



Training & Inspections

Wayne Goodwin | Commissioner of Insurance

January 8, 2014

Bryan Gruesbeck
Town Manager
Post Office 759
Pittsboro, NC 27312-0759

Re: Pittsboro Fire District

Dear Mr. Gruesbeck:

We wish to thank you, Chief Griffin, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Pittsboro Fire District and advise that the protection class is a 4.

Formerly class 6 applied. Rates on dwellings (including those insured under Homeowners Policies) are established by the North Carolina Rate Bureau. We are advising them of the change. The rate change will be effective on Thursday, May 1, 2014

The purpose of our visit was to gather information needed to determine a fire insurance classification, which may be used in the calculations of property insurance premiums. This survey was not conducted for property loss prevention or life safety purposes, and no life safety or property loss prevention recommendations will be made.

Class 4 applies to properties with a fire flow of 3500 gpm or less. The private and public protection at properties with larger needed fire flows are individually evaluated, and may vary from the 4 Classification.

We are attaching a copy of our Grading Sheet and the results of the hydrant flow tests witnessed during our survey.

If you have any questions concerning the new classification, or the resulting change in fire insurance rates, please let us know.

Sincerely yours,

A handwritten signature in black ink that reads "Rick D. McIntyre".

Rick McIntyre
Senior Deputy Commissioner

RM/sl

Enclosure

CC: Daryl Griffin, Fire Chief
Bernice Griffin, Jr., Board of Directors President

Grading Sheet For: Pittsboro, NC
 Chatham County

Public Protection Class: 4

Surveyed: September, 2013

<u>Feature</u>	<u>Credit Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	7.80%	10.00%
Fire Department	28.15%	50.00%
Water Supply	29.93%	40.00%
*Divergence	-3.71%	
	<hr/>	<hr/>
Total Credit	62.17%	100.00%

The Public Protection Class is based on the total percentage credit as follows:

<u>Class</u>	<u>%</u>
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0 to 9.99

*Divergence is a reduction in credit to reflect a difference in the relative credits for Fire Department and Water Supply.

The above classification has been developed for use in property insurance premium calculations.

North Carolina Office of State Fire Marshal

CLASSIFICATION DETAILS

Graded Area: Pittsboro
County: Chatham State: NC
Date Surveyed: September, 2013 Total Credit: 62.17 Class: 4 Pop.: 4044

RECEIVING AND HANDLING FIRE ALARMS

This section of the Fire Suppression Rating Schedule reviews the facilities provided for the general public to report fires, and for the operator on duty at the communication center to dispatch fire department companies to the fires.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for Telephone Service (Item 414)		
This item reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory.	1.80	2.00
2. Credit for Operators (Item 422)		
This item reviews the number of operators on-duty at the communication center to handle fire calls.	3.00	3.00
3. Credit for Dispatch Circuits (Item 432)		
This item reviews the dispatch circuit facilities used to transmit alarms to fire department members.	3.00	5.00
4. Total Credit for Receiving and Handling Fire Alarms:	7.80	10.00
Relative Classification for Receiving and Handling Fire Alarms:	3	

CLASSIFICATION DETAILS

Graded Area: Pittsboro
 County: Chatham
 Date Surveyed: September, 2013 Total Credit: 62.17 Class: 4 State: NC
 Pop.: 4044

FIRE DEPARTMENT

This section of the Fire Suppression Rating Schedule reviews the engine and ladder-service companies, equipment carried, response to fires, training and available fire fighters.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for Engine Companies (Item 513)		
This item reviews the number of engine companies and the hose equipment carried.	10.00	10.00
2. Credit for Reserve Pumpers (Item 523)		
This item reviews the number of reserve pumpers, their pump capacity and the hose equipment carried on each.	1.00	1.00
3. Credit for Pump Capacity (Item 532)		
This item reviews the total available pump capacity.	5.00	5.00
4. Credit for Ladder-Service Companies (Item 549)		
This item reviews the number of ladder and service companies and the equipment carried.	2.06	5.00
5. Credit for Reserve Ladder-Service Companies (Item 553)		
This item reviews the number of reserve ladder and service trucks, and the equipment carried.	0.16	1.00

CLASSIFICATION DETAILS

Graded Area: Pittsboro
 County: Chatham State: NC
 Date Surveyed: September, 2013 Total Credit: 62.17 Class: 4 Pop.: 4044

FIRE DEPARTMENT
 (continued)

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
6. Credit for Distribution (Item 561)		
This item reviews the percent of the built-upon area of the city which has an adequately-equipped, responding first-due engine company within 1.5 miles and an adequately-equipped, responding ladder-service company within 2.5 miles.	2.83	4.00
7. Credit for Company Personnel (Item 571)		
This item reviews the average number of equivalent fire fighters and company officers on duty with existing companies.	3.86	15.00+
8. Credit for Training (Item 581)		
This item reviews the training facilities and their use.	3.24	9.00
9. Total Credit for Fire Department:	28.15	50.00+
Relative Classification for Fire Department:	5	

+ This indicates that credit for company personnel is open-ended, with no maximum credit for this item.

