

**EL CERRITO-KENSINGTON FIRE DEPARTMENT** 

Agenda Item 07 EPARTMENT • 94530

10900 San Pablo Avenue • El Cerrito • CA • 94530 (510) 215-4450 • FAX (510) 232-4917 www.el-cerrito.org

**DATE:** September 11, 2024

- TO: Mary Morris-Mayorga: General Manager
- **FROM:** Eric Saylors: Fire Chief

**RE:** Fire Chief's Report for the September 2024 Fire District Board Meeting

#### **Operations**



August 22, Engine 51 C shift (Capt/Paramedic Ciappara, Engineer Clarine, and FF Vernarecci) prevented a grass fire from spreading into a local motel on San Pablo Avenue. Grass fires consist of light and flashy fuels that can quickly spread into nearby structures. A rapid response and attack are required to keep fires from spreading into buildings' eves and roof vents. E51 arrived on the scene and applied the correct tactics to hold the fire to the hillside and ensure it was entirely out before leaving.



On August 12, The CHP Helicopter (H-30) responded with Kensington-El Cerrito Fire, Berkeley Fire, Moraga-Orinda, and East Bay Regional Parks to a report of a teenager down on a trail in Wildcat Canyon. En route, H-30 pick up Captain Wade and flew to the scene where the hiker was prepped for a hoist rescue. H-30 hoisted Captain Wade and the hiker to a waiting ambulance for transport to a local hospital. Victims in Wildcat Canyon are especially hard to reach due to the lack of roads and frequently require a helicopter. El Cerrito/Kensington Fire Department maintains a group of specially trained firefighters to work off the helicopter and move the victims to an area where ambulances can reach. This was the 86th rescue for H-30 in 2024.



Mission: Protect Lives and Property Integrity Accountability Teamwork Respect Professionalism



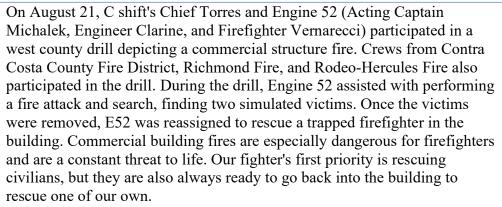
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### Training







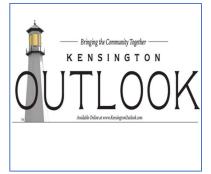
Public Outreach

On August 20, the El Cerrito-Kensington C shift crews, led by Chief Torres, practiced a large area search and victim recovery in a downslope home in El Cerrito. Downslope homes are two-story homes built on a hillside, and the front door is on the second floor. Downslope homes offer challenges to occupants and firefighters during a fire as all the heat, smoke, and flames are drawn to the front door once it is opened. Firefighters have to implement unique tactics in these homes to get occupants out alive while surviving the fire attack and search themselves. Our fire crews pride themselves on being downslope home experts and are always looking to improve their skills.



The El Cerrito-Kensington Fire Department is accepting registration for CERT classes that begin on October 2, 2024. The registration form can be found at <u>https://www.el-cerrito.org/577/Register-for-Classes</u>

Classes are filling up fast, so please register ASAP.



In August, Chief Saylors submitted an article in the Kensington Outlook outlining the current insurance crisis in California and its impact on the local region. The article explains how the Insurance Service Office (ISO) scores fire departments and the impact on insurance coverage, including the city of El Cerrito's efforts to score an ISO rating of 1. The article concludes with the importance of maintaining positive relationships with all neighboring agencies and the fire chiefs' continued effort to keep public safety number one. Currently, the fire chiefs in California are watching public disputes such as the one in the city of Placentia and doing everything they can to avoid public safety suffering from pollical fallout.

# Why the ISO Rating—and Standing Together—Is Vital to Kensington

#### By El Cerrito/Kensington Fire Chief Eric Saylors

The state of California is currently facing an insurance crisis. Fueled by catastrophic fires, climate change, and increased reconstruction costs, many insurers are pulling back from the homeowners market—especially for homes on a hillside or near a canyon. State Farm announced that it would not renew 72,000 properties this year in California. Other companies, such as Allstate, are following suit—neighboring communities such as Moraga and Orinda face cancelation rates as high as 60 percent.

As insurance companies evaluate their risk, one of the significant things they consider is the local fire department. The Insurance Service Office (ISO) scores fire departments nationwide based on several factors, resulting in an ISO rating or class. Through the Public Protection Classification (PPC) program, the ISO evaluates roughly 47,500 fire departments in the United States, assigning a rating from 1 to 10, with 1 being the highest. The rating system is robust and stringent; less than 1 percent of fire departments achieve a rating of 1. Insurance companies rely on the ISO rating because statistical data on insurance losses prove a relationship between exceptional fire protection and low fire losses.

Insurance companies use the ISO rating to establish premiums. Insurance companies tend to offer lower premiums in communities with higher ratings because a department's rating is a proven and reliable predictor of future fire losses. The ISO rating directly impacts the insurability and premiums of Kensington residents.

The El Cerrito/Kensington Fire Department ISO rating is 1, the highest achievable score. EC/KFD is the only department in the region with a rating of 1, including Oakland, Berkeley, Richmond, and San Francisco Fire. The rating is based on training events, training records, staffing levels, equipment levels, equipment maintenance, water supply testing, and prevention efforts.

Our current rating directly results from the residents of El Cerrito making significant investments in its fire department since the 1980s, starting with El Cerrito's robust records management system (RMS), which was cutting-edge at the time. The RMS allowed for recording training events, equipment maintenance, water supply testing, and firefighter certificates. In addition, purchasing the truck at Station 51 and the rescue trailer at Station 52 via a federal grant helped the score. Finally, the robust inspection and weed abatement program El Cerrito started over 25 years ago pushed the rating into a Class 1. El Cerrito's inspection program was ahead of its time, implementing requirements similar to Zone 1 and Zone 2 long before they became law in 2021 via AB 3074.

The community of Kensington inherits the ISO 1 rating through the service contract. Since the advent of the contract in 1995, the citizens of El Cerrito assumed they were mainly supplementing fire protection in Kensington via their tax dollars, but they also understood it was the right thing to do, just like the residents of Richmond help El Cerrito with its Hazmat and Medium Rescue units that El Cerrito could never afford. Just like residents of Albany help by providing access to their only ambulance when our residents need help. Just like Contra Costa Fire provides arson investigation and equipment loans free of charge to ensure our safety. Every community in the East Bay is connected, and we all succeed together or fail alone.

And although the relationships between communities are vital, they are also fragile. Fire service veterans have witnessed uninformed or malicious statements by elected officials undermine formal and informal relationships. Petty arguments and misunderstandings can lead to attempts to close borders or delay responses. The result is almost always death and property loss far outweighing any meager gains. For this reason, local fire chiefs constantly collaborate to keep our communities safe, regardless of the political environment. We understand that the fire service is not a business but a critical infrastructure everyone shares. It is our partnerships that allow our community to thrive. It is our partnerships that allow our staff to focus on maintaining an ISO class 1 rating—and that rating has the largest impact on the insurance crisis any fire department can bring.