Strategic Planning

Community Stakeholder Meeting

May 14, 2022

Outcomes

What's in it for me (or my community)?

- How likely is my life, or the lives of my family, going to be saved?
- How much of my property will be saved (value, capabilities, can my business still operate, etc.)?
- What will be my quality of life?
- How much is this going to cost me if I support or don't support my local fire agency? (Out of my pocket)

WIIFM?

WIIFM?

Outcomes

What's in it for me (or my community)?

- Lowered average fire insurance premium by $70 per year
- Above average cardiac survival rate
- 70% of fires were stopped so that occupants were NOT displaced
- Zero civilian fire fatalities
- Saved 4 lives (plus some pets)

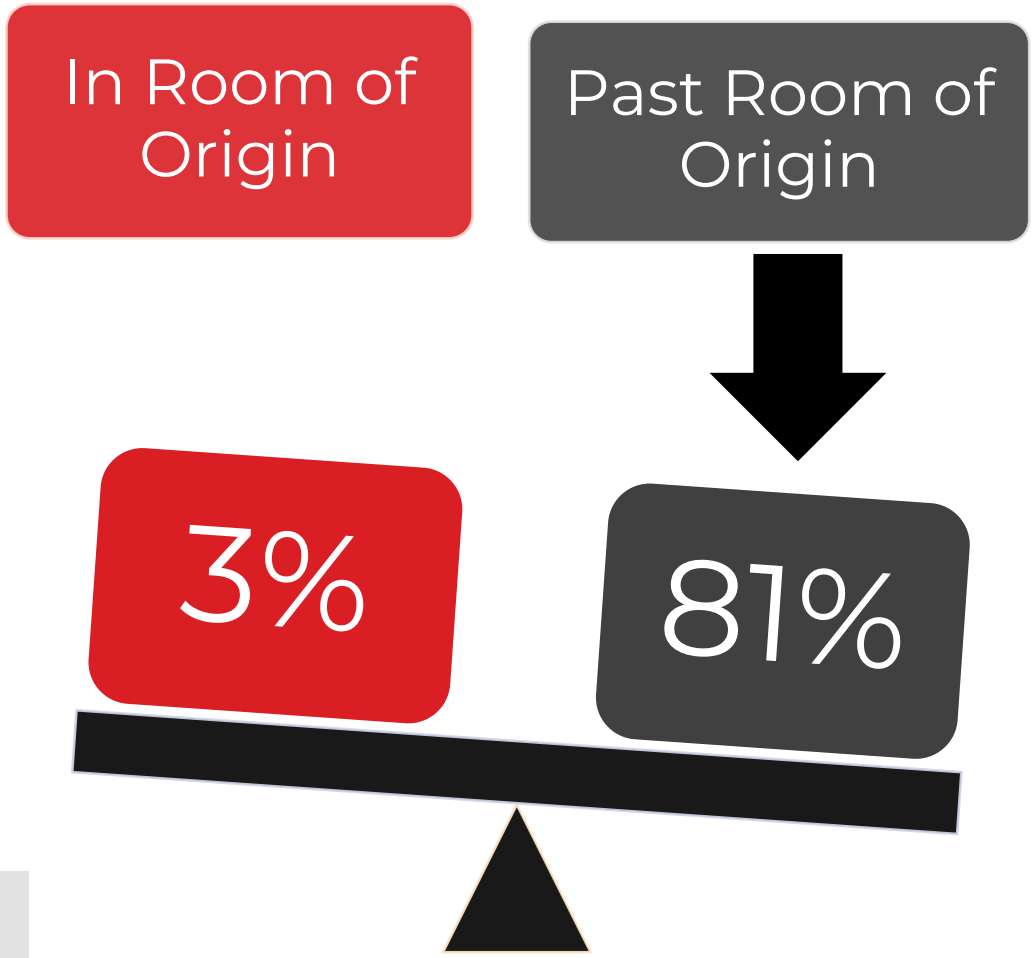
Outcomes

What's in it for me (or my community)?

- Saved three of the ten largest economic generators from going out of business due to significant fires. All three back in business within 24 hours after the fire.
- Cost of service is **47%** below regional average

WIIFM?

