It is imperative to account for everyone at an incident. The Fire Department would communicate the number of people that needed to be relocated. The Fire Department would need to get the

owner's information and determine whether or not the displaced occupants needed temporary housing.

Biegel provided an updated copy of the contact information for the members of the Health Department. The primary method of contact would be through the dispatch center.

A face-to-face interview was conducted with Rob Pavlick, Response Manager at American Red Cross (See Appendix P). According to Pavlick, unless the City of Clifton had a specific municipal ordinance, there was no requirement by the building owner to provide for displaced occupants due to a fire. The Red Cross would provide or emergency housing for occupants displaced due to fire.

The Red Cross would make a determination of whether or not to provide emergency housing for displaced occupants from other types of incidents based on several parameters such as what caused the displacement, whether or not there was water to the building, or if there was a third party liability. Pavlick's recommendation was, "When in doubt, call". There was guidance provided on the rights of tenants and the responsibilities of the landlords in the Tenant's Rights document.

The Red Cross had a 24-hour, live answering service for both Northern and Southern New Jersey. In the case of a displacement by fire, the Red Cross would provide a maximum of three nights lodging at a local hotel and a prepaid credit card for food and clothing based on the amount of salvageable personal belongings from the incident. They had contracts with local

hotels that accept pets if necessary. There could be an additional charge for the animals depending on the location. There was also access to pet sitters as an option.

There is a maximum on the number of people that can be accommodated by the Red Cross at local hotels. If there number of displaced occupants exceeds the need for eight hotel rooms, the local OEM would need to open a shelter.

According to Pavlick, the local OEM or county OEM would locate the shelter and the Red Cross would fund its operation. There were requirements for the operation of long-term shelters. In Clifton, the Health Department would be responsible for the shelter locations. The Red Cross provided guidance for shelter requirements in conjunction with FEMA's National Shelter System requirements. Some items to consider were occupancy load restrictions, building owner agreements, the number of parking spots available, American's with Disabilities Act (ADA) requirements, emergency generators, and inspections of the facilities.

The Red Cross would provide generic meals at emergency shelters such as Meals Ready to Eat (MRE) or they would make use of the Red Cross canteen. The Red Cross would follow their national guidelines for large-scale incidents of significant consequence. There were distribution centers in close proximity in Connecticut and Tinton Falls, NJ.

The Red Cross is privately funded and does not receive government funding except in cases of a disaster declaration. The Red Cross also provide for physical and mental health issues.

The first action that should be taken by a building owner or occupant displaced after a fire, if they had insurance, would be to contact their insurance company.

The written interview was completed and returned by Capt. Trudy Medina, Commanding Officer of the Passaic Salvation Army (See Appendix Q).

According to Medina, the Passaic Salvation Army could provide emergency clothing, food, and hot meals to occupants displaced from fires. They did not provide emergency housing. There were Salvation Army shelters in Montclair and Elizabeth that could be utilized in case of emergency.

The Passaic Salvation Army served displaced occupants from Clifton and all surrounding areas in case of emergency. In order for displaced occupants to receive assistance from the Salvation Army, a simple letter of reference would be sufficient. In case of emergency, a phone call could be made.

The Salvation Army understood that some displaced occupants might not have access to identification in the aftermath of a fire. Displaced occupants could present a letter of reference from the fire department or a copy of the fire report to receive assistance.

The Passaic Salvation Army had brochures describing all of the services that they provide. Their website provided detailed information on the services available also.

Medina provided emergency phone numbers for normal business hours and after hours.

The written interview was completed and returned by Pamela Owen Esq., Director of Passaic County Department Human Services (PCDHS) (See Appendix R).

According to Owen, PCDHS did not provide direct services to displaced occupants. PCDHS would refer displaced occupants to the Red Cross or to other organizations such as Catholic Charities. Catholic Charities would generally get involved once the Red Cross assistance or funding has stopped. PCDHS provided funding to Catholic Charities to work with families to find new housing after a fire. If funding were available, Catholic Charities would provide financial assistance for rent and security deposits. This financial assistance would be based on specific grant criteria. Under certain circumstances, Catholic Charities could leverage their funding to provide hotels for one or two nights.

According to Owen, there was no requirement from the Clifton Fire Department in order for displaced occupants to receive assistance. PCDHS did not require anything from the displaced occupants. Catholic Charities would request the information in cases where they provide rental assistance.

PCDHS did not provide any literature to distribute to displaced occupants. Passaic County contracted with 2-1-1 to provide emergency information and referral assistance.

PCDHS provided contact information for Catholic Charities. They could be contacted during business hours. After hours or at anytime, displaced occupants had access to 2-1-1 or www.nj211.org

The written interview was completed and returned by William Schaffer of the NJ Department of Human Services (NJDHS) (See Appendix S).

According to Schaffer, the NJDHS did not provide direct assistance to occupants displaced from fires. The services would be provided by the county or local human or social services agencies. The NJDHS would become involved in federally declared disasters or where the resources at the local and county level become overwhelmed.

All requests for assistance must be sent by the local OEM Coordinator, through the county OEM, to the state OEM. In order to get assistance from NJDHS, all aspects of assistance must be exhausted at the local and county human service provider levels.
NJDHS primarily utilized NJ 2-1-1 to provide information and literature to those individuals needing assistance. Additional information was available at the state website.

According to Schaffer, the NJDHS offered mental health assistance through the Disaster and Terrorism Branch of NJ Division of Mental Health and Addiction Services. In the wake of a disaster or other overwhelming emergency, the NJDHS could coordinate efforts to help individuals and communities manage the associated emotional impacts. Assistance was recently provided in the aftermath of Superstorm Sandy.

The emergency office can be contacted through one of the divisions at the state website. If local and county resources were overwhelmed, contact the state OEM office.

There were no responses received from the survey recipient at the Catholic Charities organization.

Respondents initiated a total of 352 surveys. Surveys that were not complete were deleted. Multiple surveys from the same department or agency were also deleted. In that case, the highest-ranking respondent's survey was kept and the other deleted. Once all of the responses were sorted, there were 289 surveys that provided sufficient information and detail (See Appendix K).

Responses were received from numerous different types of agencies. Responses were received from volunteer, combination, and career fire service agencies that included municipal fire departments, fire rescue and emergency services, regional fire authorities, county fire departments, fire protection districts, fire control districts, and fire departments on military installations. Other agencies to submit responses were the American Red Cross, NJ State Fire Marshal's office, public service districts, public safety departments, offices of emergency management, and the Wayne Township Trustee's office.

The survey information represented 45 out of 50 states from the U.S., Guam, Canada, and military installations in Australia, Italy, and Japan.

The survey information was received from a variety of departments and/or agencies that ranged in size from small, 1 to 20 personnel, to very large, more than 201 personnel. The departments and/or agencies represented populations that ranged in size from less than 5000 to 250,000 or more.

A wide variety of personnel at varying levels of their organizations submitted responses. The positions within the organizations included EMS Officer, Training Officer, Deputy Fire Marshal, Fire Marshal, Operations Officer, Inspector, Emergency Planning Officer, Deputy Director, Chief Deputy Trustee, Public Information Adjutant, and government liaison. Fire service personnel submitted responses from the ranks of Firefighter, Engineer, Lieutenant, Captain, EMS Chief, Battalion Chief, District Chief, Division Chief, Division Commander, Deputy Chief, Assistant Chief, Fire Chief, Fire Administrator, and Director. The respondents were both line and staff personnel, both active and retired.

When asked whether their organization had a written standard operating procedure for the management of displaced occupants, almost three quarters of the respondents indicated that their organization did not have a written procedure. Only a few of the respondents indicated that there was a formal program in place. The two Canadian agencies indicated that they utilize their emergency management agency or social services program. The vast majority of the respondents indicated that their procedure, written or implied, was to contact the American Red Cross for the management of displaced occupants.

When asked whether their organization provided information and/or literature to displaced occupants, almost three quarters of the respondents indicated that their organization did provide information. The vast majority of the respondents indicated that their organization provided the After the Fire pamphlet from the U.S. Fire Administration. Some agencies utilized the After the Fire pamphlet as a template to create their own document with specific contact information for their organization and/or municipality. A few agencies provided information from 1-800 Board Up. Many indicated that the Red Cross provided the information as opposed to their organization. Fallbrook and San Francisco, CA indicated that they provide The Red Guide to Recovery booklet to displaced occupants. A few agencies provided information about a kit or type of backpack that their organization provides to displaced occupants which contains helpful items such as bottled water, flashlights, snacks, and personal hygiene products. Only one of the respondents indicated that their post-fire information contained an introductory letter from the Fire Chief.

More than half of the respondents indicated that they provide their post-fire information in hard copy at the incident, while more than a third indicated the information is also available in hard copy at their agency headquarters. Fewer than twenty percent indicated that the information is available on their organization's website. Less than eighteen percent indicated that no information is provided. Several of the respondents indicated that the hard copy information is carried on a fire department vehicle, either a chief officer vehicle or fire apparatus.

