

HOT TOPICS

Spring 2014

News and information for District residents

REMINDER: Backyard burning season ends on June 15.

Protecting the lives, safety, property, and environment of all persons in the community and surrounding areas we serve.



Recruiting at OSU

The Total Cost of Fire in the US

By Fire Marshal Jeff Prechel

The National Fire Protection Association (NFPA) recently published a report on *The Total Cost of Fire in the United States*. The report defines cost as a combination of the losses caused by fire and the money spent on fire prevention, protection and mitigation to prevent greater losses, by preventing them, containing them, detecting them quickly, and suppressing them effectively. For 2011, that total cost is estimated at \$329 billion, or roughly 2.1% of the gross domestic product of the United States.

FACT: Fires in 2011 caused \$13.3 billion in direct property damage which was 89% of economic loss that year. The other 11% was indirect loss, such as business interruption.

The conclusion that fire has a tremendous impact on the way the U.S. uses its resources is indisputable. It is clear that we have a dual interest in reducing U.S. fire losses – which include human losses that are among the highest per capita in the industrial world, – and in seeking ways to achieve equivalent fire safety at lower costs. The growth in



DID YOU KNOW?

- Almost two thirds (62%) of reported home fire deaths resulted in homes with no working smoke alarms.
- Working smoke alarms cut the risk of dying in a home fire in half.
- Two of every five home fires start in the kitchen.
- Unattended cooking was a factor in 34% of reported home cooking fires.

Data courtesy of NFPA.



total cost of fire has been led not by the fire losses but by the other cost components. This provides a clear indication of need for product innovations or other programs (e.g., residential sprinklers, educational programs) that can improve fire safety at the same or lower costs.

Indirect losses (principally business interruption costs) also add the following amounts to direct loss based on property class:

- + 65% for manufacturing and industrial properties,
- + 25% for public assembly, educational, institutional, store, and office properties,
- + 10% for residential, storage, and special-structure properties, and



FACT: Each year, 2% of reported non-residential structure fires, excluding fires in storage facilities and special structures (e.g., vacant properties, properties under construction, structures that are not buildings), result in business closings.



How does this affect your insurance? NFPA research has identified that fire and lightning claims averaged 22% of homeowner premiums and 20% of commercial premiums during 1998-2002, and averaged 35% of total non-liability claims. Insurance premiums may be reduced due to the capabilities of the local fire department and local ordinances requiring enhanced fire protection in all structures.

FACT: New building construction costs include passive fire protection, such as compartmentation, and active protection, such as detection and sprinklers.

There are direct construction expenditures that are needed solely because of fire safety and fire protection considerations, such as compartmentation features, built-in fire protection systems, and treatments of, or limitations on, exterior surfaces. These cost estimates are based on actual expenditures as compared to the total cost of construction.

- Private residential construction is 2.5% of the total cost
- Public building construction is 4.0% of the total cost
- Private nonresidential construction is 9.0% of the total cost
- Other private building construction is 3.0% of the total cost



The cost of emergency services delivery has increased more than any other category. Increases in the number of career firefighters explain part, but not all, of this increase. Other possible explanations for this trend could include:

- Faster-than-inflation increases in the costs of health and retirement benefits, and
- Expanded responsibilities for many departments, such as emergency medical service or hazardous material response and safety, with associated needs for expanded resources

Fire departments are evaluated on the speed of their response. The faster the response, the more efficient the service provided. This is one of the criteria that factors into insurance premiums. The national goal for response times is under 5 minutes from time of call to arrival on scene. Faster response times are largely based on the location of the fire station relative to the location of the emergency call. Because of the large areas served and nature of volunteer fire department structure, response times in rural areas are well above the national standard realized in densely populated metropolitan areas. The purpose of the Locke Station is to reduce response times out into the northern section of the Corvallis Rural Fire District.

Without active fire protection, the increased response times will lead to increased fire growth. Increased fire growth can lead to a greater than average number of casualties. Included in the NFPA study was a cost assessment of the economic impact of firefighter and civilian casualties as a result of fire. Outlined below are the reported fire casualty statistics for 2011. When looking at the number of injuries and deaths, bear in mind that the majority of these fires were preventable and were caused by unintentional human action.

