Glacier View Fire Protection District

SPECIAL BOARD MEETING
BOARD WORK SESSION
Agenda
August 14th, 2023 - 6:00pm

Call to Order

1. **Apparatus discussion**
   - **Sourcewell** - Presentation via Zoom

During Public Comment there will be three minutes per person. The Board cannot get into a discussion about an item. If the Board feels the item needs to move forward it will then be put on a future agenda. For clarification, a public member speaking will need to identify who they are representing; community member or GVM HOA Board member, etc.

Public Comment:

Director Comment:

Adjournment:

Next Regular Board Meeting is Monday, August 14th at 7PM

Staff Report

08-14-2023

Submitted by Assistant Chief Operations

James Perry

Needs Statement

It is the conclusion of the apparatus committee that GVFD is in need of a replacement Type1 Structure Engine.

Background

GVFD's current Type1 Engine (E1) is 28 years old.

Options

1. Keep E1 – Status Quo
2. Purchase a **Used** engine
3. Lease a **New** engine

Recommendation

Option #3

Fiscal Impact

Potentially Significant

Comments from Apparatus Committee

The Type 1 structure engine is the corner stone apparatus of the fire fighting industry and GVFD. GVFD E1 is currently due to be replaced in 2025. The lead time for new build engines is approximately 36 months. The apparatus committee has been searching for the past 9 months for a used engine that will meet our needs. We have been unable to find anything that meets those needs in our current price range. It is the opinion of the committee that purchasing a **Used** engine will be a stop gap measure similar to the purchase of our current E1 in 2017. The committee also believes that the purchase of a new engine will set up the long range planning of GVFD for the next 25-30 years.

GVFD Apparatus List

Equipment	Year	Use	Condition
Engine 1	1995	Structure fire, MVA, vehicle fire,	Needs replaced
Engine 501	2013	Medicals, rescue, fire, MVA	Good condition
Engine 502	2013	Wildland fire, MVA, medicals, rescue	Good condition, would like to upgrade to a true wildland engine
Engine 302	???	Wildland fire	State owned and maintained. On list for replacement.
Engine 705	2013	UTV - Backcountry rescue, wildland fire	Good condition, would like to sell with 706 and upgrade to 1
Engine 706	2010	UTV - Backcountry rescue, wildland fire	4 seat UTV.
Tender 1	1992	Wildland fire, structure fire	Needs Replaced
Tender 2	2007	Structure fire, wildland fire	Good, but not a true fire tender
Rescue 3	2010	Medicals, rescue, MVA	Good condition
Squad 1	2011	Command vehicle, smoke reports, various other	Good condition
Squad 2	2009	Command vehicle, smoke reports, various other	Good condition, scheduled to replace in 2026

Engine 1 – 1995 Pierce/ International Type 1 pumper engine. 2 wheel drive, tandem rear axle, 31 feet long. 4 person cab with SCBAs in seats. 1250 GPM pump / 750 gallon tank. Generator.

Pros – Multiple discharges for hoses, it can pump a lot of water quickly. Works well for structure fire attack, as a blocking vehicle on roads, multiple compartments for carrying equipment.

Cons- Unable to access many driveways / roads due to length and turning radius. Bad in winter ops, snow, ice and mud. Generally not useful for wildland fire, used mostly only in specific types of calls.

E501/ 502 – 2013 Dodge 5500 single cab 4x4 with a Blanchat box/crow's nest, Type 5 engine. 24 feet long. 165 GPM pump / 400 gallon tank. Generator.

Pros – Able to access more areas than larger equipment. Can be used as a secondary attack on structure fire or used for wildland, also used as a small rescue unit for MVA's.

Cons – Heavy and not as mobile as a Type 6 on wildland fires. Carries 2-3 people, not a full crew. Pump is underpowered for structure fires. Doesn't fit in to any real category, does a little bit of everything, but nothing really well.

Tender 1 – 1992 International water tender. Single cab, single rear axle, 4 wheel drive. 24 feet long. 750 GPM pump / 1500 gallon tank.

Pros – Able to access areas for wildland fires and useful for winter operations. Large 5 inch draft hose to fill tank and has float pump.

Cons – Close to end of service life, needs some rehab. Not able to pump and roll. Small tank for shuttle operations. Engine underpowered, it is very slow in hills.

Tender 2 – 2007 Ford water tender. Single cab, single rear axle, 2 wheel drive. 24 feet long. 500 GPM pump / 2000 gallon tank.

Pros – Large tank capacity, good for shuttle operations.