CLASSIFICATION DETAILS

Graded Area: Pittsboro
 County: Chatham State: NC
 Date Surveyed: September, 2013 Total Credit: 62.17 Class: 4 Pop.: 4044

WATER SUPPLY

This section of the Fire Suppression Rating Schedule reviews the water supply system that is available for fire suppression in the city.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for the Water System (Item 616)		
This item reviews the supply works, the main capacity and hydrant distribution.	25.53	35.00
2. Credit for Hydrants (Item 621)		
This item reviews the type of hydrants, and method of installation.	2.00	2.00
3. Credit for Inspection and Condition of Hydrants (Item 631)		
This item reviews the frequency of inspections of hydrants and their condition	2.40	3.00
4. Total Credit for Water Supply:	29.93	40.00
Relative Classification for Water Supply:	3	

North Carolina Office of State Fire Marshal
HYDRANT FLOW DATA SUMMARY

City Pittsboro State NC Date October 1, 2013
 County Chatham Witnessed by: North Carolina Office of State Fire Marshal

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM Q=0.983(C(d ^{5/2} p ^{1/2}))		PRESSURE PSI		FLOW - AT 20 PSI		REMARKS***
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED **	AVAIL.	
1	Comm	1825 East St	Main	710	710	64	22	4000	750	
1-A	Res	1825 East St	Main	710	710	64	22	500	750	
2	Comm	964 East St	Main	1090	1090	74	20	4500	1100	(A)-(4000 gpm)
3	Comm	310 Northwood High School Rd	Main	1190	1190	96	78	3500	2600	(A)-(1000 gpm)
4	Comm	121 W. Salisbury St	Main	920	920	68	46	4000	1400	(A)-(3000 gpm)
5	Comm	317 East St	Main	710	710	76	36	2250	850	
6	Comm	375 Pittsboro Elementary School Rd	Main	980	980	64	60	2250	3600	
7	Comm	36 Lowes Rd	Main	820	820	64	60	1750	3000	
8	Comm	697 Hillsborough St	Main	890	890	50	46	1750	2600	
9	Comm	12 East St	Main	890	890	66	48	1750	1500	
10	Comm	863 Sanford Rd	Zone 2	820	820	68	64	750	3100	
11	Comm	40 Camp Dr	Main	670	670	58	30	1250	800	
12	Res	453 Chatham Forest Dr	Main	1160	1160	80	72	500	3400	
13	Res	160 Mill Brook Dr	Main	1060	1060	70	60	750	2500	

THE ABOVE LISTED NEEDED FIRE FLOWS ARE FOR PROPERTY INSURANCE PREMIUM CALCULATIONS ONLY AND ARE NOT INTENDED TO PREDICT THE MAXIMUM AMOUNT OF WATER REQUIRED FOR A LARGE SCALE FIRE CONDITION. THE AVAILABLE FLOWS ONLY INDICATE THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

*Comm = Commercial; Res = Residential.

**Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flows greater than 3,500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

*** (A)-Limited by available hydrants to gpm shown.

PUBLIC PROTECTION CLASSIFICATION

IMPROVEMENT STATEMENTS

FOR

Pittsboro

Chatham County, NC

Prepared by

North Carolina Office of State Fire Marshal

1202 Mail Service Center Raleigh, NC 27699

800-634-7854 Fax 919-662-4670

The following statements are based upon the criteria contained in our Fire Suppression Rating Schedule and upon conditions in Pittsboro, NC during September, 2013. They indicate the performance needed to receive full credit for the specific item in the Schedule, and the quantity you have provided. Partial improvement will result in receiving a partial increase in the credit. These statements relate only to the fire insurance classification of your town. They are not for property loss prevention or life safety purposes and no life safety or property loss prevention recommendations are made.

RECEIVING AND HANDLING FIRE ALARMS

Credit For Telephone Service (Item 414).

Actual = 1.80%; Maximum = 2.00%

For maximum credit in the Schedule, the individual telephone numbers of each fire station should not be listed in the telephone directory.

Credit For Operators (Item 422).

Actual = 3.00%; Maximum = 3.00%

Credit For Dispatch Circuits (Item 432).

Actual = 3.00%; Maximum = 5.00%

For maximum credit in the Schedule, there should be two (2) alarm dispatch circuits to each fire station and/or firefighter in accordance with National Fire Protection Association Standard, 1221.

For maximum credit in the Schedule, the primary alarm dispatch circuit should be monitored for integrity in accordance with National Fire Protection Association Standard, 1221.

