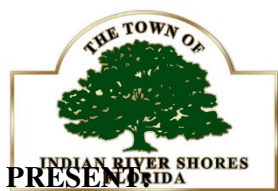


**MINUTES  
TOWN COUNCIL  
WORKSHOP MEETING**

**ISO Risk Assessment & PSD Staffing Requirements**

Thursday, April 9, 2015  
8:30 a.m.



**STAFF PRESENT:**

**Brian M. Barefoot**, Mayor  
**Michael B. Ochsner**, Councilman  
**Thomas F. Slater**, Councilman  
**Robert H. Stabe**, Town Manager  
**Chester Clem**, Town Attorney  
**Mark Shaw**, PSD Lieutenant  
**Kip Benham**, PSD Detective Sergeant

**Gerard A. Weick**, Vice Mayor  
**Richard M. Haverland**, Councilman  
  
**Laura Aldrich**, Town Clerk  
**Rich Rosell**, PSD Director  
**Tony Dudley**, PSD Lieutenant

**OTHERS PRESENT:**

ISO Community Hazard Mitigation **Mike Morash**; State Fire Marshal Regional Supervisor **Michael Long**; IAFF Local 2201 Representative **John O'Connor**; Island Club resident **Steve Coley**; Reporter from VB 32963 (**Lisa Zahner**); & Resident **John McCord** (left at 9:40)

**1. Call to Order**

- a. Pledge of Allegiance
- b. Invocation (Councilman Slater)
- c. Roll Call

The meeting was called to order at 8:35 a.m. with the Pledge of Allegiance and invocation given, and roll call taken with those present listed above.

**2. ISO Presentation** (Mike Morash, Manager, ISO Community Hazard Mitigation)

Mr. Stabe introduced Fire Marshal Michael Long, a Regional Supervisor with the State Fire Marshal's office; Richard Hamner also with the State Fire Marshal's office; and Mike Morash. Mr. Morash explained that this program could be a four, eight or 16 hour program, and said he would be briefly explaining the responsibilities of a community that participates in the program.

Councilman Haverland and Mr. Morash briefly discussed ISO's relation to the insurance industry before the conversation turned to statistics regarding structure fires in America, which is one of the largest single causes of insured property loss in the U.S. with more than \$125 billion in losses covered by the insurance industry. More than 125 firefighters are killed each year in the line of duty.

The better the protection, the better the Public Protection Classification (PPC) rating is for a community. There are 47,000 fire districts measured by square miles, and Indian River Shores is one of those 47,000. Only three states not covered by ISO by their own choice in America: North Carolina, Louisiana and Washington.

ISO (Insurance Services Office, Inc.) offers services to members such as assistance with information that can help with budgeting, and can result in insurance savings to a community when a good rating is achieved. A good rating is obtained by evaluating several factors, such as the Fire Suppression Rating Schedule (FSRS) fire suppression evaluation (possible 105.5 points). The agency must meet minimum requirements, including have a minimum of at least four responders on the scene, one fire apparatus, housing for apparatus to be protected. The rate schedule is Classes 1 to 10, with 1 as best, 10 as worst. The most popular classification achieved is 5-6 rating. Of the 47,000 communities, they are rated as follows:

Class	Number Rated As this Class	Class	Number Rated As this Class
1	102	6	8,078
2	790	7	4,932
3	2,730	8	2,007
4	5,875	8b	1,291 (no hydrants in area, but provide 6 men with 4,000 gallons of water)
5	8,717	9	10,957

The Town of Indian River Shores does not transcribe verbatim minutes. Should any interested party seek to appeal any decision made by the Council with respect to any matter considered at such meeting or hearing, he will need a record of the proceedings, and that, for such purpose he or she may need to ensure that a record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. Anyone who needs any type of special accommodation for this meeting may contact the Town Clerk at 231-1771.

Indian River Shores is rated Class 4 currently. Class 9 has a recognized fire station within 5 miles, but cannot deliver 4,000 gallons of water. Water is the big variable. The rating impacts the cost of homeowners insurance, with the lower loss claims for better protection. There can be split class communities with annexations because of fire hydrants, and a community can have an automatic aid agreements with 24/7 mutual aid to secure a lower classification.

Mr. Morash continued that the FSRS was adopted in 1980, and in 2012 it was revised. The goal is to review and revise it every 3-5 years based on community visits. Right now they are averaging 4 years between visits, doing 120 surveys per year.