Cons – Bad for winter operations, snow, ice, mud. Not able to pump and roll. Not a true fire tender

Engine 302 – State leased. 1960's Type 3 wildland engine. Single cab, tandem rear axle, 6 wheel drive. 22 feet long. 500 GPM pump / 750 gallon tank.

Pros – Great in wildland fire setting, goes anywhere. Can be used as engine or tender.

Cons - Hard to drive due to age and manual clutch. Some people not comfortable driving it, not many members trained on it. Slow on roads.

We are currently on the list with the state to upgrade it.

E705/ E706 – 2013 and 2010 Polaris UTV's. Single cab, 4 wheel drive and has dump bed. Each has a 50 gallon water package with pump. Have tracks for both for winter ops, snow and mud. 706 has a rack in the back to carry out an injured person in the stokes basket.

Pros – Good for back country rescue and wildland fire mop-up. Access hard to reach areas or move personnel to/from incidents in those areas. Winter ops in heavy snow, mud and non- plowed roads.

Cons- Single cabs, need to run both together if possible. Have to load on trailer to take to locations for use, which takes time for response.

Rescue 3 – 2010 Dodge 4500 cab with Wheeled Coach box. Single cab, 4 wheel drive. 24 feet long. Set up as a BLS unit. Works fine as an ambulance for our needs.

Squad 1 – 2011 Chevrolet Tahoe 4 wheel drive.

Squad 2 – 2009 Chevrolet Silverado 2500, 4 door, 4 wheel drive. Has 6 inch lift and topper on bed.

GVFD Ideal Fleet

1. 1 Ambulance
2. 2 Squad Vehicles
3. 1 Type 1
4. 2 Fire Tenders
5. 2 Type 6
6. 1 Light Rescue
7. 1 Type 7 UTV
8. 1 State Leased Type 4

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Glacier View Fire Protection District

Board of Directors Agenda Item

Staff Report

Meeting Date: July 17, 2017

Agenda Item:

Subject: Insurance Service Office Rating Reduction

Staff Contact: Warren Jones, Fire Chief

Vanessa Fournier, Assistant Chief

Action Requested

The Board provide input on the options described in this report for a decision in August.

Executive Summary

In the summer of 2016 ISO conducted an evaluation of our current rating of Class 8B/10. The results of this evaluation were transmitted to the District and Larimer County in September of 2016. Without corrective action, our current rating of Class 8B, will be reduced to a Class 10. This was scheduled to take effect on September 14, 2017. However, we requested, and were granted, a three month extension (attached letters). If our rating regresses to Class 10, property owners in the District will likely experience a doubling of fire insurance costs. If we are able to improve our instance rating from Class 10 to Class 9 (short of our current Class 8B), the increase in insurance costs would be approximately 20%. Returning to our current rating of Class 8B will not impact current insurance costs due to our actions.

The primary reason for this regression is the lack of a structure fire pumper (Type 1), and associated equipment, that meets the minimum requirements for the Class 8B rating. The minimum pumper requirements include a 750 GPM pump at 150 psi pressure. The minimum pumper requirements for Class 9, is 250 gpm at 150 psi. None of our current trucks meet either of these requirements.

We request Board direction on the following policy options at this meeting. We will then ask you to make a decision on what option to implement at your August meeting. This will allow four months to make the improvements necessary to attain the ISO rating desired. The four options we recommend are shown below. These are described in more detail later in this report.

1. No action with retrogression from 8B to 10.
2. Meet the requirements for a rating of a Class 9 by retrofitting one of our initial attack/rescue/wildland trucks with a conforming pump of 250 GPM at 150 psi, with the required equipment of Section 1310 of the 2012 Fire Suppression Rating Schedule.
3. Meet the requirements of Section 1200 of the 2012 Fire Suppression Rating Schedule to maintain our current rating of 8B, by purchasing a used Type 1 pumper.
4. Meet the requirements of maintaining a rating of 8B, followed by a comprehensive review of our fire protection capabilities with the objective of improving to a higher ISO higher rating.