Almost two-thirds of the respondents indicated that their organization provides information in English only. Almost eight percent indicated that they were unsure if the information or literature

is in a language other than English. Twenty eight percent indicated that their information was provided in a language other than English. The other languages were Spanish, Japanese, Portuguese, Korean, Farsi, Chinese, Vietnamese, Creole, and Han.

When asked whether their organization determined a specific point of contact to assist with the management of displaced occupants, the responses were somewhat even. Almost sixty percent indicated that they had, while almost forty percent indicated that they had not.
Some of the points of contact included the Public Information Officer, Fire Marshal, Department Chaplain, Emergency Management Coordinator, Fire Chief, Communications Liaison Officer, Police Department representative, Health and Welfare Director, Community Services group, and Occupant Liaison. One organization utilized volunteers. Another organization established a Customer Assistance Response Team. Another established a designated City Relocation Officer.

All of the information obtained from the literature review, interviews, and the survey were used to create a standard operating procedure for the management of occupants displaced from fires. This procedure will provide the incident commander, or individual assigned specifically to the function of management of displaced occupants, with the information they may need (See Appendix T).

Discussion

The research focused on the duties, responsibilities, authorities, and actions to be taken when faced with displaced occupants. It was important to determine not only what actions the Fire Department should take, but who should be contacted, and what services were available. The incident commander should gather important information from the victims before outside

agencies are contacted. Having a standardized approach to assist with decision-making will lead to better outcomes.

The information gathered from the literature review, City departments, and assisting agencies demonstrated that there is a need for more than just a phone number for the Red Cross. There was a realization that there is much more to the issue of dealing with displaced occupants than finding a place for them to go. The focus needs to be on the needs of those displaced, not just on where they are going to go. “When a family is burned out of its home…the disruptions go deeper than having to find a new place to live…fire victims lose a sense of place and, sometimes, even members of their family.” ("3 agencies," 1981, p. 1)

It became apparent early on in the research process that there needed to be a separation between the duties of the Fire Department and the Office of Emergency Management. Initially, there was a great deal of overlap of perceived responsibilities, primarily due to the fact that the duties of the OEM are assigned to a member of the Fire Department. In the majority of cases where the Fire Department would need to request assistance, the OEM would be the initial point of contact, even before the Red Cross.

A review of the legal literature demonstrated that there was little if any specific information that pertained to the rights and responsibilities of the fire department, the building owner, or the displaced occupants as it relates to the management of displaced occupants from fires. Although there was specific information that detailed the specifics rights, responsibilities, and actions to be taken for other types of displacements, it is not universally applicable to displacement from fire.

The only legal document that specifically addressed displacement by fire was Tenants' Rights in New Jersey, published by the Legal Services of NJ. The section that specifically addressed displacement by fire stated, "If you are forced to move because of fire…the landlord must return your security deposit plus your portion or the interest earned on it within five days." It further states, "The security deposit must be made available to you during normal business hours for 30 days, in the city in which the property is located." (Tenants' Rights, 2007, p. 15) The manual continued that the owner must either return the security deposit or redeposit the money into an interest-bearing account in the same bank (Tenants' Rights, 2007). While this information is beneficial to the tenant, it does not provide the Fire Department with any information or guidance for dealing with the management of displaced occupants in the immediate aftermath of a fire.

It appears as though the Fire Department cannot legally defer responsibility to the building owner for the management of the displaced occupants from fires. Therefore, the responsibility rests with the Fire Department to provide for the management of displaced occupants by either referring them to an assisting agency, such as the Red Cross, or to contact agency representatives within the government of the City of Clifton, such as the OEM and Health Department, to provide services such as emergency shelters, food, and transportation based upon the needs of those displaced.

In the past, when occupants were displaced from buildings for a variety of reasons, the City of Clifton made attempts to have the building owner reimburse for the costs associated with temporary relocation. This would not be applicable when faced with occupants displaced from

fires. At the Ackerman Ave. fire, the owner assured the Fire Department that the displaced occupants would be relocated. Despite his efforts, people fell through the cracks. The Fire Department must take a proactive approach to ensuring that the needs of displaced occupants are addressed appropriately.

The Health Officer, John Biegel III had been assigned many collateral responsibilities since the position of Welfare Director was eliminated years ago. When conducting the interviews, it became apparent that there was confusion about the relationship between Health Officer and the OEM as it pertained to displacements in general. Many times the information or responsibilities were in conflict. Clifton does not have a specific person or agency designated to deal with displaced occupants in the aftermath of a fire like some other cities and municipalities. According to Biegel, the Health Department and the OEM have worked together in the past to assist with the relocation of displaced occupants, but typically those displacements were not fire related.

The results of the survey and literature review indicated that certain agencies or municipalities had specific individuals within their command structure or within their government dedicated to managing displaced occupants. In New York City, three agencies are involved in helping people recover and relocate after fires. They are the Human Resource Administration, the American Red Cross, and the NY Department of Housing Preservation and Development ("3 agencies," 1981, p. 2). Displaced occupants displayed on a lease may be eligible for the city Department of Housing Preservation and Development’s Central Intake Relocation Program. This program allows displaced tenants to stay at one of the city’s three emergency housing locations. The City

also has facilities for displaced occupants through the Department of Homelessness Services' (Ruiz, 2013, p. 2). Tualatin Valley Fire and Rescue established a Victim Assistance function within their Logistics Section. This person serves as the liaison between the district and the displaced occupants (TVFR, 2006). Other agencies identified in the survey results, such as the Canadian Fire Department, have a specific emergency management network of support for displaced occupants. The City of Passaic, NJ established a Relocation Officer to assist with displaced occupants after fires.

Although there is no budget item dedicated to fund relocation, there are options that exist at the local level. The Health Officer can arrange for the establishment of an emergency shelter for a large number of displaced occupants if necessary. The transportation of displaced occupants would need to be coordinated by the Health Officer as well. Access to food vouchers is available from the Recreation Department through the Health Officer. If there are a large number of displaced occupants, the OEM Coordinator and Health Officer can establish an emergency shelter and the Red Cross will operate the facility until other accommodations can be determined. The OEM might also benefit from the establishment of a Community Emergency Response Team (CERT). These volunteers could be utilized to assist with the management of displaced occupants, the establishment of shelters, etc. There needs to be more communication and coordination between the Health Department and the OEM Coordinator regarding the duties and responsibilities associated with displaced occupants.

According to the survey information, most fire departments that were faced with displaced occupants requested the assistance of the American Red Cross, even in the absence of an official

written procedure. Fires in Boston in the winter of 2009-2010 strained the resources of the local Red Cross. “The Red Cross had responded to 48 emergencies and provided about $100,000 in direct aid to disaster victims.” (Ellement & Rathe, 2010, p. 1)

According to Rob Pavlick, Response Manager for the Red Cross, when there are occupants displaced from fires in Clifton, the incident commander or designee should contact the Red Cross for assistance. The Red Cross can provide for temporary relocation for up to eight living units for a maximum of three days, and vouchers for food and clothing depending on the needs of those displaced. The Red Cross can also provide assistance for mental health issues. The Passaic Salvation Army is another valuable resource that can provide assistance to displaced occupants in the aftermath of a fire. Many times, the displaced occupants have issues that began long before the fire started and will carry over after the fire is out. These can include drug addiction, physical, and mental health issues (Cervantes, 2013).

The services available from Passaic County or the State of NJ are coordinated through the local OEM and request through the County OEM office. Generally, access to these services are reserved for large-scale disasters or when the resources at the local level have been exhausted.

The NJ Department of Human Services can provide mental health counseling in the aftermath of disasters including individual crisis counseling, psychological first aid, and information and referral services. The County OEM would typically coordinate access to this network. The County OEM would coordinate with the Passaic County Mental Health Administrator for assistance.

The author was not aware of NJ 2-1-1 prior to the research being conducted. NJ 2-1-1 is a free service that provides assistance to those in need of health and human resource assistance. The service is available 24 hours a day, seven days a week, is confidential, multilingual, and TTY accessible. The service can be accessed by telephone or via the website. The call specialists can provide comprehensive information and referral services about a variety of issues, including food banks, clothing closets, shelters, rental assistance, crisis intervention services, support groups, counseling, financial assistance, job training, transportation assistance, and education programs (NJ 2-1-1, 2012).

The purpose of the CFD After the Fire procedure is to provide the incident commander with a detailed guide to action that does not currently exist for the management of displaced occupants. Having a checklist and worksheet, the incident commander or designee should be able to obtain key information that will assist with decision-making. The Red Cross, Salvation Army, OEM Coordinator, and Health Officer may request some of this information so that they can develop a plan for assistance and relocation.

Perhaps most important are the potential benefits derived from having a procedure in place for the management of displaced occupants. Hopefully this can translate into reduced stress and confusion for those displaced. “I fall through all the cracks…anything that will help…help to get started again.” (Keane et al., 2000, p. 273) Dealing with the emotional stress makes it difficult to navigate through the bureaucracy after a fire. “The average person doesn’t have a clue where to start.” (Young, 1992, p. 1)

Although generic post-fire information is readily available in both English and Spanish from the U.S. Fire Administration, this information does not provide the displaced occupants with all of the information that will be needed to gain access to the services that are available to them in Clifton, Passaic County, and New Jersey. Providing displaced occupants with the U.S. Fire Administration's After the Fire pamphlet is a good start and is certainly better than not providing any information at all. The post-fire information should be made available in languages that reflect the demographic of the municipality. In Clifton, this could include the Middle Eastern, Polish, and Orthodox Jewish populations in addition to English and Spanish that are currently available.

