

# Chimney Felker Lakes Landholders Association

June 11, 2020 7pm

## Fire Protection Services and Volunteer Fire Department Status What is the future of our fire services?

### Meeting Summary

#### Present:

<b>CFLLA Board of Directors:</b>	<b>CFLLA Volunteer Fire Department:</b>
Mark Savard (President)	Allen Schaad (Fire Chief)
Amandah Cullum (Vice President)	Al Tranq
Jacinta D'Andrea (Sec/Tres)	Allison Mcleese
Ron Blake (Director)	Jack Mullett
Chris Blake (Director/VFD)	<b>Guests:</b>
Trish Mclellan (Director)	Jack Blair: Office of the Fire Commissioner
Dwayne Rustemyer (Past President)	Angie Delainey: Cariboo Regional District: Area E Director
Sophia Schneider (Director: called-in)	Roger Gysel: HUB Insurance
Rebecca Smiley (Director)	Stuart Larson: CRD Manager Protective Services

The meeting started just after 7pm with introductions followed by a slide show and discussions. Chimney Felker Lakes Volunteer Fire Department (CFLVFD) Chief and Local Assistant to the Office of the Fire Commissioner, Allen Schaad, prepared the slides to shed light on the factors affecting independent volunteer fire department service capabilities and basic operating requirements. The slides are attached and provide the backbone of the information from the evening. Big 'thank you' to Allen for preparing and sharing these, as they contain a great deal of valuable information.

The following is a summary of discussions:

A brief history of the Landholders Association and the Volunteer Fire Department was given. The society was born out of community desire for fire protection after the old fishing lodge on Chimney lake burnt down. Over the years, the association has expanded to operate and manage a community hall and golf course, along with other business related to the community. Currently an independent department run by volunteers, the fire protection

services are based on a society model, with funding dependent on voluntary membership, grants and some moneys earned as a responding fire department, along with equipment rentals (fire truck was utilized in the 2017 wildfires).

Goal of the presentation is to clear the rumors around what is required to be a “recognized” volunteer fire department, while clarifying how home insurance rates are impacted by the presence/absence of a responding fire department in our community. The overarching question for the board and membership being, “What is the future of the VFD in our community?”

### **Chimney Felker Lakes Volunteer Fire Department (CFLVFD)**

The current fire commission is formed by Allen Schaad, Al Tranq, Jack Mullett and Chris Blake. Including 17 volunteer members, (2 trained to OFC standards), 7 support personnel, and 2 others helping with communications, Tuesday evenings are practice night at the hall.

Weekly practice, is practice night. Crew is learning knots, not drinking beer!

Annual call volume very low: 3-6 calls/year, mostly for medical assistance, first aid, vehicle accidents. It has been over 10 years since last structural fire.

As local assistant to Office of the Fire Commissioner, Fire Chief Allen Schaad, has a powerful appointment of great responsibility. Allowing entrance to *any* building *anytime*, day or night, if there is a fire concern, it also means a fire report must be filed for every fire that happens.

There are 247 “residences” (including RV sites) under the CFLVFD umbrella of protection.

The department has level 1 first aid trained responders and is able to assist in medical calls, vehicle accidents and other first response incidents. All calls are dispatched through 911 in Prince George. BC Ambulance, however, doesn’t call the CFLVFD when they are called out this way. CFLVFD would like that remedied and believes they could be of valuable service, even if only to flash their lights at the top of a driveway to help in the finding of the residence.

Ambulance drivers are likely equipped with good GPS systems these days. However, first responders to assist before ambulance arrives is an important service in a medical emergency, especially considering the distance they need to come from town. There are a number of first aid certified and capable people in our community - how do we connect them with the VFD and BC Ambulance? Who can be called in an emergency?

### **Budget perspective.**

It is estimated the fire department needs \$70-\$100,000/annually to operate up to Office of the Fire Commissioner standards, with an estimated \$10,000 yearly for liability insurance. There is not a current budget under the new board and the gaming grant which normally supports operations is currently in need of reconciliation, with questions remaining regarding spending of previous moneys – discussion regarding grant to follow meeting with guests.

This is part of the trouble of society run department. Volunteers burn out and change. As a result, things get missed and details lost in the filing cabinets. Board of Directors for a society running a VFD, golf course and community hall, is a big responsibility and a good job description with list of duties and responsibilities should be created, updated and maintained.

## Regional District

The Cariboo Regional District (CRD), following advice of legal council, has stopped funding to all non-CRD fire departments in the region to avoid issues of liability. Districts have deeper pockets than most individuals and are at high risk of being sued.

CRD, Area E, Director, Angie Delainey makes a compelling case for partnering with local communities, such as Alkali and Dog Creek, in first response and fire protection services while acknowledging we are on the unceded traditional territory of the Secwepmec First Nations. Opportunities to create community resilience through wildfire protection plans and pooling of resources are available. Perhaps CFLVFD should consider being fire cache or brigade? Wildland fire training grants available from Union of British Columbia Municipalities.

Currently, there are 14 CRD fire departments in the region. CFLVFD is one of 10 independents (non-CRD) in the region. Society run fire departments are becoming a thing of the past as regulations, insurance, WCB and worksafe become increasingly complex and based on ever evolving standards. **Take home** is things are changing around how fire departments are run and it all comes down to liability. Fire trucks must be under 25 years old to be valid under the Office of the Fire Commissioner standards. Most fire equipment has a limited lifespan after which time it needs to be recertified or replaced to be safe. This translates into a big budget and comprehensive liability plans.