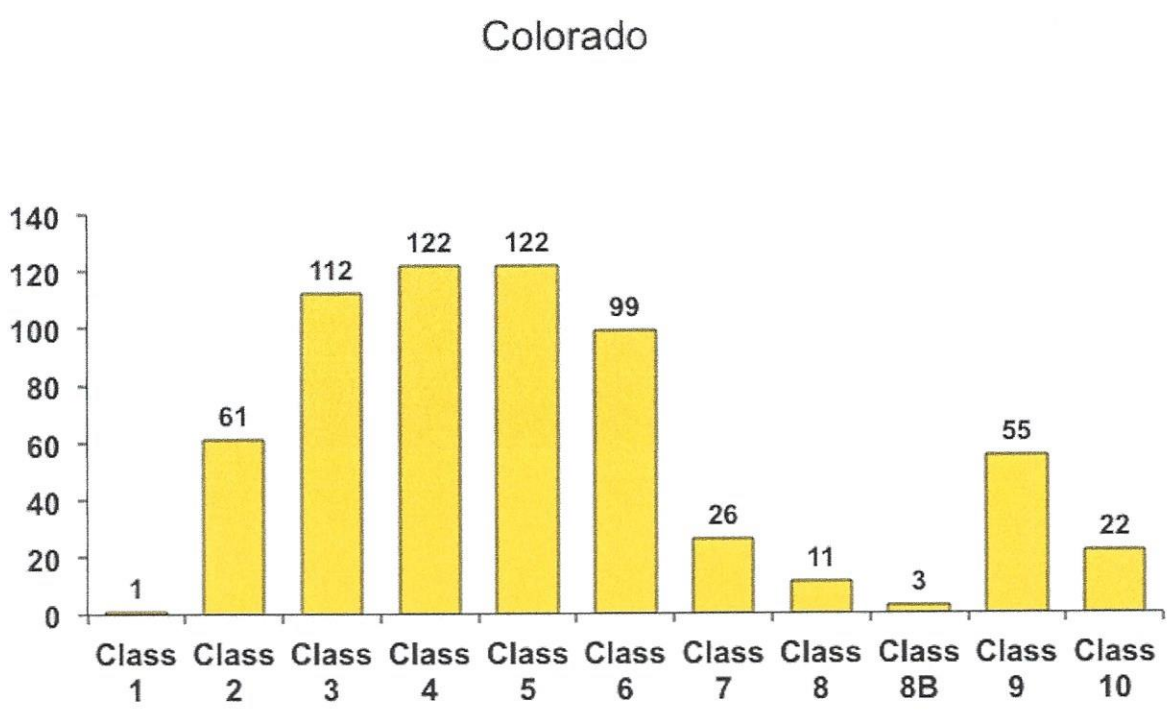
Research

To develop this report we considered the following information.

- Reviewed all District documents and records related to ISO.
- Corresponded directly with ISO staff.
- Attended a workshop provided by ISO.
- Contacted insurance companies.
- Received a preliminary evaluation by an ISO consultant.
- Obtained preliminary information on the retro-fit of one of our current fast attack/rescue/wildland trucks.

Background

ISO is a private organization that publishes ratings of community fire protection systems that the insurance industry uses in setting fire insurance rates. The ratings range from Class 1 for communities that have the highest level of fire protection, to a Class 10 for those that have the lowest. In Colorado ISO rates 524 communities (chart below). We are one of only three Class 8B. Regression to Class 10 will put us in the lowest 5%.



The foundation of the rating system is an association between a community's fire protection capabilities, and the losses that the community experiences from uncontrolled fires. The rating system evaluates response time (distance from a fire station), fire apparatus and equipment suitable for structure fire protection, the number and training of firefighters responding, the available water for firefighting, communications and alarm receiving systems available to the community, and the testing and record keeping systems for fire protection equipment and training. In general, urban fire departments and districts have rating of 3 of better, suburbs and small towns have ratings of 4-6, and rural areas 7-10. Many communities have a split rating. This generally provides a higher rating for properties within 5 road miles of a fire station, and lower for those beyond 5 miles. This is the case for our current rating of Class 8B/10. Approximately 80% of the homes in our jurisdiction are within the 5 mile travel distance.

Insurance costs are adjusted by insurance companies periodically for many reasons. We see this most often when property owners, or insurance companies, ask for information on our rating. We currently receive 3-4 such requests per month. These are primarily for property sales and the construction of new homes. Our procedure is to provide our ISO rating, and road travel distance from our fire station, as measured by Google maps.

GVFPD was organized as a fire protection district under Colorado law in 1989. The earliest documents on file indicate that the ISO rating at that time was 9/10. In 2006 and 2007, two water tenders were added to our apparatus fleet which allowed an improvement to 8B. At that time, we had a conforming Type 1 structure pumper meeting the minimum pump capacity and pressure. In 2013, this aging pumper was replaced with two initial attack/rescue/wildland

trucks. The 2016 evaluation determined that these trucks do not meet the minimum requirements for our current 8B rating, or a Class 9 rating without modification.