The Red Guide to Recovery, provided by the San Francisco, CA Fire Department is extremely comprehensive and features recovery information for all types of disasters including fires. Although this document may be utilized as a reference when developing a CFD specific document, there is neither money available currently to purchase this document for distribution, nor a need for such a comprehensive document that addresses all types of natural and man-made disasters. This may be something to consider in the future. It is beyond the scope of this research project.

Providing hard copies of the information at the incident is one approach to getting the information to the displaced occupants. Providing the information on the Fire Department website will allow the CFD to provide the most current information, more information than can reasonably be handed out at an incident, and access to links to other assisting agencies. Utilizing

the website for information will also increase access to other public fire education materials. If the hard copies are not available or are misplaced by those displaced, website access makes the information available 24 hours a day, 7 days a week from home, cellular device, public libraries, etc.

Another benefit of utilizing the website for information is that the information can be added, deleted, or amended as needed. The website link provided to the displaced occupant can remain the same and the information provided will be as current as can be reasonably expected. As was determined when reviewing the City of Clifton Emergency Operations Plan, keeping information current is difficult and inaccurate information is useless in an emergency.

In addition to the creation of the After the Fire procedure, and the distribution of post-fire information, the CFD should consider providing public safety education information that stresses the importance of purchasing insurance. According to Don Griffin, Vice President at Property Casualty Insurers Association of America, the first step you should take after a disaster is to call your renter's insurance company and speak to an agent. Many policies will cover food and shelter until your unit is render habitable again (MacDonald, 2005, p. 2).

The post-fire literature makes a distinction between those with insurance and those without insurance. There is much more information available for those with insurance. Those without insurance are left to fend for themselves or rely on agencies such as the Fire Department, Red Cross, and other social service agencies for assistance. Keane and her researchers determined that families displaced after a fire fared much better if they had insurance, good records, and

family support. These people are better able to cope than those that are less prepared. However, "Even people with insurance don't necessarily have their claims attended to in an adequate way." (Young, 1992, p. 1) It is easier to assist those that have insurance than to assist those that are uninsured. There are no laws, codes, or ordinances in the City of Clifton that require tenants to carry renter's insurance.

According to Navy-Daniels, the recession has increased the need for services. "With the recession, more people are trying to live under one roof…when their apartment or house catches fire, there are more people displaced." (Ellement & Rathe, 2010, p. 2) The After the Fire procedure should prevent or eliminate the unneeded stress and confusion of the displaced occupants and the incident commander, contribute to the timely and adequate management of those displaced, and reflect positively on the CFD's incident management and customer service capabilities.

Recommendations

The following recommendations are based upon the results of the literature review and the procedures conducted.

The first recommendation is to implement the After the Fire procedure immediately. After the Ackerman Ave. fire incident in the summer, all CFD Deputy Fire Chiefs became aware of the unwritten procedure to contact the Red Cross if faced with occupants displaced from fires. However, having the phone number to the Red Cross did not provide the incident commander with all of the information needed to properly provide for the needs of those displaced. The

checklist and worksheet will enable the incident commander to address the needs of those displaced without having to rely on previous experience or memory.

As part of the implementation of any procedure or policy, all members of the CFD will become familiar with the contents and conduct training in order to become proficient. Once this training is conducted, the incident commander can utilize personnel at the incident to assist with the management of displaced occupants. More often than not, the incident commander will be busy with other incident-related tasks. Most likely, the delegation of the management of those displaced to a junior officer will become the norm at fires in Clifton.

As part of the implementation of the procedure, starting immediately, all displaced occupants should be provided with a copy of the *After the Fire* pamphlet from the U.S. Fire Administration. This document is available for free on their website. Copies should be printed in English and Spanish. These copies should be carried in the Deputy Chief's vehicle.

The second recommendation is to create a document to add to the post-fire information. It will provide specific information about the Clifton Fire Department and City of Clifton. This may not need to be more than the addition of a single page of contact information to the existing U.S.F.A. *After the Fire* pamphlet. This page should contain the phone number, address, and website for Clifton Fire Headquarters so that a fire report, recommendation to social services such as the Salvation Army, or other information can be obtained by the displaced occupants. It should also contain the phone numbers for other departments in City Hall such as the Health Department, Office of Emergency Management, Mayor, and City Manager.

The third recommendation is to update the Clifton Fire Department website. The updating of the website will have several advantages. First, it will allow the CFD to make post-fire information available in several languages that represent the demographics of Clifton, NJ. This will eliminate the inefficiency of having to print and carry post-fire documents in several languages. Second, it will enable the CFD to update the information more effectively and efficiently. Third, it will ensure that the information provided to displaced occupants is as current and accurate as can be reasonably expected. Fourth, the website can be used to provide other Fire Department, City of Clifton, or commercially available public education information to the displaced occupants. Links to organizations such as NJ 2-1-1 can be added to the website as part of providing overall customer service.

Each Deputy Chief is currently provided with Department business cards. The business cards can be utilized to direct the displaced occupants to the website in order to access all of the information that will assist them with their recovery. This is much simpler than printing, carrying, and providing post-fire information in numerous languages. The hard copies of the post-fire information could still be made available at Fire Headquarters.

Lastly, all CFD vehicles and fire apparatus should be outfitted with decals indicating the CFD website link. As we move into the 21st century, utilizing technology is becoming necessary to communicate with the public and to ensure organizational success.

The fourth recommendation is to create a public education program that emphasizes importance of having insurance. Clifton has a large number of rental units and there are literally thousands of citizens that would benefit from having renter's insurance. Not only would having renter's insurance assist displaced occupants to recover from a fire, but also it would lessen the burden on government agencies and non-governmental organizations like the Red Cross. As stated by Red Cross volunteer Ellen Lockhart, "Ultimately recovery is up to the families." (Brewer, 2011, p. 2)

This can be developed from existing public education information, which includes the benefits of smoke and carbon monoxide detectors. The public education program can be delivered to community groups, civic associations, business owners, and any other groups or organizations that would benefit from the information.

It can also become a part of a larger public education campaign that addresses the community's planning, preparedness, response, and recovery from all-hazard incidents such as snowstorms, hurricanes, floods, etc.

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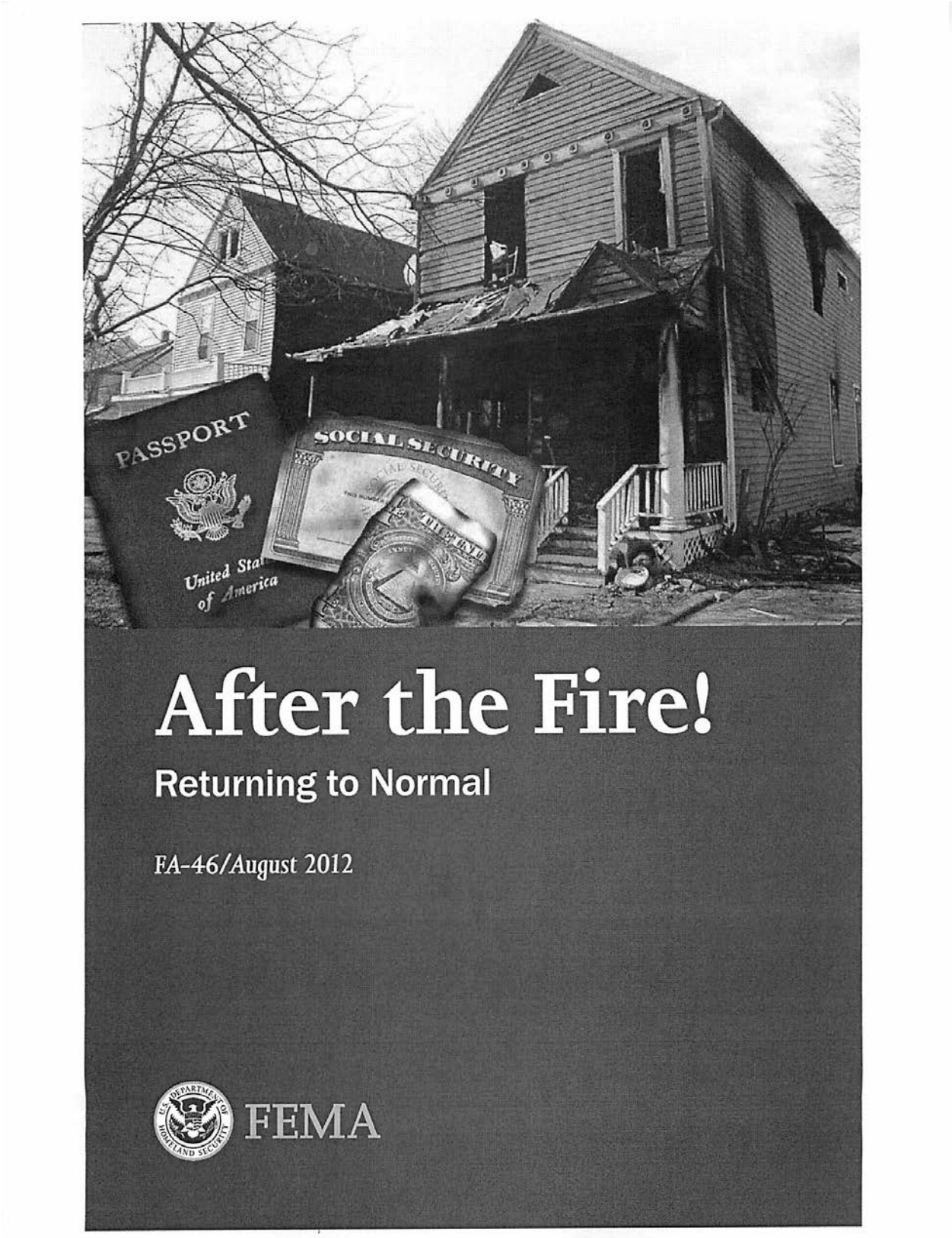
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Appendix A: U.S. Fire Administration, *After the Fire!* (FA-46) pamphlet