The stakeholders involved in reviewing the FSRS in 2012 were ISO are the National Emergency Number Association, Atlanta Academies of Emergency Dispatch, the National Volunteer Fire Council, Metro Chiefs Association, American Water Association, National Fire Prevention Agency, etc. It took almost three years.

**How Points Are Earned.** Communication 10 points; Fire Department, 50 points; Water Supply 40 points; and 5.5 additional bonus point opportunity for Community **Risk Reduction** Program (Fire Prevention Program, Public Safety Education Program, and Fire Investigation Program).

The PPC looks at communications, water supply, etc. (after 10 minutes of burn, property is almost a loss). If the dispatch circuit receives less than 730 calls/year, only need one circuit is needed. Pagers are another circuit, so if more than 730 calls are received, it would count and should score 10 points in this section. The generator has to have weekly testing under load for at least an hour. Pagers with batteries are emergency power, and records have to be kept. Indian River Shores has an automatically generated test with manual documentation.

The Fire Department garners 50 points of 100, broken down largely by **deployment analysis** (10 points), **personnel** (15 points), and **training** 9 points.

**Deployment analysis** is the timeframe to respond to a call with the necessary equipment to get 10 points. Ladder/service is worth 4 points, and engine companies get 6 points. A false alarm is noted when the call is dispatched, "alarm unknown" is included. Automatic alarms are excluded, and a call dispatched as smoke investigation is an alarm. The Fire Department engines can earn 6 points, reserve engines 0.5 points, pump capacity 3 points, ladder 4 points, reserve ladder 0.5, deployment 10, company personnel 15 points, training 9 points, and operational considerations 2 points.

They only consider automatic aid, not mutual aid. Mutual aid only responds on a second alarm, while automatic aid is first alarm with the primary department. Automatic aid is 24/7/365, has to have common Standard Operating Procedures (SOPs), must be within a 5-road mile limit from their station to our equipment, and participate in inter-department training.

For Water Supply points, there has to be a minimum 750 gallons per minute (GPM) pumper for the maximum of 6 points. They need 1-3 engines depending on gallons per minute needed: 1,250-2,500 GPM is 2 engines, 3,000-3,500 is 3 engines. The Town had 2,500 GPM last rating, need minimum of two engines on initial response on the alarm. It may be higher now. The ladder truck with a pump is considered an engine.

Minimum equipment on the truck is reviewed, and the pump capacity for the Town is creditable for points. Equipment must be tested and documented, such as hose testing every year. We have at least five buildings that are three stories tall. The Town needs two (2) engines and a ladder. We only have two pieces of apparatus. The engine is an engine, the Quint is an engine company and also a ladder company. We fitted the truck to maximize the functionality.

A nondestructive test is magnetic test, to make sure there is no fracture break with the ladder. Deployment Analysis has to do with the distance of hydrants and fire stations, and the total response time from receiving a call to arrival on the scene. If 90% of the calls are answered within 5 minutes, we get full credit. Patrol cars for police only do not count, as they have no water, ladder or other equipment. Councilman Haverland asked what fire response time is reflected on the Town's report, which is when the first responder arrives, which has to be changed to reflect when the truck arrives. A Police Officer should not go in the house by himself if there is a fire.

Other considerations in the rating such as building material, content, smoke detectors, and community risk reduction were discussed. NFPA looks at every aspect of fire safety. False alarms are only false when they are visually confirmed. Education on fire alarms and fire sprinkling is needed. Properties with 4,800 square feet or larger are viewed as commercial property for ISO.

### **Personnel**

Indian River Shores needs two engines and a ladder. On duty PSOs and on-call (those who are on the list as call-back staff) count, and automatic aid personnel who are available 24-7 can get credit. There must be protective

fire clothing on the scene. Based on NFPA requirements, it takes four firefighters for 2-in-2-out, a pump engineer on the scene, and a safety officer on scene for a total of **six**. For full credit, there must be two engines, or 12 people, and a ladder company with an additional 6 for a total of 18 people.

The Council entered into discussion about partial or prorated credit for less than 18 firefighters, which we would, last time getting 25% credit with both engines running. PSOs on shift count as ½ person because they perform police duties also. Since the Town staffs 6 on duty per day, 2 of the 6 would be ½ person. This leaves us with 5 people to operate the engine, rescue and quint. Administrative officers with training who work Monday through Friday count as ¼ person, so the Chief, 2 lieutenants, and the detective sergeant count as one person.