ISO rating impact on insurance costs

Determining actual insurance costs for a specific property is a complex process, and the portion of a total insurance policy driven by fire risk is only one component. Property owners also frequently "bundle" their insurance that incudes other categories of coverage (vehicle, extra liability). Different deductibles and coverage levels also complicate cost impacts. While homeowners clearly pay more for fire insurance in communities with lower ISO ratings, the exact increments between the rating classes is hard to identify. Information provided by ISO indicates that there is an incremental 5% difference between each class from 1 to 5, 7% for 6 to 8, and 20% for 9 and 10.

Information provided by an ISO consultant indicates that fire insurance costs will at least double when a community falls to a Class 10. Some insurance companies do not provide insurance at all at Class 10. Our research supports this information. In our contact with three national insurance companies, all indicated that they would dramatically increase premiums at Class 10, in some cases from hundreds of dollars per year, to thousands. Two indicated that they may not renew existing polices at Class 10, and one indicated that they they would defiantly not renew policies. These interviews indicated that the percentage increments reported by ISO are generally correct.

Even considering the unknowns in the overall insurance cost process, it is reasonable to expect that if our ISO rate drops to Class 10, home owners who are within five travel miles of our fire station will experience a doubling in their fire insurance costs. If we allow our rating to fall to a Class 9, we expect that property owners will experience a 20% increase.

Options

Described below are four options that we recommend for consideration. After discussion the Board my identify others.

1. No action with retrogression from Class 8B to Class 10

This is the null alternative and requires no action by the Board or staff. No new equipment or apparatus would be needed, operations would stay the same, and there would be no additional cost, or use of District reserves.

The impact would be on property owners who would pay dramatically higher insurance costs. While the exact increase is unknown, it is reasonable to predict that insurance costs will double. In some case property owners would not be able to obtain insurance at all, and some would be able to obtain only special high risk, and very costly policies. This could have a chilling effect on property sales and the construction of new homes.

2. Meet the requirements for a rating of Class 9 by retrofitting one of our initial attack/rescue/wildland trucks with a conforming pump of 250 GPM at 150 psi, with the required equipment of Section 1310 of the 2012 Fire Suppression Rating Schedule.

This would require the retrofitting of one of our fast attack/rescue/wildland trucks with a permanently mounted pump with a minimum capacity of 250 gpm pump at 150 psi. It may also require purchasing a small amount of new equipment that would have to be added to our current apparatus.

We contacted the manufacturer of our current trucks multiple times, and they have not responded to requests for a pump retrofit cost. We have also had one of our trucks inspected by a major fire apparatus manufacturer in Fort Collins. They identified a portable pump that meets the performance requirements, but have been unable to tell us if it can be retrofit on one of our trucks, or how much it would cost.

The impact on the District would be the pump retrofit cost which we do not know at this time. The equipment cost would be minor. Operations would stay the same.

The impact on property owners would be an increase in insurance costs of approximately 20%.

3. Meet the requirements of Section 1200 of the 2012 Fire Suppression Rating Schedule to maintain our current rating of Class 8B, by purchasing a conforming Type 1 engine.

This would require purchasing a used Type 1 pumper. The cost would be $30,000 to $50,000, although it may be possible to acquire this type of apparatus as a donation or long-term loan from another fire department or district. Under this option we would recommend selling one of the current fast attack/rescue/wildland trucks. Although we have not been able to obtain an appraisal, we believe the sale value would be about $100,000.

Operations would revert to the more conventional structure deployment that is used by our neighboring districts, and what we used prior to our change in fleet composition. It would require fewer people assigned to pumper operations, and increase the number of firefighters that can be assigned to direct fire suppression.

The impact on the District would be the one-time cost of a used Type 1 pumper. This would be between $30,000 and $50,000. This could be purchased using the current capital reserve fund. However, if one of the current trucks is sold, the purchase cost could be more than offset.

There would be no increase in insurance cost to property owners due to District actions.

4. Meet the requirements of maintaining a rating of Class 8B, followed by a comprehensive review of our fire protection capabilities, with the objective of improving to a higher ISO higher rating.

This would require the actions in Option 3. The additional action would be policy direction to place a priority on reducing property owner insurance costs by improving our ISO rating in all areas of the District. This would require a more comprehensive evaluation of our current and future fire station sites, apparatus and equipment, and water carrying capability. It would also require more attention to equipment testing, record keeping, recruitment and retention of members, and possibly automatic-aid with our neighbors.