¡Después del incendio!

Retorno a la normalidad

FA-46S/Agosto 2012

FEMA

Vital information

Date of fire: _____

Time of fire: _____

Location of fire: _____

Vehicle identification number for
cars, trucks, and motorcycles destroyed: _____

_____

Name of the responding fire department:

_____

Address of the responding fire department:

_____

_____

Nonemergency telephone number
of responding fire department: _____

Fire incident report number issued
by the responding fire department: _____

Fire marshal or fire investigator: _____

A fire will change your life in many ways that you cannot imagine. Knowing where to begin and who can help you is important. The U.S. Fire Administration hopes you find the following information useful in getting through the things you must do after the fire.

What to expect

A fire in a home, whether you live in an apartment, a single family, or multifamily home, can cause serious damage. The building and many of the things in your home may have been badly damaged by flames, heat, smoke, and water.

You will find that things the fire did not burn up are now ruined by smoke and soggy with water used to put out the flames. Anything you want to save or re-use will need to be carefully cleaned.

The firefighters may have cut holes in the walls of the building to look for any hidden flames. They may even have cut holes in the roof to let out the heat and smoke. Cleanup will take time and patience.

If your home had a home fire sprinkler system, you will find little damage from flames, heat, smoke, and water. If not, and you plan to rebuild your home, now is the time to think about installing sprinklers into your home. Talk with the owner about it if you are a renter. You can find more information at the Home Fire Sprinkler Coalition's website: www.hfsc.org

Use caution

It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water left behind may contain things that could make you sick.

Be very careful if you go into your home and if you touch any fire-damaged items. Ask the advice of the fire department, local building official, your insurance agent, and restoration specialists before starting to clean or make repairs.

Frequently asked questions about fire department actions

Q. Why did they break windows and cut holes in the roof?

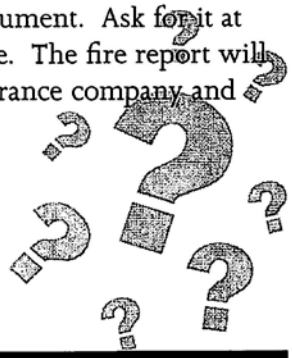
A. As a fire burns, it moves up and down and across, growing very fast. Breaking windows and cutting holes in the roof is called ventilation. This slows the fire's growth. It helps get rid of dark smoke that makes it hard for firefighters to see where they are going. It helps them fight the fire more quickly. In the end, ventilation can help save lives and property.

Q. Why do firefighters cut holes in walls?

A. This is done so that the fire department is sure that the fire is completely out and that there is no fire left inside the walls or in other hidden places.

Q. How can I get a copy of the fire report?

A. In most areas, a fire report is a public document. Ask for it at the fire department or fire marshal's office. The fire report will help you with information that your insurance company and other official offices may request.



What do I do now?

Take care of yourself and family

Contact your local disaster relief service, such as the American Red Cross or the Salvation Army. They will help you find a place to stay for awhile and find food, clothing, medicine, and other important things. Make sure you have a safe place to live temporarily. You have a big job ahead of you. Get plenty of rest and ask for help. Do not try to do it all alone.

Do not eat, drink, or breathe in anything that has been near the fire's flames, smoke, soot, or water used to put the fire out.

Help your pets

If you have pets, find them and comfort them. Scared animals often react by biting or scratching. Handle them carefully, calmly, and gently. Try to leave pets with a family member, friend, or veterinarian if you are visiting or cleaning your damaged home. Keep your pets out of the house until the cleanup is complete to keep them safe.

Security and safety

Do not enter a damaged home or apartment unless the fire department says it is safe to go in. Fires can start again even if they appear to be out. Watch for damage caused by the fire. Roofs and floors may be damaged and could fall down.

The fire department will make sure that the utility services (water, electricity, and gas) are safe to use. If they are not safe, firefighters will disconnect them before they leave the site. Do not try to turn them back on yourself.



Contact your police department to let them know that you will be away from your home. In some cases, you may need to board up openings, so no one can get in when you're not there.

Contact your insurance agent

Contact your insurance company or agent right away. Ask them what to do about the immediate needs of your home. This includes pumping out water and covering doors, windows, and other openings.

Ask your insurance agent/company what they want you to do first. Some companies may ask you to make a list of everything that was damaged by the fire. They will ask you to describe these in detail and say how much you paid for the items.

If you do not have insurance, your family and community might help you get back on your feet. Organizations that might help include:

- American Red Cross;
- Salvation Army;
- religious organizations;
- public agencies, such as the public health department, etc.;
- community groups;
- State or municipal emergency services office; and
- nonprofit crisis-counseling centers.

Finances

Get in touch with your landlord or mortgage lender as soon as possible. Contact your credit card company to report credit cards lost in the fire and request replacements. Save all receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent concerning your fire loss. This will help prove you bought things you may want to claim on your income tax forms.

Tips on how to handle the damage

There are companies that are experts in cleaning and/or restoring your personal items.

Whether you or your insurer buys this type of service, be clear on who will pay for it. Be sure to ask for an estimate of cost for the work and agree to it in writing. You will find the names and phone numbers for companies that do this work in the phone book and on the Internet, or ask your insurance agent for a company they have used. Before you hire any company, talk to someone who has used them to make sure they did good work.

After the Fire! Returning to Normal

Some companies that claim to provide board up and cleaning services are not honest. Ask your insurance company for names of companies you can trust to do a good job at a fair price.

These companies provide services that include some or all of the following:

- securing your home against more damage;
- estimating damage;
- repairing damage;
- estimating the cost to repair or renew items of personal property;
- storing household items;
- hiring cleaning or repair subcontractors; and
- storing repaired items until needed.

The first days of recovery

The value of your home and personal belongings

Talk with your insurance company about how to learn the value of your home and property.

Replacing valuable documents and records

You will want to replace many of the following documents destroyed or lost in the fire:

- driver's license, auto registration;
- bankbooks (checking, savings, etc.);
- insurance policies;
- military discharge papers;
- passports;
- birth, death, and marriage certificates;
- divorce papers;
- Social Security or Medicare cards;
- credit cards;
- titles to deeds;
- stocks and bonds;
- wills;
- medical records;
- warranties;
- income tax records;
- citizenship papers;
- prepaid burial contract;
- animal registration papers; and
- mortgage papers.



Replacing money

Handle burned money as little as possible. Try to place each bill or part of a bill in plastic wrap to help preserve it. If money is partly burned—if half or more is still ok—you can take the part that is left to your regional Federal Reserve Bank to get it replaced. Ask your bank for the one nearest you, or you can take the burned or torn money to the Post Office and mail it by "registered mail, return receipt requested" to:

Department of the Treasury Bureau of Engraving and Printing
Office of Currency Standards
P.O. Box 37048
Washington, DC 20013

Damaged or melted coins may be taken to your regional Federal Reserve Bank or mailed by "registered mail, return receipt requested" to:

Superintendent U.S. Mint
P.O. Box 400
Philadelphia, PA 19105

To replace U.S. Savings Bonds that are destroyed or mutilated, get the Department of Treasury Form PD F 1048 (I) from your bank or at www.ustreas.gov and mail to:

Department of the Treasury
Bureau of the Public Debt
Savings Bonds Operations
P.O. Box 1328
Parkersburg, WV 26106-1328

Checklist for next steps after a fire

Here are the steps to follow after a fire in your home:

- ❑ Contact your local disaster relief service, such as the Red Cross. They will help you find a place to stay for awhile and find food, medicines, and other important things.
- ❑ If you have insurance, contact your insurance company. Ask what you should do to keep your home safe until it is repaired. Find out how they want you to make a list of things that were lost or damaged in the fire. Ask who you should talk to about cleaning up the mess. If you are not insured, try contacting community groups for aid and assistance.
- ❑ Check with the fire department to make sure your home is safe to enter. Be very careful when you go inside. Floors and walls may not be as safe as they look.
- ❑ The fire department will tell you if your utilities (water, electricity, and gas) are safe to use. If not, they will shut these off before they leave. **DO NOT** try to turn them back on by yourself. This could be very dangerous.
- ❑ Contact your landlord or mortgage company about the fire.
- ❑ Try to find valuable documents and records. See the information in this brochure about how to get new copies if you need them.
- ❑ If you leave your home, call the local police department to let them know the site will be vacant.
- ❑ Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and to prove any losses claimed on your income tax.
- ❑ Check with an accountant or the Internal Revenue Service (IRS) about special benefits for people recovering from fire loss.



