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Fire Services Study Committee

June 14, 2018

Meeting Minutes

Committee

Members

Present:

Michael Ball, Douglas Erb, Kathy Parsons, Richard Sagar, Bruce Ulricson.

There were 5 people in the audience.

Meeting opened at 6:00 pm.

1. Doug read Warrant Article 5, as amended at Town Meeting. He reiterated that this committee was a fact-finding, not a decision-making entity.
2. The minutes of the previous meeting were discussed. Paragraph 4 regarding Lisbon's continued interest in providing service for Landaff was changed to read: Mike Ransmeier stated that he believed that Lisbon was still interested. Paragraph 6 was corrected to attribute the comment regarding Lyman fire wardens to Doug rather than Kathy. Paragraph 13 was corrected to replace June 18 with June 21. The corrected minutes were accepted.
3. There was discussion of Mike Ransmeier's request for a current LVFD roster including ages. Doug felt that the Twin State inspection, requested by the Select Board, would answer those questions, and that we should await that report. There was concern expressed that there could be an excessive wait for the report. Because of the privacy issues involved, Kathy suggested that perhaps we could just obtain a list of ages without names. Bruce stated that we need answers pertaining to the efficiency and training of the LVFD. His concerns included how many are certified, how many come to training sessions, how many can enter a burning building. Doug said that the mutual aid agreement presently provides us with the services of Lisbon and other departments. He said the question is, would coverage for Landaff be better or worse without the LVFD. Richard stated that these were valid concerns, but that members of all ages make important contributions to the overall strength of the department. He agreed that the mutual aid system complements the LVFD. He sees advantages to having fire equipment based in Landaff. He expressed concerns that we ask the same questions of the Lisbon FD. He suggested that we could address some of these questions directly with the LVFD at our meeting. Kathy is concerned about training levels, and whether a person could be saved from a burning building. Bruce stated the importance of comparing the Landaff, and Lisbon fire departments.
4. There was discussion of recent calls. Specifically there was mention of a recent brush fire on Pearl Lake Road. In that particular instance the Lisbon FD was the first responder. Audience member Phil Finkle was concerned that sometimes firefighters do not answer the tone. According to Richard, Don Beaudin told him that a decision was made to tone Lisbon because at that time they were best able to respond, and there were reports of danger to a structure. Mike Ball reported that the fire was toned at 2:03; Lisbon appeared at 2:13; Landaff engine at 2:14, and Landaff tanker at 2:19.
5. Richard reported on information that he had received from the ISO rating agency. Doug explained, for the benefit of the audience, that the ISO is one of the tools that insurance

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companies use for assessing risk. Richard said that he had spoken with Marisol, a customer representative at the ISO agency. If Lisbon becomes our legal fire coverage, there would be no change in rating until a new survey took place. The Lisbon Fire Chief would need to request the survey because of the new service area. If the new survey was satisfactory, there would be no change in our rating. It would be in the best interest of Landaff to notify the ISO agency promptly in the event of any change in service. Once notified, either by Landaff, Lisbon or others, a survey would be scheduled. Our present rating is a 9/10. The 10 rating would be for structures beyond five miles from a fire station, and 9 for all other areas. The only way to get a better rating would be to have hydrants. Cisterns would help, but they would require an engineering study to determine the viability of the water source over a 50 year period, and the cistern would also need to provide a minimum of 250 gallons per minute for 2 hours. 50% of the ISO rating is for the FD, 40% for water supply, and 10% for dispatch.

6. There was discussion of the upcoming meeting with the Lyman Select Board in Lyman on June 18. Doug stated that after all meetings with Lyman/Lisbon, we should issue a report to the Landaff Selectmen. The committee agreed on the following questions for the Lyman Board.
 - To the best of your knowledge are the citizens of Lyman happy with Lisbon's fire protection?
 - How long has Lyman contracted with Lisbon?
 - Is the contract for one year, or a different period?
 - Is there a termination clause for either party?
 - How have the costs changed over time?
 - May we please have a breakdown of your costs for that service?
 - Has the Select Board had any complaints from Lyman residents regarding any increases in cost of their homeowner's insurance because of distance from Lisbon?
 - How would going to the same population formula as the transfer station effect Lyman?
 - Have per call charges ever been charged to homeowner's insurance? If so, what was the outcome?
 - What is the organizational plan of, and what contributions does the Fire Warden system provide?
 - How many miles of roads in Lyman?
 - Do you feel that fire coverage is better with the contributions which the Landaff FD provides?
 - What is the back-up plan if Lisbon is unable, or unwilling, to continue service?
 - Has Lyman ever considered forming its own fire department?
 - If Lisbon is tied up on other calls, is the response from Twin State satisfactory?
 - How are repeat calls dealt with? As an example, a malfunctioning CO2 alarm that homeowner fails to correct.
7. Doug reported receiving a letter from the Landaff Select Board authorizing Committee contact with the Lisbon Select Board. A copy was sent to the Lisbon Board.

