



A Tradition of Stewardship
A Commitment to Service

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NAPA COUNTY BOARD OF SUPERVISORS Board Agenda Letter

TO: Board of Supervisors
FROM: Upton, Scott - Fire Chief
County Fire Department
REPORT BY: Scott Upton, Fire Chief - (707) 967-1404
SUBJECT: ISO Rating and Additional Fire Stations

RECOMMENDATION

Fire Chief requests the following:

1. Receive a report on the status of Insurance Services Office (ISO) ratings in the County of Napa; and
2. Discussion and possible direction on the placement of satellite fire stations at Berryessa Highlands and Berryessa Estates; and
3. Discussion and possible direction in using ISO ratings as a guideline for future fire protection decisions and planning.

EXECUTIVE SUMMARY

Today's item is a follow-up to a request made by Supervisor Caldwell to update the Board of Supervisors on the Fire Department's efforts related to Insurance Services Office ratings and the ability for residents in remote unincorporated areas to obtain competitive homeowners insurance. The County Fire Chief will provide an update and seek direction and possible action from the Board of Supervisors regarding the use of ISO rating factors in departmental decision making and the addition of two satellite volunteer fire stations in the Lake Berryessa area.

PROCEDURAL REQUIREMENTS

1. Staff reports.
2. Public comments.
3. Discussion and possible direction.

FISCAL IMPACT

Is there a Fiscal Impact? No

ENVIRONMENTAL IMPACT

ENVIRONMENTAL DETERMINATION: The proposed action is not a project as defined by 14 California Code of Regulations 15378 (State CEQA Guidelines) and therefore CEQA is not applicable.

BACKGROUND AND DISCUSSION

The Insurance Services Office (ISO) collects information on a community's public fire protection and analyzes the data using a fire suppression rating schedule. ISO maintains a Public Protection Classification ranking system on a scale of 1 to 10. Class 1 represents the best public protection, and Class 10 indicates no recognized protection because there is no fire station within five road miles of the given area. ISO reviews the distribution of fire companies throughout the area and checks that the fire department tests its pumps regularly and inventories each engine company's nozzles, hoses, breathing apparatus, and other equipment.

The basic criteria for the Public Protection Classification system is distance from a fire station and distance from a water source. Due to the rural nature of Napa County, there are areas outside the five road mile distance from a recognized County Fire station. County Fire contracts with several recognized fire departments to provide response into some of these areas to increase our fire protection coverage.

The water system requirements per ISO reflect both distance and gallons per minute available, 1000 feet is the maximum distance from a hydrant and the minimum flow requirements are 250 gallons per minute for two hours of duration. The 250 gallons per minute is the minimum requirement for a single family dwelling, most commercial structure require larger flows.

The Napa County Fire Department's current Public Protection Classification is a "split 6-8B". This means that if a residence is within five road miles from a fire station and 1000 feet from a hydrant the classification would be a 6. Within five miles of a station but greater than 1000 feet from a hydrant the classification would be a 8B. Outside the five road mile distance from a recognized fire station the rating would be a 10 despite the fire protection efforts and contracts made by the the County. While there are areas designated by ISO as "unprotected" in remote areas of the County, it is important to note that all areas of Napa County receive service when an emergency occurs.

Staff is requesting discussion and possible direction on the addition of two new fire stations; one at Berryessa Highlands and one at Berryessa Estates. These residential communities are in the response area of the Capell Valley and Pope Valley Volunteer Fire Companies but currently fall outside the five road mile ISO rating criteria thus causing insurance issues for the residents. Both companies have active volunteers that reside in either Berryessa Highlands and Berryessa Estates to staff the two satellite stations and should meet ISO's minimum response requirements. The placement of these stations would rely on the expectation that the volunteer fire companies can provide a minimum of four actively responding members from each location. The water systems at both the Highlands and Estates are adequate for fire protection with substantial reserve capacity available for fire fighting. While ISO will require a years worth of records showing volunteer response numbers to classify these stations as recognized fire protection, the addition of these stations and water systems currently in place should reduce the ISO rating in these areas. However, staff cautions that reducing an ISO rating does not guarantee a decrease in insurance. Insurance companies set rates independently and some do not currently use ISO ratings as a rate establishing criteria.

Some remote areas of the county are experiencing difficulty in finding insurance coverage or increased rates to insure their property when their policy comes up for renewal. Staff has discussed these issues with local insurance agencies and the consistent recommendation is to aggressively shop for competitive rates and that not all insurance companies rely on ISO as a determining factor for insurance rate. Some agencies look at both volunteer and career response to fire incidents as a determining factor and some insurance companies only consider career stations as viable providers of emergency services. It would be cost prohibitive to add additional career stations in all remote areas of Napa County.

The County has supported the FIREWISE and Chipper program to reduce fuel loading and make our communities "Fire Safe". Our inspection and enforcement of the weed abatement program continues to reduce the threat of conflagration and assist our firefighters in providing defensible space around structures. This is a key component to protecting homes in Napa County and should be continued. There is discussion from the Board of Insurance at the state level initiated by United States Automobile Association (USAA) to provide insurance rate discounts to the FIREWISE Communities.

Staff recommends continued support of FIREWISE and the chipper program along with our current weed abatement program to reduce fire hazards county wide. Additionally utilizing career, volunteers, automatic aid agreements and contracts with recognized fire departments to mitigate emergencies throughout the county should be continued.

Staff requests discussion and guidance utilizing ISO as a general guideline for future decisions regarding station location, equipment purchases and overall department operations and standard operating procedures. Although ISO standards do not guarantee reduced insurance rates it is a measurable standard for the Fire Department to meet. Staff is currently exploring the feasibility of providing career coverage to areas of dense population and heavy call volume. The County currently uses volunteers and state engine companies under an Amador agreement to cover most of our less populated areas. We have not looked at ISO requirements until recent events, with our current staffing levels and station placement our coverage is adequate in most areas. Staff recommends following ISO guidelines within reason and cost effectiveness to provide career station coverage in populated areas and enhance our satellite stations utilizing existing volunteer companies in remote areas.

If the Board of Supervisors directs staff to proceed with the placement of two new satellite fire stations, staff will work to identify available parcels and appropriate facilities for the area; develop a cost proposal; and confirm that necessary water and sewage connections are available through the local Resort Improvement Districts. Staff should be able to return to the Board by early November with a request for funding. Funds for the construction of these stations and ongoing operating costs would come from the Fire Fund. The Fire Fund has a fund balance of approximately \$11 million dollars that would be available for these projects.

SUPPORTING DOCUMENTS

None

CEO Recommendation: Approve

Reviewed By: Molly Rattigan