U.S. Fire Administration
16825 South Seton Avenue
Emmitsburg, Maryland 21727
1-800-561-3356
www.usfa.fema.gov

FA-46/August 2012

Appendix B: Law Department interview

What legal responsibility and/or authority does the Clifton Fire Department have as it pertains to occupants displaced from fire and fire-related emergencies?

1. What laws, regulations, and/or ordinances exist that pertain to the Clifton Fire Department and the management of displaced occupants from fire and fire-related emergencies?

2. What laws, regulations, and/or ordinances exist that pertain to the building owner and the management of displaced occupants from fire and fire-related emergencies?

3. What laws, regulations, and/or ordinances exist that pertain to other City of Clifton departments and the management of displaced occupants from fire and fire-related emergencies?

4. How do documents such as Tenants' Rights in New Jersey, published by the Legal Services of NJ, pertain to the management of displaced occupants from fire and fire-related emergencies?

Appendix C: Law Department memorandum

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: Thomas Egan, Assistant Municipal Attorney

Date: 11 October 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What legal responsibility and/or authority does the Clifton Fire Department have as it pertains to occupants displaced due to fire and fire-related emergencies?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

Attached are the written interview and a guideline for completing the curriculum vitae. Please have this completed by 8 November 2013. If this deadline is unrealistic, please let me know as soon as possible.

I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

Appendix D: Curriculum vitae Thomas Egan, Esq.

- Rutgers University, NJ. Bachelor of Arts 1988
- Seton Hall Law School, NJ. Juris Doctor 1993
- Admitted in NJ and Pennsylvania, Federal District Court of NJ
- Private practice for over 20 years
- Own practice for 15 years
- Assistant Municipal Attorney, City of Clifton, NJ, 7 years
- Primary responsibility, litigation

Appendix E: OEM and Health Department interview

What assistance is available from within the City of Clifton for the management of displaced occupants?

1. What protocol should the incident commander follow when faced with displaced occupants from fire and fire-related emergencies?

2. What shelter options exist for displaced occupants from fire and fire-related emergencies?

3. What transportation options exist for displaced occupants from fire and fire-related emergencies?

4. What funding options exist for the management of displaced occupants from fire and fire-related emergencies?

5. What assistance is required and/or expected from the Clifton Fire Department with regard to the management of displaced occupants from fire and fire-related emergencies?

6. In order to create a reference document for the incident commander when faced with displaced occupants, what emergency contact information is available for your agency for during normal business hours, and for after business hours, on weekends, holidays? Ideally, this information should include primary and secondary points of contact.

Appendix F: OEM and Health Department interview memoranda

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: Capt. Phil Cheski, City of Clifton Office of Emergency Management Coordinator

Date: 11 October 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from within the City of Clifton?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

Attached are the written interview and a guideline for completing the curriculum vitae. Please have this completed by 8 November 2013. If this deadline is unrealistic, please let me know as soon as possible.

I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: John Biegel III, City of Clifton Health Officer

Date: 11 October 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from within the City of Clifton?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

Attached are the written interview and a guideline for completing the curriculum vitae. Please have this completed by 8 November 2013. If this deadline is unrealistic, please let me know as soon as possible.

I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

Appendix G: OEM and Health Department, curriculum vitae

Capt. Phil Cheski

OEM Coordinator, City of Clifton

Technical Services Captain, Clifton Fire Department

Master of Administrative Science, Fairleigh Dickinson University

Adjunct Professor, Passaic County Community College

Inspector Michael Onder

Supervising Fire Protection Specialist, Clifton Fire Department

Deputy OEM Coordinator, City of Clifton

Member, City of Clifton LEPC/Hazmat Board

John Biegel III

Health Officer, City of Clifton

Master of Environmental Health Management, Montclair State University

Adjunct professor, Montclair State University

Appendix H: Outside Agencies interview

What assistance is available from outside agencies for the management of displaced occupants?

1. What services does your agency provide for displaced occupants from fire and fire-related emergencies?

2. Under what circumstances will your agency provide services to displaced occupants displaced from fire and fire-related emergencies in Clifton, NJ?

3. What does your agency require of the Clifton Fire Department (CFD) in order to get assistance for occupants displaced from fire and fire-related emergencies?

4. What does your agency require of the displaced occupants in order to get assistance?

5. What information and/or literature can your agency provide the CFD so that we may disburse it to the displaced occupants?

6. In order to create a reference document for the incident commander when faced with displaced occupants, what emergency contact information is available for your agency for during normal business hours, and for after business hours, on weekends, holidays? Ideally, this information should include primary and secondary points of contact.

Appendix I: Outside Agencies memoranda

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: Rob Pavlick, Director of American Red Cross of Northern NJ

Date: 17 September 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from outside agencies?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

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I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: Captain Medina, Salvation Army, Passaic, NJ

Date: 11 October 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from outside agencies?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

Attached are the written interview and a guideline for completing the curriculum vitae. Please have this completed by 8 November 2013. If this deadline is unrealistic, please let me know as soon as possible.

I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: Pamela Owen, Passaic County Department of Human Services

Date: 11 October 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from outside agencies?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

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Sincerely,



Michael Allora
Deputy Fire Chief

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: William Schaffer, NJ Department of Human Services

Date: 11 October 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from outside agencies?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

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I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

City of Clifton

Fire Department
900 Clifton Ave.
Clifton, NJ 07013

Michael Allora
Deputy Fire Chief

Office: (973) 470-2229
Cell: (201) 841-5718
mallora@cliftonnj.org

To: Rita Kelly, Catholic Family and Community Services

Date: 14 November 2013

Re: National Fire Academy, Executive Fire Officer Applied Research Project Interview

I am currently enrolled in the NFA's Executive Fire Officer Program and am conducting an applied research project for the Executive Analysis of Fire Service Operations in Emergency Management (EAFSOEM) course. My topic for the EAFSOEM course is focused on developing a standard operating procedure for the management of displaced occupants after fire and fire-related emergencies.

As part of my original research, I need to conduct an interview with you in order to answer a specific research question. The research question is, "What assistance is available for the management of displaced occupants from outside agencies?"

I have attached a written interview which I feel will make it easier for you to complete at your own pace. If any of the questions are unclear, or if you feel that a face-to-face interview will be more beneficial, please let me know. I am also required to include, as part of my research, a curriculum vitae for each person completing an interview.

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I truly appreciate your assistance in this endeavor. Please feel free to contact me with any questions or concerns.

Sincerely,



Michael Allora
Deputy Fire Chief

Appendix J: Outside Agencies curriculum vitae

Rob Pavlick

Response Manager, Northern NJ Red Cross

Capt. Trudy Medina

The Salvation Army of Passaic, NJ, Commanding Officer since July 2011

College for Officer Training 2001-2003; Associate of Arts Degree

Pamela Owen, Esq.

Passaic County Human Services Director since 2003

J.D. (Law Degree) 1993

M.B.A. (Marketing & Management) 1990

B.A. (Marketing & Management) 1986

William Schaffer

Director, NJ Department of Human Services, 2008 - present

State of NJ ESF-6 Mass Care Emergency Assistance coordinator

State Individual Assistance officer

Director, OEM, NJDHS

Appendix K: Fire Department survey

1. Name of Fire Department or agency? This information is used to determine if multiple responses are received from same department or agency.