2011 U.S. Fire Casualty Facts:

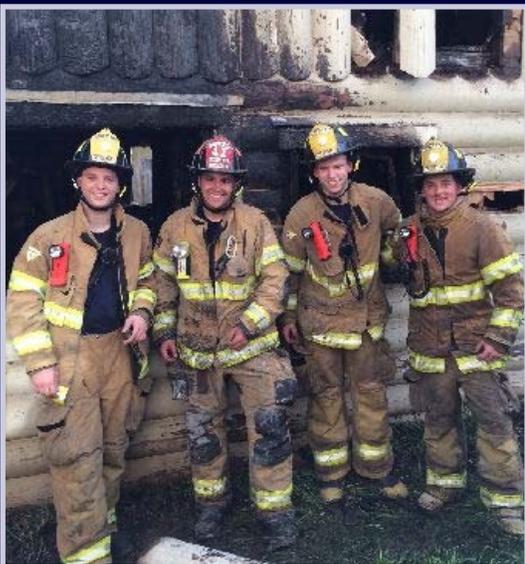
- Civilian Deaths = 3,005
- Firefighter Deaths = 61
- Civilian Injuries = 17,500
- Firefighter Injuries = 70,090 (43.5% were on the fire ground)



If properly maintained, smoke detectors do save lives. Please test your detectors regularly, and replace them if they are over 10 years old. To take the protection of your family and your property one step further, consider the installation of a residential fire sprinkler system. The fact is that emergency response in the CRFPD can be nearly twice that within the City limits.

We strive to provide residents of the CRFPD with the most efficient service that we can, but a little fire protection on the part of the homeowner goes a long way toward keeping everyone safe.

The complete 38-page NFPA report can be viewed at: <http://www.nfpa.org/~media/Files/Research/NFPA%20reports/Economic%20impact/ostotalcost.pdf>



At left, Lieutenant Rob Yencopal and three of the nine current volunteers living at Locke Station to protect rural district properties.



Meet Carmen Westfall!

Carmen Westfall joined the Corvallis Fire Department in August 2013 as a Fire Prevention Officer (FPO).

Carmen moved from Ohio to Oregon with her family in November 2006. While living in Ohio, she served two years as a Health and Wellness Coordinator for the Talawanda School District in the town of Oxford. Prior to joining the Corvallis Fire Department, FPO Westfall served as a Community Education Specialist for the Albany Police Department.

She received her Bachelor's in Health and Sport Studies from Miami University in Ohio.

Carmen resides in Corvallis with her husband, Christopher; daughter, Emmaline; and their menagerie of pets.

Fire Extinguisher Wiki-Refresher

Volunteer Fire Prevention Assistant Jake Backer

With the delayed emergency response in the rural areas, self-help becomes paramount. Fire extinguishers are a must-have tool that can slow fire growth and prevent a small fire from becoming a disaster. An ABC extinguisher will be adequate to address most fire situations in a residence. An ABC Extinguisher is intended for use on "Class A fires" involving ordinary combustibles such as paper, wood, and clothing; "Class B fires" involving flammable liquids; and "Class C fires" involving electrical equipment.



There is a right and wrong way to use a fire extinguisher – just as there is with any tool. You can use the acronym **P.A.S.S.** to remember the way to most effectively use your extinguisher:

- Have someone call 911 to initiate a fire department response. Do not fail to do this because you think you'll put the fire out and don't want to bother the fire department. Fire departments do not mind responding to incidents where the fire is already out.
- Ensure that the structure has been evacuated.
- If the fire is still small and contained, and you feel comfortable doing so, approach the fire from about 8 to 10 feet away:
- **P - Pull the pin.** *There's a pin that prevents that extinguisher from discharging accidentally.*
- **A - Aim the nozzle** of the extinguisher at the base of the fire to disrupt the vapor space between the material that is burning and the visible flame.
- **S - Squeeze the handle** of the extinguisher to discharge the dry chemical.
- **S - Sweep the nozzle** of the extinguisher back and forth to make sure you are covering the entire area that is involved in fire.

Given that the majority of residential structure fires occur in the kitchen, the Corvallis Fire Department recommends that you mount a fire extinguisher in the kitchen where it can be seen by everyone in the household. Remember to review the procedures for use before you need to use it! If your fire extinguisher is more than 12 years old, it is recommended that you replace it.

Who are your Board members, and when do they meet?

The Corvallis Rural Fire Protection District is headed by a five-member board elected at-large to the positions for a staggered four-year term.

The Board generally meets on the 4th Tuesday of each month at Locke Station (544 NW Lewisburg Avenue). The meetings are open to the public, and we encourage you to come and learn more about your fire district.

Your board members are:

George Mears, Treasurer & Chair

George.Mears@corvallisrfd.com

Bob Conder, Secretary

Bob.Conder@corvallisrfd.com

Dick Ragsdale, Vice Chair

Dick.Ragsdale@corvallisrfd.com

Alex Polikoff, Member at Large

Alex.Polikoff@corvallisrfd.com

Frank Perdicaro, Member at Large

Frank.Perdicaro@corvallisrfd.com

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