Chances of Injury or Death in a Home Fire



NFPA Study -2009 to 2013:
2,600 fatalities and 13,000 injuries

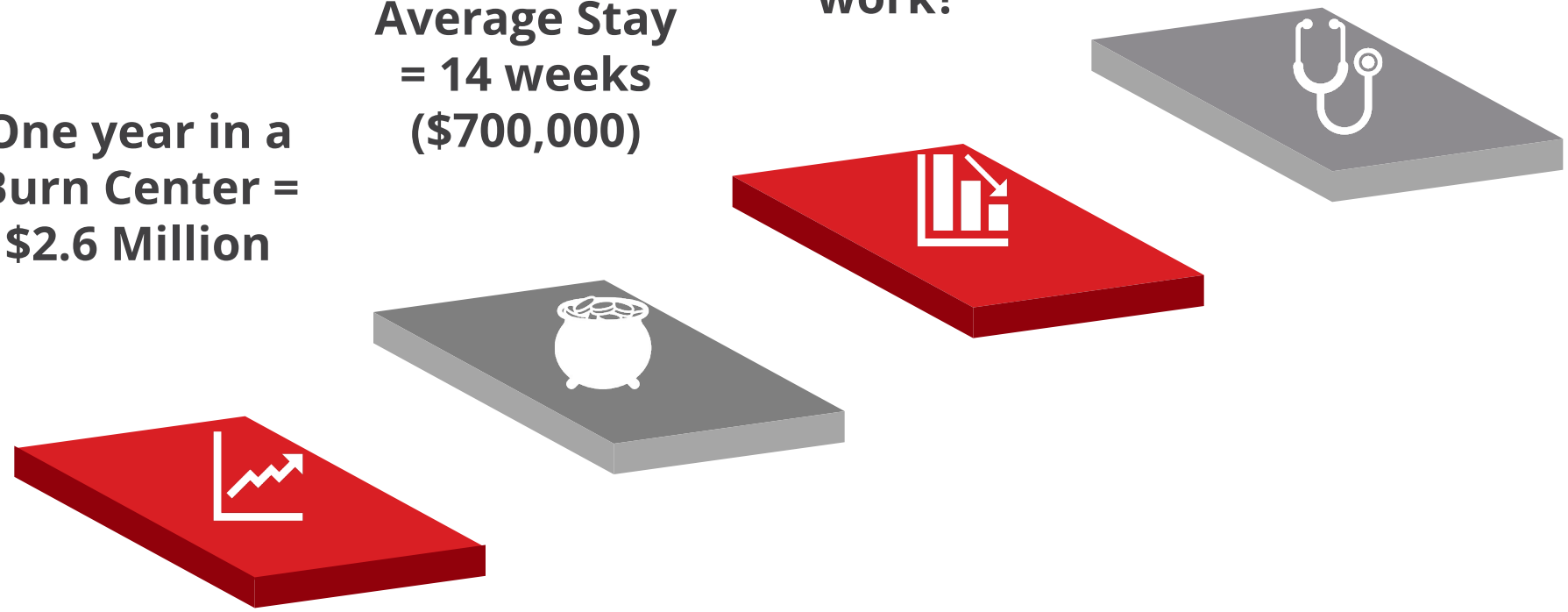
How Much Does a Burn Injury Cost?

One year in a Burn Center = $2.6 Million

Average Stay = 14 weeks ($700,000)

Loss of income at work?

What is the cost of Pain and Suffering?



How Much Would Being Displaced for a Year Cost You?

1.

   Original mortgage payment

2.

   The insurance deductible and any under-coverage costs

3.

   New cost of a rental and insurance

4.

   Moving costs

5.