### **Training.**

This entails facilities and use, company training, officer training, driver training, operating training, etc. The facilities must include 18 hours per year at a live fire training structure, a drill tower 3 stories tall, 2 acres training area. Everyone does this gets full credit, or prorated credit for those with at least 12 hours. Company training is encouraged but it is hard to do. We must have 16 hours company training per month, which could be in the station with ropes and knots, ladders on buildings, computer related training, etc. This is in addition to the 18 hours live fire training. It should include at least one live burn per year, part of 18 hours. Martin County firefighters never had live burn training, and had one firefighter six months out of training who was badly burned. We are not allowed to burn “our own stuff” anymore, as the NFPA disapproves.

For officer training, each must be certified, and have continuing education of 12 hours/year per officer. Sergeants may include supervisory training. Officers who fill in for out-of-rank with supervisory responsibilities also receive supervisory training.

A new driver needs 60 hours minimum of operator training. Annual training for existing drivers is 12 hours/year. Part of the training is building familiarization and operational considerations (SOPs, incident management systems NIMS).

Fire hydrant testing was discussed briefly, with Mr. Stabe noting the annual inspections are done by our Public Safety Department personnel. The Fire Inspector conducts building inspections, which the on-duty company goes with him and does preplanning in preparation for a fire. Commercial properties (4,800 SF or larger buildings) are included as well, Lt. Dudley added.

### **Risk Reduction Assessment**

Several areas could earn points for this including staffing, code adoption, regulations, training, frequency of programs, continuing education, plan review, quality assurance, pre-fire planning, public fire safety education, educator qualifications, continuing education, fire safety programs, and juvenile fire setter intervention programs (could be a County program). Having Fire Investigation staff certified and using National Fire Incident Reporting System are other areas that are beneficial for credit. Councilman Haverland asked if we have a Fire Inspector, and Mr. Stabe said we have a part time Fire Inspector, Dave Johnson.

The Town is scheduled for review this year, Mr. Morash concluded. The survey has been assigned to Ralph Roberts out of Jacksonville, who will also do the County and St. Lucie at the same time. He will review everyday operations, and is interested in seeing facts, statistics. A 5 pages pre-survey form to get records from the station will be received, and Mr. Roberts plans to be here about two hours for the site visit.

He provided the website for the community info online as <http://www.isomitigation.com> .

3. **State Fire Marshal Comments/Questions** (Michael Long, Regional Supervisor, State Fire Marshal)  
Appreciation from the Council for the presentation was given, with the comment that it adds depth to how things are rated. Vice Mayor Weick asked what the difference in rating from a 9 to a 4 is for insurance. Mr. Long and Mr. Morash agreed that 99% of the largest insurance companies use ISO ratings. One company uses ISO for commercial ratings only. A 10 is unrateable. Class 9 has the capability to get to a fire and not do much other than keep it from spreading. There could be a cost differential of \$3,800 - \$7,200/year for homeowners insurance for class 9. There is roughly a 10% discount between each class from 8-3. There are not many with a 1 or 2 rating. There was discussion about wind, flood and property insurance, which can be separate from basic property insurance. Residents may check their homeowner insurance policy for the PPC classification.

Mr. Long said they love to help communities improve their ratings, and are focused on safety on public service. A great link to our Fire College to certify inspectors and firefighters is available. Life safety of that police officer is just as important. Safety of the people you employ to protect you is paramount.

The call volume data for the last five years was requested, which the Mayor believed will show that we have more medical related calls and seasonal increases during January - March.

4. **Public Safety Officer (PSO) Staffing & ISO Risk Assessment Council Discussion**

*(Covered above)*

5. **Public Comment**

John O'Connor, President of the IAFF Association in Indian River County, mentioned a recent occurrence whereby the Town had two simultaneous medical calls and fire alarm was sounded that invoked mutual aid of the County, which causes them some concerns with the staffing in Indian River Shores. They love to be able to help out, and want it to be mutual.

6. **Adjournment**

There being no further discussion, the meeting adjourned at 10:18.

/s  
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Laura Aldrich, MMC, Town Clerk

*(Approved by the Town Council at the April 23, 2015 Meeting)*