MANAGING COMMUNITY MITIGATION SERVICES WITH ISO PROGRAMS

In this forum, Mike Waters, ISO’s vice president — Risk Decision Services, and Robert Cobb, national director — Community Hazard Mitigation, discuss how ISO helps local officials manage community fire-protection services, enhance building-code effectiveness, and get information to mitigate risk.

How will the ISO Public Protection Classification (PPC™) program and the Center for Public Safety Excellence (CPSE) accreditation processes interrelate in the revised Fire Suppression Rating Schedule (FSRS)?

Waters: ISO actively supports the objectives common to PPC and CPSE accreditation. Both programs encourage and reward improved delivery of quality fire protection. ISO and CPSE have worked together closely on development of the FSRS revisions, and the new FSRS recognizes the value of CPSE accreditation for fire departments. ISO has integrated several of the factors for CPSE accreditation into the FSRS. And therefore, under the revised FSRS, communities that maintain CPSE accreditation will be eligible for extra credit points in the PPC evaluation.

In addition, ISO and CPSE staff continue to work on streamlining their information-gathering processes. We hope to eliminate the need for filling out different forms with the same information for CPSE accreditation and the ISO FSRS review.

Can you give us the status of the FSRS update itself?

Cobb: ISO’s efforts to update the FSRS are the result of extensive input from stakeholders and organizations involved in emergency communications, fire protection, and water supply. The revision places more emphasis on consensus standards from national organizations, including the NFPA, the American Water Works Association, and the Association of Public-Safety Communications Officials. We expect tests to be complete during late 2010 and for ISO to file the revised FSRS with state regulators during early 2011.

ISO also helps communities prepare for natural disasters with the ISO BCEGS® program. How does the analysis of building and associated codes benefit insurers and local officials alike?

Cobb: In addition to evaluating public fire protection, ISO also looks at the building, electrical, fuel, mechanical, plumbing, energy, and wildland/urban interface codes in effect in communities. ISO’s Building Code Effectiveness Classifications help insurance companies distinguish between communities with effective code administration and those with weaker programs. ISO evaluates the specific editions of codes adopted in a particular community, as well as enforcement of those codes, and assigns a classification. The BCEGS (Building Code Effectiveness Grading Schedule) program encourages communities to implement and enforce effective building codes, resulting in safer buildings, less damage, and lower insurance costs from catastrophes. At the completion of ISO’s evaluation, as in the PPC program, ISO provides a summary report outlining the details of the evaluation at no charge to local community officials.

We know the PPC program evaluates many aspects of effective fire protection. How important is it for property insurers to know the exact location of each responding fire station across the country?

Waters: For their rating and underwriting programs, most insurers need to know the distance from the nearest responding fire station to the residential or commercial property in question. And insurers need other details about the fire department, including the location, capability, apparatus and equipment, staffing, and training, to name just a few key factors.

The exact placement of the fire station is crucial to understanding the level of protection at a particular property. Therefore, late in 2009, ISO undertook a comprehensive project to identify the precise geographic coordinates and physical street addresses of all structures that house fire apparatus in the United States. ISO now has the most accurate and comprehensive geographic information system (GIS) database of fire stations in the country.

Field representatives gathered the specific information from physical visits and recorded the “rooftop placement” of each fire station. The project reinforced the dynamic nature of fire protection. We updated our database, removing stations no longer in operation and adding 7,700 new stations. To date, the ISO project has validated and verified the exact locations of more than 51,600 fire station structures in the country.

Many communities face budget and resource limitations. How can local officials get help from ISO with assessment of critical questions and related decisions?

Waters: ISO provides community-specific information and what-if analysis. You can get a customized PPC or BCEGS report for your own community at no charge. The report provides important benchmarking information and can serve as a road map for maintaining and improving local fire protection and effective code administration. In addition, PPC customer service experts are available by calling 1-800-444-4554 (option 2). And you can get comprehensive information about ISO’s loss mitigation programs at www.isomitigation.com.

At that same web address, you’ll find a link where fire chiefs can get detailed data about their own communities by enrolling in a free service from ISO — Fire Chiefs Online.

ISO Mitigation Online is your source for up-to-date information on community efforts to mitigate the risk of losses from fire and natural hazards.

Robert Cobb is a retired deputy chief of the Jersey City (N.J.) Fire Department. He was also volunteer chief of the Dumont (N.J.) and West Milford Township (N.J.) Company 4 Fire Departments. Mike Waters, CFPS, served as a volunteer in New York and Pennsylvania and with the Silver Spring Fire Department in Montgomery County, Maryland. He is currently captain of the Jackson Township (N.J.) Volunteer Fire Company No. 1.