

Lowell Housing Authority Fire Damage Policy

The Lowell Housing Authority (LHA) establishes this Fire Damage Policy to address the costs associated with repairs and insurance deductibles when a fire is caused due to the negligence of a resident. Over the years the Authority has completed restoration to apartments and common areas when a fire occurs. In many instances, the fire is caused by the negligence of a resident. This includes fire damage caused by candles, pots that are left on a stove unattended, and electrical fires caused by an overload of an electrical strip. The costs associated with restoration of these units can exceed several thousand dollars and the LHA has had to absorb these costs. This can have a negative financial impact on the development and reduces funding for other work to enhance the lives of all residents.

To address this issue, if the Lowell Fire Department issues a report indicating that a fire is caused due to the negligence of the resident, the LHA will impose the costs associated with restoration on the resident. The charges will reflect actual costs to the LHA. For small fires, where a claim is not submitted to the insurance company, the LHA will assess the costs of restoration and charge the resident. For large scale fires, where an insurance company and an adjuster are involved, the LHA will charge up to the deductible amount of \$10,000.

When all information related to the fire is obtained by the LHA, the resident will be requested to attend a meeting to review the findings and discuss the costs. The LHA is aware that residents have limited income, and this may present a financial burden to the family. Our Property Managers will establish a fair and reasonable repayment agreement to accommodate the family, and regular monthly payments will be required in order to keep a resident in good standing.

Resident

Date

Lowell Housing Authority

Date