For maximum credit in the Schedule, the alarm dispatch circuits should have recording facilities at the communication center.

For maximum credit in the Schedule, both alarm dispatch circuits should have an emergency power supply in accordance with National Fire Protection Association Standard, 1221.

Total credit for Receiving and Handling Fire Alarms (Item 440)

Actual = 7.80%; Maximum = 10.00%

FIRE DEPARTMENT

Credit For Engine Companies (Item 513).

Actual = 10.00%; Maximum = 10.00%

For maximum credit in the Schedule, 3 engine companies are needed in your town.
These are calculated as follows:

3 for the Basic Fire Flow of 3500 gpm.

You have 3 engine companies in service.
These are calculated as follows:

100 percent for Engine E-1.
Additionally Engine E-1 is lacking: .

100 percent for Engine E-2.
Additionally Engine E-2 is lacking: .

100 percent for Engine E-3.
Additionally Engine E-3 is lacking: .

Credit For Reserve Pumpers (Item 523).

Actual = 1.00%; Maximum = 1.00%

For maximum credit in the Schedule, 1 fully-equipped reserve pumper is needed. You have 1
reserve pumper.
This is calculated as follows:

100 percent for Engine E-4.
Additionally Engine E-4 is lacking: .

Credit For Pump Capacity (Item 532).

Actual = 5.00%; Maximum = 5.00%

For maximum credit in the Schedule, at least 3500 gpm in fire department pump capacity is needed. You have 5000 gpm in creditable pump capacity. This is calculated as follows:

5000 gpm in service and reserve	= 5000 gpm
Total	= 5000 gpm

Credit For Ladder And Service Companies (Item 549).

Actual = 2.06%; Maximum = 5.00%

For maximum credit in the Schedule, 1 ladder company is needed in your town.

This is calculated as follows:

1 ladder company due to method of operation.

You have 1 ladder company.
This is calculated as follows:

41 percent for Ladder S-1 because of insufficient equipment, insufficient aerial device testing and insufficient aerial device length.

Credit For Reserve Ladder And Service Companies (Item 553).

Actual = 0.16%; Maximum = 1.00%

For maximum credit in the Schedule, 1 fully-equipped reserve ladder truck is needed. You have 1 reserve ladder truck. This is calculated as follows:

15 percent for Ladder CB- L because of insufficient equipment, insufficient aerial device testing and insufficient aerial device length.

Credit For Distribution (Item 561).

Actual = 2.83%; Maximum = 4.00%

For maximum credit in the Schedule, all sections of the town with hydrant protection should be within 1½ miles of a fully-equipped engine company and 2½ miles of a fully-equipped ladder, service, engine-ladder or engine-service company. The distance to be measured along all-weather roads.

Credit For Company Personnel (Item 571).

Actual = 3.86%; Maximum = 15.00%

An increase in the on-duty company personnel by one person will increase the fire department credit by 0.63 and an increase in the average response by other fire department members by one person will increase the fire department credit by 0.21.

Credit For Training (Item 581).

Actual = 3.24%; Maximum = 9.00%

For maximum credit in the Schedule, the training program should be improved. You received 36 percent credit for the current training program and the use of facilities.

For maximum credit in the Schedule, pre-fire planning inspections of each commercial, industrial, institutional and other similar-type building should be made twice a year by company members. Records of the inspections should include complete and up-to-date notes and sketches.

Total credit for Fire Department (Item 590)

Actual = 28.15%; Maximum = 50.00%

WATER SUPPLY

Credit For Supply System (Item 616).

Actual = 25.53%; Maximum = 35.00%

For maximum credit in the Schedule, the needed fire flows should be available at each location in the town. Needed fire flows of 2500 gpm and less should be available for 2 hours, 3000 and 3500 gpm for 3 hours and all others for 4 hours. See the attached table for an evaluation of fire flow tests made at representative locations in your town.

All AWWA standard hydrants within 1000 feet of a building, measured as hose can be laid by apparatus, are credited; 1000 gpm for hydrants within 300 feet; 670 gpm for 301 to 600 feet; and 250 gpm for 601 to 1000 feet. Credit is reduced when hydrants lack a pumper outlet, and is further reduced when they have only a single 2½-inch outlet.

Credit For Hydrants (Item 621).

Actual = 2.00%; Maximum = 2.00%

Credit For Inspection and Condition of Hydrants (Item 631).

Actual = 2.40%; Maximum = 3.00%

For maximum credit in the Schedule, all hydrants should be inspected twice a year, the inspection should include operation and a test at domestic pressure. Records should be kept of the inspections. Hydrants should be conspicuous, well located for use by a pumper, and in good condition.

Total credit for Water Supply (Item 640)

Actual = 29.93%; Maximum = 40.00%