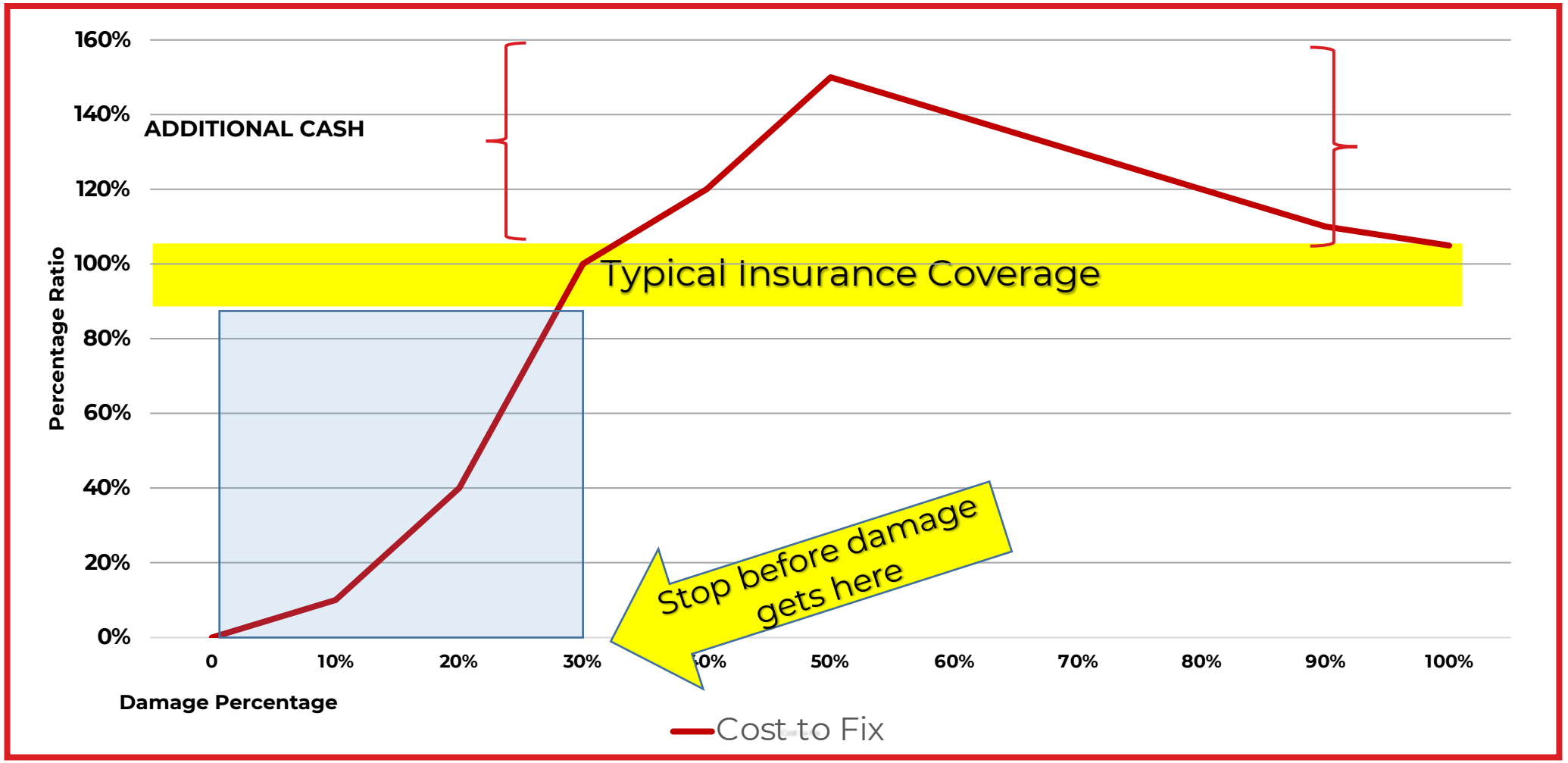
   Work and school commutes

6.