2. City and State? This information is used to determine the geographical diversity of responses.

3. Number of personnel in your fire department or agency?

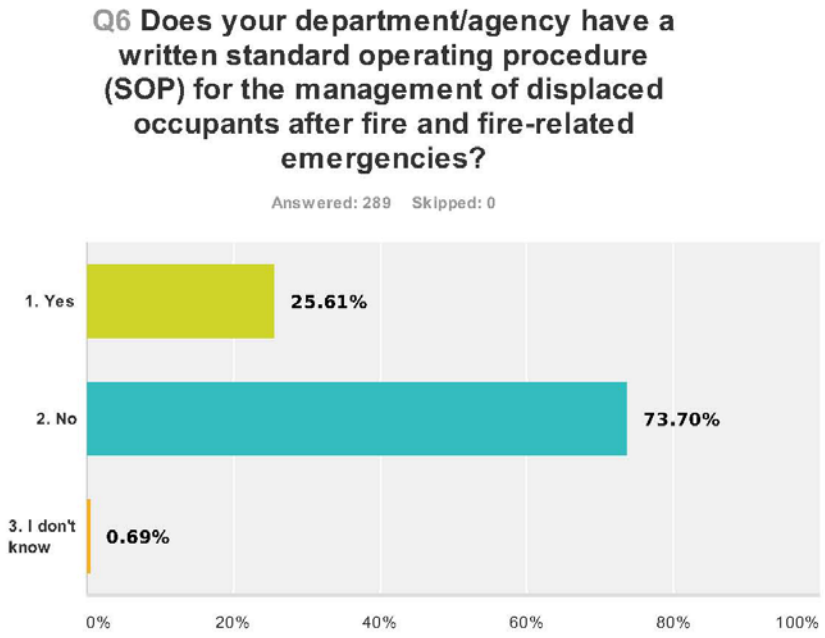
- ◯ 1. 1-20
- ◯ 2. 21-40
- ◯ 3. 41-60
- ◯ 4. 61-80
- ◯ 5. 81-100
- ◯ 6. 101-200
- ◯ 7. 201+

4. Population served by your department or agency?

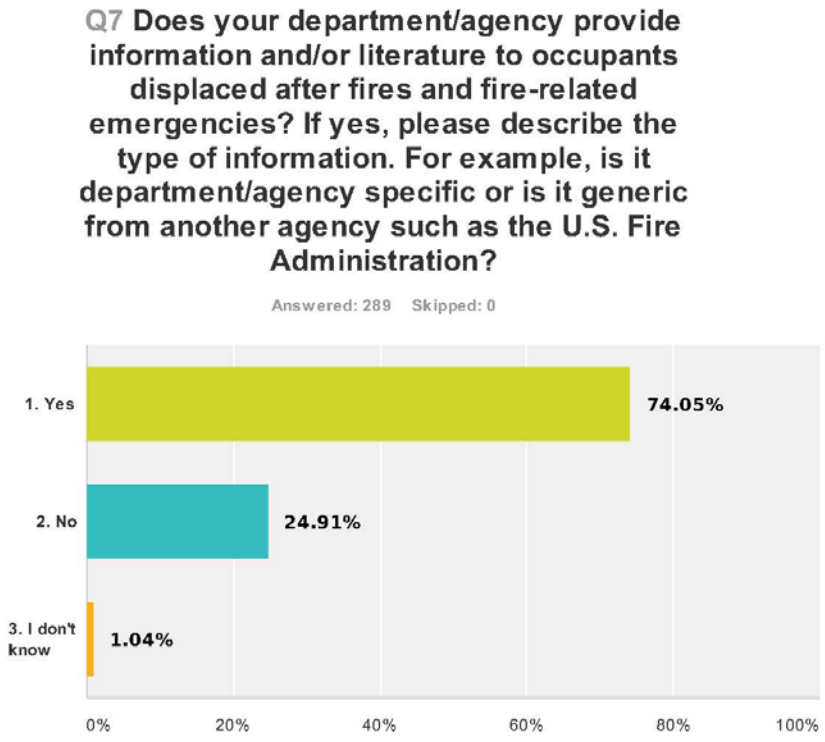
- ◯ 1. 1-5000
- ◯ 2. 5001-10000
- ◯ 3. 10001-25000
- ◯ 4. 25001-50000
- ◯ 5. 50001-100000
- ◯ 6. 100001-250000
- ◯ 7. 250001+

5. Rank or position in your department/agency?

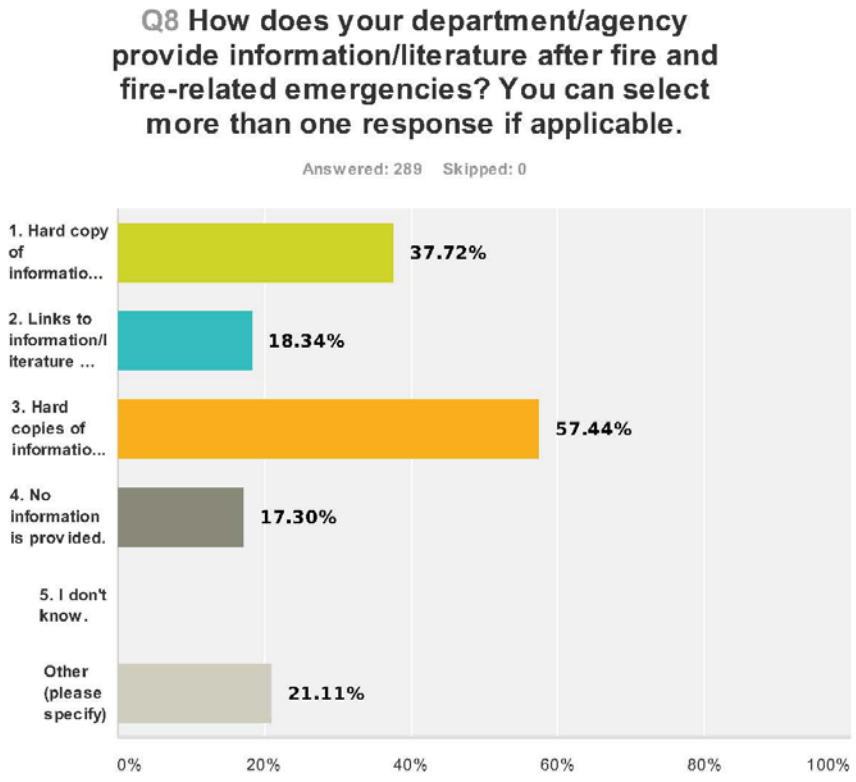
What information and/or literature does your department/agency provide to occupants displaced



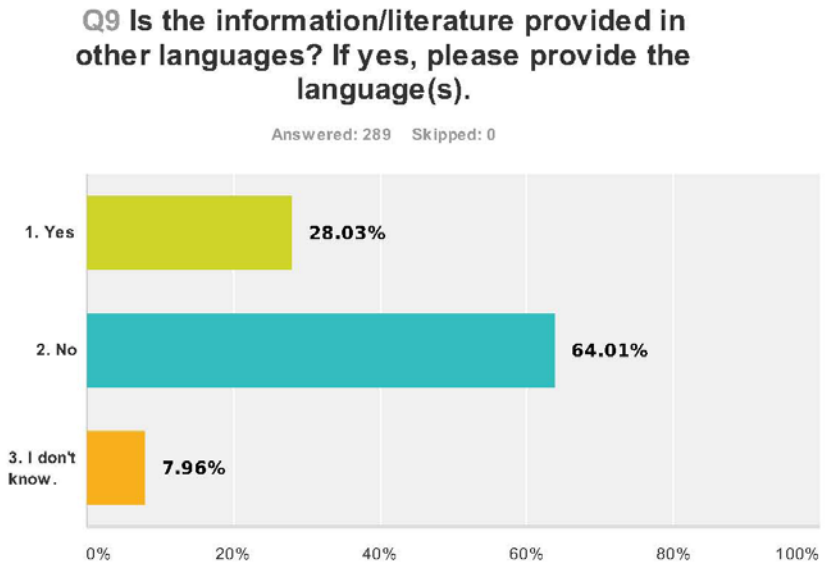
What information and/or literature does your department/agency provide to occupants displaced



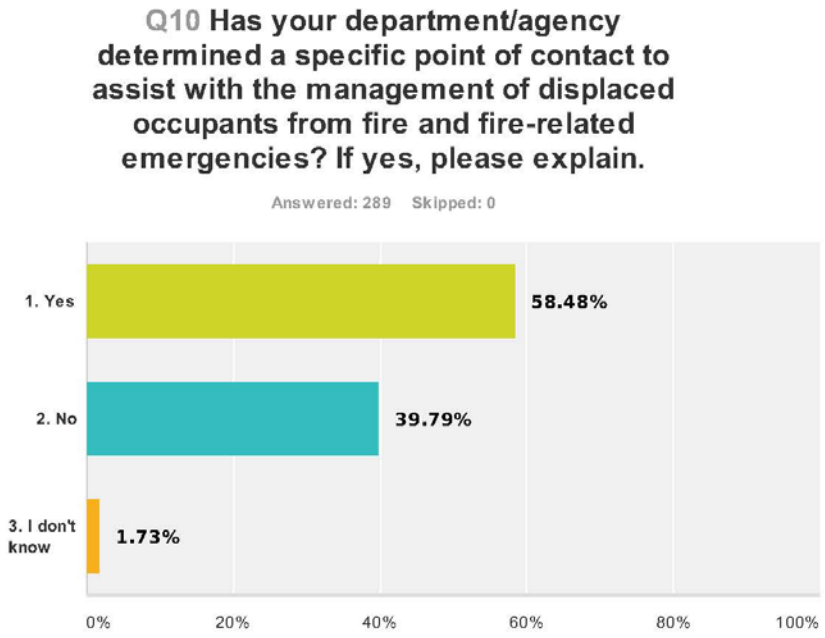
What information and/or literature does your department/agency provide to occupants displaced



What information and/or literature does your department/agency provide to occupants displaced



What information and/or literature does your department/agency provide to occupants displaced



Appendix L: Law Department interview summary

- There are no laws, regulations, or ordinances that specifically address the responsibilities of the Fire Department as it pertains to the management of displaced occupants from fires.
- There are municipal codes that address the powers of the Fire Chief and Public Safety Director but the information is not specific to displaced occupants.
- The Tenant's rights document clearly states that displaced occupants do not have an absolute right to receive relocation assistance.
- There are two chapters of the municipal code that address displacements but neither is specific to fire.
- There is no law that requires renter's insurance in NJ.
- The OEM and Health Departments would be best place to obtain additional information about the topic.

