

September 3, 2018

From: Mike Basham

To: Finance Committee Members & Alternates

Subject: Northwest Fire Station SOMR

Rob asked me to prepare an analysis of the SOMR and some the supporting arguments being made by District 10 members. This information was obtained from conversations with representatives from the Insurance Services Organization, two fire marshals with over 25 years of experience each and written material and maps supplied by local town officials.

**1. Engine response times to the NW section of town exceed the 4 minute nationally recognized time standard.**

There is no 4 minute response standard mandated by any state or Federal statute or regulation. The 4 minute response recommendation was made by the National Fire Protection Association, a non-profit trade membership organization, with the support of the International Association of Fire Fighters. Obviously, adhering to this standard would encourage towns to build more fire stations and hire more fire fighters.

From January 1, 2009 to mid-April 2016, the town of Greenwich response times ranged from 4 ½ minutes to 5 ½ minutes for the Central, Cos Cob, Byram, Glenville, and Sound Beach stations, and 7 to 7 ½ minutes for Round Hill and North Street. Consultant studies have shown that one standard response time is not practical for any town and recommend a goal of 5 minutes for downtown areas, and 6 minutes or more for suburban and rural areas. The Greenwich Fire Department has been successfully meeting these standards.

Most importantly, the Insurance Services Organization (ISO), which rates the fire suppression capability of over 48,000 units nationwide for casualty insurance firms, does not use response time in evaluating and assigning a town's ratings. The key to their rating is proximity to a recognized fire station, which can be staffed with professional and/or volunteer firefighters, and a creditable water source. Proximity is described as 5 miles, not as the crow flies, but from door to door. They believe this measurement standard allows for timely responses for all structural fire calls, and takes into consideration traffic flows, road conditions and the winding, narrow roads more

common in areas similar to backcountry Greenwich. A creditable water source is a fire hydrant, suction point, or dry hydrant.

ISO rates a town's fire suppression capability on a scale from 1 to 10, with 1 being the highest rating, which is very rare. In January 2016, ISO assigned Greenwich a rating of 3/3Y, which is in the top 2 ½% to 3% of all towns. The 3 rating applies to residences that are within 5 miles of a recognized fire station and within 1,000 feet of a creditable water source. The 3Y rating applies to those also within 5 miles of a station, but not within 1,000 feet of a water source. These ratings cover all of Greenwich, including the NW section of town.

Since the ISO rating has deemed that all town residences are within five miles of a 'recognized' fire station, the argument for a new station ignores the fact that the most important fire suppression issue for NW Greenwich remains access to 'creditable' water sources. The Town has made great strides over the last several years in positioning new tanker trucks, dry hydrants and cisterns to provide more water for structural fires in the NW section of town, which have helped improve the Town's rating from 4/4Y to 3/3Y. Based on ISO's rating analysis, improving access to creditable water supplies, not a new fire station, should be the town's primary focus for providing the fire suppression capability needed to protect property in this section of Greenwich. As one former fire marshal told me, the problem in that section of town is very simple, "it's all about water."

**2. More than 3,500 residents, ...schools, nursing homes, businesses, churches, public and private golf courses, and ....traffic on King Street and the Merritt Parkway, ...still have inadequate protection against fires and other emergencies.**

Fire protection maps provided by the town's fire department have shown that the NW section of Greenwich has approximately 1,100 residents, not 3,500. Also, the main Aquarion water line that follows the King Street corridor extends as far as Sacred Heart, so this concern applies to only those schools, businesses etc. that are north of Sacred Heart. In addition to fire station and water proximity, large public and private facilities of this nature are required to have their own internal fire suppression systems in the form of alarms and sprinkler systems in order to secure insurance.

**3. The Fairview property is still available as a location.**

Even if a case could be made for a new fire station, given the ISO 5 mile proximity rating requirement, it makes no sense to position a new fire station on the town's border

where more than half of its proposed service area would be in New York state. A more central location with a broader service area in town would be infinitely more preferable.

**4. The Round Hill fire station is an all-volunteer station and can't be relied on to respond to a fire call in a timely manner.**

The Town has in excess of 100 volunteer fire fighters, of which over 60 meet the same training and physical standards as our paid professionals. Since the training of these 'white tagged' volunteers allows them to respond in a timely manner to a fire call and enter a burning building like their professional peers, ISO identifies Round Hill as a 'recognized' fire station for rating purposes. The station's average response times of 7 ½ minutes are a function of the winding, rural, narrow roads prevalent in the back country, not the volunteer staffing.

**5. We pay taxes too, and deserve this service.**

When you buy a house in a rural area, you typically don't expect to have the same access to public services that you would have in a more urban setting. The lack of population density usually doesn't justify or support the cost of the physical infrastructure needed to provide the same level of service. Again, the independent analysis that resulted in the Town receiving a fire suppression rating in the top 98% of all communities strongly suggests that the Town has provided adequate access to 'recognized' fire stations to all residences. As mentioned earlier, the Town has also worked diligently over the years to improve water access in NW Greenwich by positioning large water cisterns, locating new dry hydrants and helping purchase new tanker trucks.

**6. Lives and property are at stake.**

The ISO ratings are designed to provide property casualty companies with an important input into their underwriting process. These ratings, along with proprietary determinants like credit ratings, zip code loss experience etc., help companies assess the likelihood that they will have to pay a large claim due to a structural fire loss. While no town can prevent a fire, with the Town's exemplary rating, insurance companies and residents, can assume that the likelihood of significant property loss is dramatically reduced compared to our peer communities with lower ratings.

While the ISO ratings primarily address the likelihood of property loss, their focus on things like fire fighter training, communication capabilities, deployment and proximity to

a fire station and water, also help reduce the likelihood of loss of life. However, both fire marshals stated that the single most important piece of equipment for preventing loss of life is a properly installed and working smoke detection system that alert occupants to a potential fire and allow them to exit their residence long before a fire overwhelms their home or a fire engine arrives, which is why our Town's building codes require them.

**7. The recent fire on Locust Road only made the argument for a new fire station more compelling.**

The Locust Road fire took place in an abandoned house that had experienced prior fires. With no occupants, and no alarm system, the house burned for some time before a neighbor noticed the fire and called the fire department. Fire responders rely on timely reporting of a fire from alarm systems and/or occupants to help prevent fire damage or loss, so it is unrealistic to present this incident as an argument for a new fire station.

**Summary**

Any excessive fire risk that NW Greenwich residents living in the part of town rated 3Y are exposed to can be summed up very simply as a lack of water, and a new fire station doesn't ameliorate this problem. Access to creditable water sources comprises 40% of the ISO ratings, and the Town has been successful enough addressing this issue over the years that our rating now exceeds that of 98% of the other 48,000 rated communities. It appears to me that a continued focus on finding of lakes and ponds for dry hydrants; possibly extending Aquarion's water main further up King Street; securing land commitments to install more large cisterns; and making sure homes have proper smoke alarm systems will do more to prevent the loss of life and property in NW Greenwich than any new fire station.

Attached is ISO's 2016 Report on Greenwich.