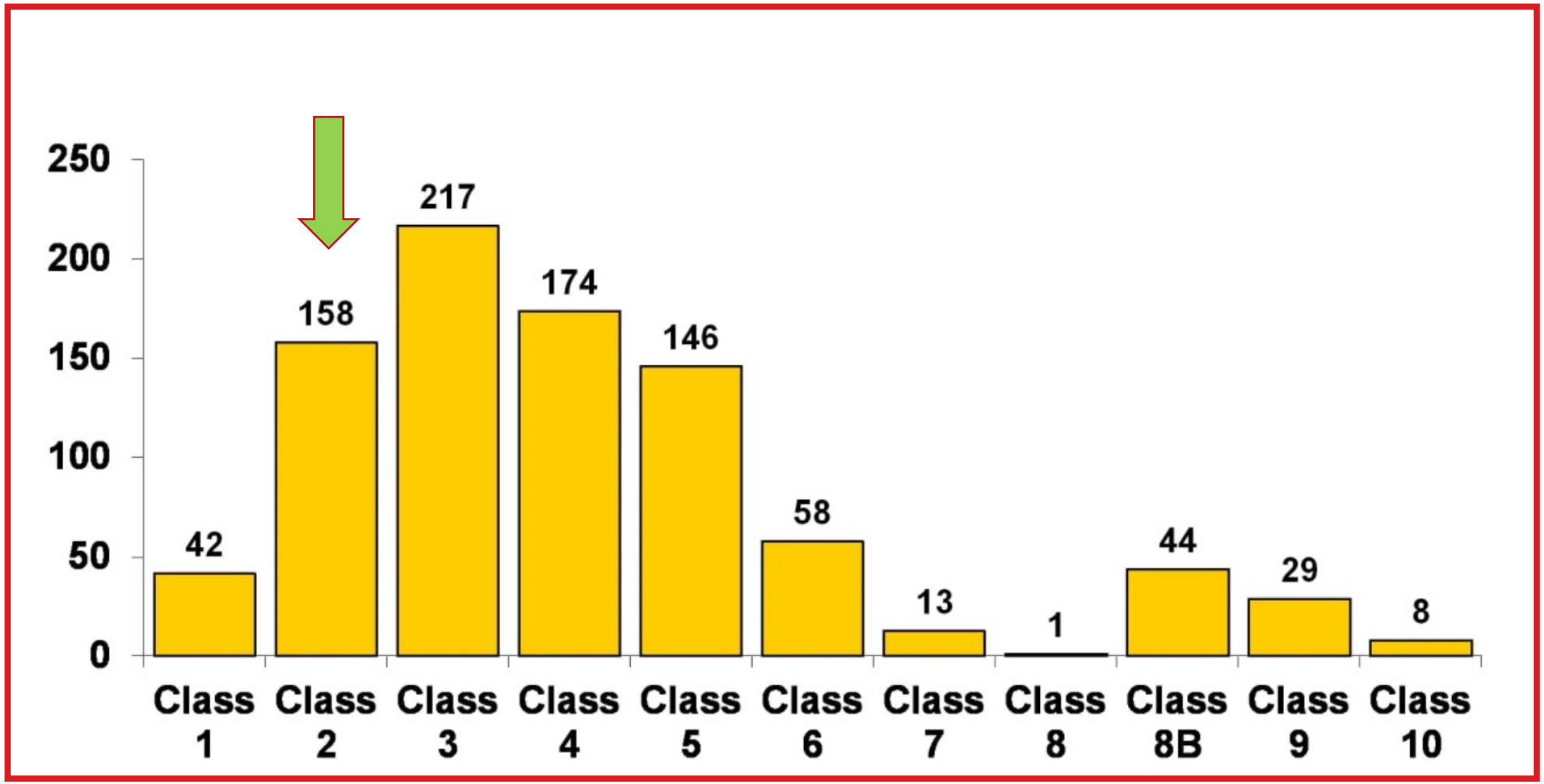
   Lost financial records, taxes, ownership documents, etc.

The Fire Department as a Property Insurance Policy

Fire Impact Ratios

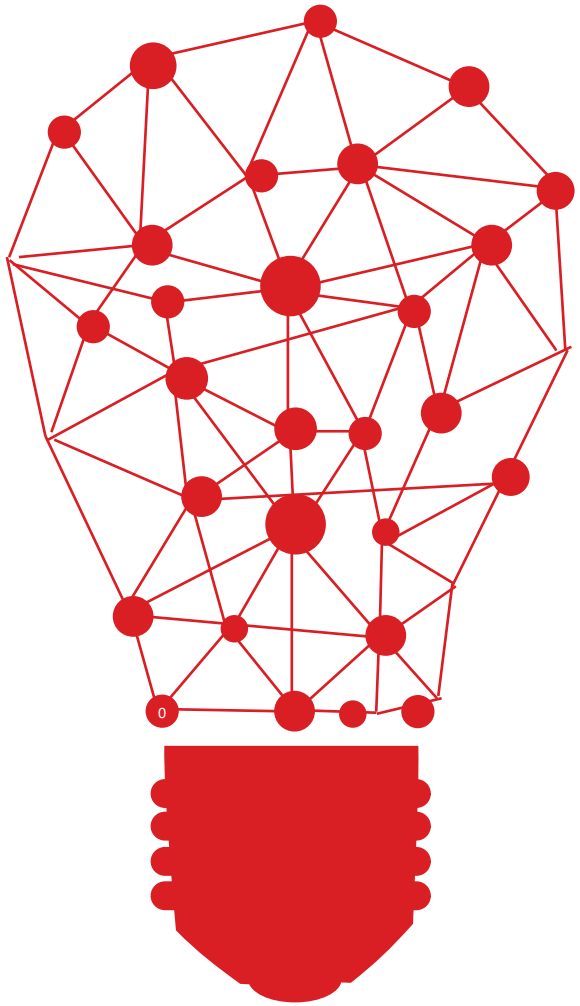


Protection Grades across California



Insurance Premium Paid per Class

Findings (Outcomes) **That Matter**



01. **Saving lives** (people and pets)

02. **Saving people (and pets) from injuries** (burns, entrapment, lacerations, falls, etc.)

03. **Preserve property and property value** (keep business open for business)

04. **Maintain quality of life** (blight, displacement, tax base, etc.)

05. **Keep insurance rates low**

06. **Keep cost of service reasonable**