Appendix M: OEM interview summary

- There is a procedure for the activation of the OEM that should be followed by the incident commander.
- The Red Cross is the primary agency to contact when faced with displaced occupants.
- If there are a large number of occupants, the OEM can establish a shelter if needed.
- The Health Officer has access to transportation vehicles if needed.
- There is emergency funding available through Housing, but it is not for fire displacements.
- Recreation Department has access to vouchers for food.
- Safeguard the displaced occupants, determine immediate medical needs, determine if parents and/or guardians of minors are on scene.
- Provided a copy of the SOP and the notification sheet.
- Provided contact information for the procedure.

Appendix N: OEM SOP and documents

CLIFTON FIRE DEPARTMENT POLICY AND PROCEDURE		NO. 08-07
	EFFECTIVE DATE 08-20-08	REVISION
SUBJECT OEM Call Outs and Notifications	RESCINDS	PAGE 1 of 2
REFERENCE	AUTHORIZED BY Acting Chief J. Adams Deputy Chief J Adams	

1.0 Purpose

1.1 To establish Departmental guideline regarding the notification or call-out of OEM personnel.

2.0 Procedure

2.1 Telecommunicators who are staffing the Clifton Fire Alarm Station will notify the Clifton OEM Coordinator during below listed incidents, or during other unforeseen incidents which may have significant impact against the citizens or critical infrastructure of the City of Clifton.

2.2 If doubt exists concerning notification, the OEM Coordinator will be notified and a response determination will be made at that time.

3.0 Incidents

3.1 Fluid or Substance Spills, including large spills, hazardous material incidents, spills involving storm drains, waterways, or when DEP # is requested.

3.2 Major Fire incidents that involve numerous injuries, fatality(s), large financial impact, or multiple structures.

3.3 Major road closures that will exceed 1 hour.

3.4 School Response Plan incidents

3.5 Major Utility Failures or interruption of services, including gas, electric, sewer, communications, etc.

3.6 Major Incidents which involve serious injury(s) or fatality(s), including Mass Casualty Incidents (MCI), Building collapses, train accidents, aircraft accidents, bus accidents

3.7 Severe Weather, including flooding, rain, snow, wind, etc.

3.8 Missing Person(s) Incidents that initiate a search.

3.9 Large Scale Incidents or Events which involve multiple jurisdictions or resources.

3.10 Suspicious Packages, Substance, or Terrorist Threats

3.11 Terrorist action within NY/NJ area

3.12 All incidents which involve the evacuation of residents.

City of Clifton
Office of Emergency Management

Guidelines for OEM Call Outs or Notifications

- ✓ **Fluid or Substance Spills**
  Large Spills, hazardous material incidents, spills involving storm drains, waterways or when a DEP # is requested

- ✓ **Fires**
  Major fire incidents that involve numerous injuries, a fatality(s), large financial impact or multiple structures

- ✓ **Major Road Closures That Will Exceed 1 Hour**

- ✓ **School Response Plan Incidents**

- ✓ **Major Failures or Interruption of Services**
  Gas, Electric, Sewer, Communications, etc...

- ✓ **Major Incident That Involve Serious Injury(s) or Fatality(s)**
  Mass Casualty Incidents (MCI)
  Building collapses, train accidents, bus accidents

- ✓ **Severe Weather Threats**
  Flooding, Rain, Snow, Wind, etc...

- ✓ **Mission Person(s) Incidents That Initiate a Search**

- ✓ **Large Scale Incidents or Events That Involve Multiple Jurisdictions or Resources**

- ✓ **Suspicious Packages, Substance or Terrorist Threats**

- ✓ **All Incidents That Involve the Evacuation of Residents**

When there is a doubt for a notification, please make a call and a response determination will be made at that time.

Appendix O: Health Department interview summary

- The position of Welfare Director was eliminated years ago. Duties were assigned to the Health Officer.
- The protocol will be dependent on whether or not there are a large number of occupants displaced.
- In the majority of past incidents involving fire displacements, the Health Department was not involved.
- Typically, the OEM Coordinator was the primary point of contact.
- The Red Cross no longer operates shelters. The medical needs of the people became a liability issue.
- The Red Cross will utilize local hotels for temporary housing.
- There is no budget item for housing.
- The Health Department could go after the homeowner for reimbursement in certain circumstances.
- Temporary shelters are located at area school and the Senior Center.
- Health Department has access to vehicles for transportation if needed.
- Recreation Department has vouchers for food.
- It is not the Fire Department’s job to relocate victims.
- Shelters follow Red Cross guidelines.
- Know how many people require relocation.
- Under state of emergency, different rules apply.
- Provided emergency contact information.

Appendix P: Red Cross interview summary

- There is no requirement by the building owner to provide for occupants displaced from fires.
- Parameters for displaced occupants: life hazard versus non-life hazard, carbon monoxide (CO) versus no CO, third party liability or fixed in a reasonable amount of time. Four hours is a reasonable amount of time.
- If no water to house, why is there no water?
- Become familiar with *Tenant's Rights* document.
- When in doubt, call Red Cross. 24 hour, live answering service throughout NJ.
- Come out for fires, floods, weather events, and catastrophes.
- Red Cross will provide three nights hotel maximum, eight hotel rooms maximum, credit card for hood and clothing, physical and mental health services, pet-friendly hotels available. No transportation.
- Local OEM works with county OEM and Red Cross for long term sheltering.
- OEM locates and establishes shelters, Red Cross funds the operation of them.
- County OEM establishes regional shelters. Clifton needs a plan for transportation.
- Homeowners and tenants should contact their insurance company after a fire.
- Every municipality needs a Relocation Officer. Generally through Housing or Welfare Department.
- A landlord's responsibilities are in the *Tenant's Rights* document.
- Heating and cooling centers can be coordinated through Red Cross if needed.
- Red Cross receives no government funding except in cases of disaster declaration.

Appendix Q: Salvation Army interview summary

- The services we do provide for displaced occupants would be emergency clothing, food, and hot meals.
- Because we do not receive any funds for emergency housing, we are unable to provide emergency housing from this Salvation Army unit.
- The Salvation Army, nevertheless, does have a shelter in Montclair and one in Elizabeth that could be utilized for victims.
- The Passaic Salvation Army serves victims from Clifton and surrounding areas. There would not be any discrimination or special circumstances needed.
- A simple letter referring the individual or family would be sufficient. In real emergency situations, a phone call would be enough.
- We understand that in situations such as a fire, the individuals may not be able to provide identification. A letter from the Fire Department or a copy of the fire report would be fine.
- We have brochures available describing all of the services we provide.
- During business hours call 973 779-1179. After hours call 973 690-0958

Appendix R: PCDHS interview summary

- We do not provide any direct services. We refer people to the Red Cross who are fire victims. Then they are referred to Catholic Charities who has a rental list and will work with families to find new apartments.
- Catholic Families, funding permitted, will help with rent and security if the families meet the grant criteria.
- We provide funding to Catholic Charities who will assist families in finding new apartments. Catholic Charities will require information if they are providing rental assistance.
- There is nothing required from the Clifton Fire Department in order for people to receive assistance.
- We do not provide emergency assistance for fire victims. Generally Catholic Charities gets involved after the Red Cross funding has stopped.
- Contact for Catholic Charities, 973 279-7100.
- Passaic County has a contract with 2-1-1, which is available 24 hours a day. Dial 2-1-1 or go to www.nj211.org

Appendix S: NJDHS interview summary

- The State Department of Human Services does not provide direct assistance to displaced occupants. These services would be afforded through NGO and county-level human services offices or Bureau of Social Services.
- Federally declared disasters through the Individual Assistance Program or catastrophic events that overwhelms county, local, or NGO assistance.
- All emergency requests must go through the County OEM and be submitted to the State OEM, NJSP.
- In order to get assistance, all aspects of assistance must be exhausted, including NGO, local, and county human services providers.
- NJ 2-1-1 is the primary agency. Resources can also be found at www.state.nj.us/humanservices/index.shtml
- You would contact our emergency office through each one of the divisions listed at: www.state.nj.us/humanservices/resources.
- Should it be a catastrophic event displacing many individuals and the NGOs, and local, county, and human services agencies cannot assist due to complexity or scale, you can contact NJOEM, NJSP office and request ESF-6 be activated. This must be done through the county OEM.
- Disaster mental health is also available through the NJ Division of Mental Health and Addiction Services, Disaster and Terrorism Branch. Call the disaster mental health helpline 877 294-HELP or 877 294-4356 TTY or go to www.disastermentalhealthnj.com

Appendix T: CFD SOP After the Fire

CLIFTON FIRE DEPARTMENT **POLICY AND PROCEDURE**		**N O.** 14-
	EFFECTIVE DATE February 22, 2014	**REVISION**
SUBJECT After the Fire, Managing Displaced Occupants	**RESCINDS**	**PAGE** 1 of 5
REFERENCE(S) OEM Call Outs SOP 08-07 City of Clifton Emergency Operations Plan	**AUTHORIZED BY** Fire Chief	

1.0 Purpose

1.1 To provide the Incident Commander with information for the management of displaced occupants due to fire and fire-related incidents.