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8. Richard reported on information that he received in a conversation with Bill Briggs about the Saco Valley FD. The Saco Valley FD is a private non-profit corporation providing coverage for Chatham, NH, Stow and Fryeburg, ME. The department was formed in 1948, and is made up of non paid volunteers. Mr. Briggs said that the towns are pleased with the arrangement. He felt that their main weakness was a lack of available personnel during the day when people are out of town for work. He said that was a problem that was common to most volunteer departments. The Chief and Deputy Chief receive a stipend, which is mainly to cover time required for extensive paperwork required by the state of Maine. Chatham and Stow both have a population of a little under 400, while Fryeburg's population is about 3500. The FD has a warrant article in each of the towns for their share of the operating budget. There is also a warrant article to raise funds for capital reserve. Stow and Chatham each provide \$2000, and Fryeburg provides a larger amount. Mr. Briggs has been a member of the Saco Valley FD for well over 20 years in various capacities. He was very willing to share information, and thought that a meeting with the Chief could be arranged if we wished. I suggested that Doug could give him a call with more questions; he said that he would be glad to help.
9. Richard reported on a follow-up to the comment made by Mike Ransmeier suggesting that the town could bill a homeowner's insurance for per call charges. Richard said that he had inquired at Hunkins and Eaton Insurance Agency to see how such claims would be handled by the insurance companies. He was told that homeowners would need to add an endorsement for fire department service charges. There would be an additional cost to the homeowner for that coverage, and many companies only provide coverage up to \$500. Some companies will provide additional coverage for an added premium, but that only provides coverage up to \$1000. Sample charges provided indicate the in the case of Vermont Mutual \$750 of coverage would cost an additional \$35, and \$1000 would add a \$115 premium. Additionally, this coverage is only for the protection of covered property from a peril insured against. In the case of a brushfire, or any other type of call where there was no peril to the insured structures, there would be no coverage under this endorsement. There is also wording, in at least one policy, which says in part, "We do not cover fire department service charges if the property is located within the limits of the city, municipality, or protection district furnishing the fire department response." This would seem to indicate that any per call charges from the Lisbon FD would not be payable under these policies. If that is the case, it would seem that only charges from mutual aid departments would be covered, and then only to the limits of \$500 or \$1000. It should also be noted that these endorsements include other additional coverage, and some homeowners may have already opted to include them in their policy.
10. We need clarification from the Landaff Select Board regarding anticipated town policy for per call charges. In the event that the town choses to seek reimbursement from insurance, if the homeowner fails to have that coverage, or the amount exceeds the coverage limit, will the homeowner be responsible to pay the costs? If the homeowner fails to carry this additional coverage, will they be penalized in any way?
11. Richard suggested that the Committee needed to compile a summary of their findings in anticipation of its required report to the town. He submitted a summary of some of the information that the Committee has gathered so far for the consideration of the Committee. The Committee members will study the suggestions and discuss their ideas at the next meeting.

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12. Richard questioned coverage for South Landaff if we become an associate town. He stated that it was his belief that coverage was presently provided by the Twin State agreement. He said that it was his understanding that current Twin State by-laws allow for billing of associate towns, but that they had typically not done so in the past. He wondered how many calls are generated, and how many responders. Doug stated that we have under 10 structures and have had 2 structure fires.
13. Richard presented a comparison of FD costs, comparing Landaff and ten similar towns. He compared the costs using two methods. His conclusion was that the cost of the LVFD was about average for the towns compared. The figures were from the spreadsheet earlier compiled by the Committee, and updated figures provided by the Select Board. The figures were questioned by several members of the audience who were concerned that Capital Reserve appropriations were not being accurately represented. Richard explained that the Capital Funds were included in one of the two comparisons. He stated that the other comparison was only of actual operating expenses. He agreed that Capital appropriations needed to be considered. He said that he would revisit his comparison and make sure that it was done fairly.
14. On the issue of cost, Kathy suggested that we should determine the cost of fixing the existing fire house, or constructing a new building.
15. Several members of the audience expressed displeasure with delays in obtaining LVFD roster and age records.
16. The Committee will meet with the Lyman Select Board at 6:00 PM, June 18 in Lyman.
17. The next Committee meeting will be at 6:00 PM, June 21 at the Landaff Town Hall.

Meeting adjourned at 7:45 pm

Respectfully submitted,

Heidi Sagar