## Home Insurance and value of a Fire Department

To be a “recognized” fire department in the eyes of insurance companies and the Office of the Fire Commissioner (OFC), you must obtain a “3B” status. This is explained in the slide presentation (attached) and by Jack Blair (OFC) and Roger Giesel (HUB Insurance) during the meeting. **The CFLVFD is not currently “recognized” by the OFC and is essentially “non-existent” in the eyes of Insurance companies.**

Home Insurance rates are highly individual and vary based on countless factors. From assessed value and how the home is heated to loyalty discounts, grandfather clauses, new roofs and previous claims, insurance rates are always changing. They are also likely to change significantly over the coming years as a result of the 2017 wildfires – not to the benefit of the home owner. Whether or not local fire protection services translates into insurance savings is largely dictated by the Fire Underwriters Survey (FUS) rating, which assesses everything from number of paid professional firefighters to the vintage of department fire trucks, hydrant status (water accessibility), and number of active, volunteer fire fighters in a training program, along with a number of other factors.

1	Best Possible Equipment/ Paid fire fighters
2	Volunteer Composite (6 paid persons on duty)
3A	VFD with hydrants
3B	VFD with trucks under 25yrs, 24/7 water supply
4	minimal
5	Non-existent

Table: Summary of FUS rankings

“3B” status, which is the highest our community could attain, could, but likely will not, translate into any significant savings from an insurance perspective. It is highly recommend all home owners discuss this with their individual broker. Rates are fluid and highly variable. **Take Home** is there are little to no insurance savings based on our current VFD, with exception given to those grandfathered in.

### **Liability Concerns**

Questions raised around liability suits and fire fighters. Board of Directors.

If something goes wrong, who is covered? Are volunteers insured? Who is liable if someone makes a mistake? Those trained with most skills and experience expected to have a high level of professional protection. Responding fire department is covered by work safe, but there is a lack of clarity around whether or not this is sufficient. Could Society be held responsible? Yes. What type of liability insurance covers VFD? OFC estimates the policy at approximately \$10,000/year. As a society, directors and fire fighters, as an “authority having jurisdiction,” are open for personal lawsuits and general liability is recommended as a part of directors and professional insurance.

### **Fire Department Options**

(1) Improvement District Fire Department: No longer an option.

(2) Tax base:

- Increase taxes and become a CRD run fire department.
- FD not sure that is the route they wish to take
- Requires independent feasibility study. Greeny Lake VFD is currently pursuing this. They service a similar sized area and have similar equipment and number of volunteers to CFLVFD. CRD representatives recommend we watch the unfolding of this process.

(3) Society run:

- Increase dues to meet standards. Estimated \$70 - \$100,000 needed annually. This would equal approximately \$500/member. Sustainable funding essential. CFLVFD has big concerns around equipment breakdown such as V8 tanks which need to be kept within certification to keep in order. New truck needed soon.
- Continue on as is, maintaining equipment we have. Consider smaller truck. Wildfire capable.
- Become a satellite hall. Needs to be within 13km, so we are too far out to be attached to another hall, therefore this is not an option.
- Downsize. Become a fire cache or brigade. Explore service agreements with WLF? Alkalai fire department? Dog Creek Search and Rescue? Can we partner with close communities and create community wildfire protection plans and memorandums of understanding? Communities collaborating for collective fire protection...

**Discussion:** There is huge value in having a fire protection facility, but financial benefit of hitting 3B status is very unlikely. The value of being a “recognized” department comes down to best practices in safety and efficiency. Converting to a CRD department would mean taxes go up, while insurance rates are unlikely to go down. Estimate \$100,000 annual budget translates into huge increase in tax rate. Need vote: 51% of homeowners need to agree. Why can’t membership fees go up? Membership is decreasing and community has already expressed unwillingness to pay more. How do we continue to operate a fire department on a limited budget? What about grants? Gaming grant discussion to follow meeting with guests. What is resolved as far as fireman and liability. Johnson Meier Insurance is said to cover firemen and directors. Are fire chief and fire fighters covered for gross negligence? What about good samaritan laws for neighbours helping neighbours? We need a sustainable funding model. Maintenance not being done. A great deal invested already. Society was formed to create a fire department. Originally a fire hall, but energy divested to other things. We have diminishing membership and increasing expenses. We need more people. How do we get feedback? CRD feasibility study means every resident is reached. The department is close to meeting minimum standards of CRD for feasibility. Registered in training program moving towards 3B. A sustainable water supply, available 24/7 365 days is essential and would require the construction of dry hydrants (pipe connected to lake) or underground tanks.

Guest leave after being provided small gift as token of our appreciation for coming out.

Rusty makes a motion we initiate a CRD feasibility study. Second by Rebecca.

**Discussion around Gaming Grant concerns:**

Currently in non-compliance due to questions around how past money was been spent. Rusty provides write up to explain remaining issues to board. Allan Schaad to go over receipts and Quickbooks to help rectify it. This is beyond the scope and capacity of the current board.

Action:

- 1) Mark S. to discuss CRD feasibility option with regional district.
- 2) Allen S. to work on Gaming Grant non-compliance.

Adjorned: 9:42 pm.