1.2 To provide for the timely and appropriate management of occupants displaced from their residences due to fire and/or fire-related incidents.

1.3 To contribute to the overall customer service provided by the CFD.

2.0 Scope

2.1 All CFD Incident Commanders

3.0 Definition of displaced occupant

3.1 Any occupant of a building or residence unable to reoccupy the residence immediately following termination of command of fire department operations.

4.0 Summary of actions steps

4.1 Determine number of displaced occupants

4.2 Determine needs of displaced

4.3 Request assistance

4.4 Provide post-fire information/literature

5.0 Determine number of displaced occupants

5.1 Determine building owner information and/or emergency contact information if non-owner occupied.

5.2 Determine name, specific address (apt. #), date of birth, primary contact information (phone number), for all occupants affected by the incident. This will be based upon the size of the building and the size and nature of the incident, (e.g. large apartment buildings, high rise buildings).

5.3 Confirm that each occupant resides at the incident address.

5.4 Sheltering options and decisions will be based on number of displaced occupants in need of relocation.

6.0 Determine needs of displaced occupants

6.1 Language barrier – determine need for an interpreter to communicate with the occupant(s)?

6.2 Immediate medical needs – determine if displaced occupants have injuries, illnesses, or other medical conditions that require immediate medical attention.

6.3 Shelter needs

6.3.1 Immediate – determine if shelter is required at incident due to weather and/or incident conditions.

6.3.2 Short-term – determine if displaced occupants have alternate arrangements for temporary shelter.

6.4 Communication needs – determine if displaced occupants have access to phone if needed.

6.5 Transportation needs – determine whether displaced occupants need arrangements for transportation to temporary shelter or housing location.

6.6 Food needs – determine whether there will be a need for food based upon the conditions at the incident and anticipated duration of incident.

6.7 Pet needs – determine whether there are pets that will need relocation.

6.8 Recovery needs – determine whether or not displaced occupants can salvage clothing, identification, important documents, medications, and other important personal belongings from building.

6.9 Psychological needs – determine whether there is are mental health needs based upon personal and incident specific conditions.

6.10 Insurance – determine whether the owner and/or displaced occupants have insurance.

7.0 Request assistance

7.1 Assistance is available from two primary groups, City of Clifton and External.

7.2 City of Clifton

7.2.1 BLS is provided by Clifton Fire Department. Request ALS through dispatch based upon dispatch protocols.

7.2.2 City of Clifton OEM – can provide access to OEM command vehicle, emergency shelters, coordination with assisting agencies, and coordination with Health Officer for additional assistance as required.

7.2.3 Health Officer – can provide coordination with assisting agencies, establishment of emergency shelters, transportation, food vouchers, and additional assistance as required.

7.2.4 Animal Control – can provide assistance with animal needs as required by incident.

7.2.5 Fire Department Chaplains – can provide emotional, spiritual, and psychological assistance to displaced occupants as needed.

7.3 External

7.3.1 American Red Cross – can provide temporary housing for up to eight (8) apartments, medications, clothing, food vouchers, and referrals to assisting agencies. Housing with pets is optional based on specific factors.

7.3.2 Salvation Army – can provide clothing and food for displaced occupants. They operate an emergency shelter in the vicinity of Clifton that is available if needed.

8.0 Provide information and literature

8.1 The Incident Commander shall provide each displaced occupant or family with the following:

8.1.1 U.S. Fire Administration's "After the Fire" pamphlet to all displaced occupants at the incident. The pamphlet is currently available in English and Spanish.

8.1.2 Clifton Fire Department information sheet. This will include incident number, phone numbers, and website address.

8.1.3 City of Clifton information sheet. This will include phone numbers and website address.

Clifton Fire Department / City of Clifton / Outside Agencies

Phone Directory

Dispatch Center		973 470-5911	
OEM	Capt. P. Cheski	973 470-5820 office	pcheski@cliftonnj.org
		973 896-8635 cell	
	Inspector M. Onder	973 470-5801 office	monder@cliftonnj.org
		973 216-5711 cell	
	DC K. McCarthy	973 332-5322 cell	82P4@cliftonnj.org
	DC M. Allora	201 841-5718 cell	mallora@cliftonnj.org
Health Officer	John Biegel III	973 470-5763 office	jbiegel@cliftonnj.org
		973 931-9888 cell	
Animal Control	Robert Boyle	973 899-5861 (PAGE FIRST)	
		973 470-5761 office	rboyle@cliftonnj.org
		973 417-5262 cell	
FD Chaplains	Father Alan Savitt	973 930-7503	Catholic
	Rabbi Ari	973 772-3131	Jewish
	Jeffrey Miller	973 777-2617	Lutheran
NNJ Red Cross	Rob Pavlick	201 652-3210 - Ridgewood	
		973 653-9631 - Paterson	
		800 507-6058 - 24 hr. hotline	
Salvation Army			
Passaic, NJ	Capt. Trudy Medina	973 779-1179	
Sal. Army State HQ		973 690-0958	
Catholic Charities		973 279-7100	www.NJ211.org
		2-1-1	

Clifton Fire Department Displaced Occupant Checklist

- **Determine number of displaced occupants (sheltering options based on # of displaced occupants needing relocation)**
  - Building owner information and/or emergency contact information if non-owner occupied.
  - Name, specific address (apt. #), date of birth, primary contact information (phone number), for all occupants.
  - Confirm that each occupant resides at the incident address.

- **Determine needs of displaced occupants (determine whether the owner and/or displaced occupants have insurance)**
  - Language barrier – is there a need for an interpreter?
  - Immediate medical needs –Injuries, illnesses, or other medical conditions that require immediate medical attention?
  - Shelter needs
    - Immediate – Is shelter required at incident due to weather and/or incident conditions?
    - Short-term – Do displaced occupants have alternate arrangements for temporary shelter? Where?
  - Communication needs – Do displaced occupants have access to phone?
  - Transportation needs – Do displaced occupants need arrangements for transportation to temporary shelter or housing location?
  - Food needs – Is there a need for food based upon the conditions and anticipated duration of incident?
  - Pet needs –Are there pets that will need relocation?
  - Recovery needs – Can displaced occupants salvage clothing, identification, important documents, medications, and other important personal belongings from building?
  - Psychological needs – Are there mental health needs based upon personal and incident specific conditions?
  - Insurance – Do the owner and/or displaced occupants have insurance?

Clifton Fire Department Displaced Occupant Checklist

- **Request assistance** (Assistance is available from two primary groups, City of Clifton and outside agencies)
  - City of Clifton
    - ALS requested through dispatch based upon dispatch protocols. BLS is provided by Clifton Fire Department.
    - City of Clifton OEM – access to OEM command vehicle, emergency shelters, coordination with assisting agencies, and coordination with Health Officer for additional assistance as required.
    - Health Officer – coordination with assisting agencies, establishment of emergency shelters, transportation, food vouchers, and additional assistance as required.
    - Animal Control – animal needs as required by incident.
    - Fire Department Chaplains – emotional, spiritual, and psychological assistance to displaced occupants.
  - Outside Agencies
    - American Red Cross – can provide temporary housing for up to eight (8) apartments, medications, clothing, food vouchers, and referrals to assisting agencies. Housing with pets is optional based on specific factors.
    - Salvation Army – can provide clothing and food for displaced occupants. They operate an emergency shelter in the vicinity of Clifton that is available if needed.

- **Provide information and literature**
  - The Incident Commander shall provide each displaced occupant or family with the following:
    - U.S. Fire Administration's "After the Fire" pamphlet to all displaced occupants at the incident. The pamphlet is currently available in English and Spanish.
    - Clifton Fire Department information sheet. This will include incident number, phone numbers, and website address.
    - City of Clifton information sheet. This will include phone numbers and website address.

City of Clifton Fire Department

DISPLACED OCCUPANT WORKSHEET

1. Incident Commander:	2. Incident Number:	3. Incident Address:	4. Start Date/Time: Date: Time:

Needs Information. Yes indicates a NEED that must be addressed (use reverse of form for remarks or comments)

5. Occupant information APT # Name	6. cellphone, contact number	7. Language	8. Medications Y or N	9. Shelter Y or N	10. Relocation address	11. Clothing	12. Food	13. Pets	14. Number and type of pets.	15. Additional Information

ICS 211 DO	17. Prepared by: Name:	Position/Title:	Signature:	Date/Time: