



SEMI-ANNUAL REPORT

1 October 2021-31 March 2022

**City of South Sioux City Fire
Department**



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MISSION STATEMENT

DO YOUR JOB

TREAT PEOPLE RIGHT

GIVE ALL OUT EFFORT

HAVE AN ALL IN ATTITUDE



CORE VALUES

PREPARED FOR DUTY

Our members will do everything possible to ensure that we are at the optimum state of readiness when called upon to respond to any call for service from our community and partners.

SERVING WITH INTEGRITY

We acknowledge that our community expects EXCELLENCE IN SERVICE. We will work to maintain the highest professional standards and continue to maintain the public's trust in all we do, say, and are.

RESPOND WITH COMPASSION

We will provide to our shareholders and customers with compassion for the human condition. We will continually provide service with Excellence and Compassion to all we are called to serve

EXCELLENCE IN SERVICE

The SSCFD will provide to all members the means to excel through skill building, education and building a commitment to our community, to provide SERVICE EXCELLENCE TO ALL, with respect, dignity, and professionalism. At no time will we participate in harassment, discrimination or retaliation to anyone.

INTRODUCTION

South Sioux City Fire Department (SSCFD) is an Insurance Service Organization's (ISO), Community Hazard Mitigation's Public Protection Classification (PPC®) or an ISO Rating of 4. SSCFD is an all hazards response agency serving the City of South Sioux City, Nebraska and an active partner with our surrounding Emergency Services Agencies that respond in the Siouxland Region. Your SSCFD provides Fire & Life Safety Education, Fire Suppression, Water Rescue, Technical Rescue for Confined Space, Automotive Extrication, Machine Extrication, Car Child Safety Seat Inspection and Education, CPR and 1st Aid Training.

Your SSCFD provides Advanced Life Support, Emergency Medical Response at the Paramedic Level. This is provided by the City to ensure the highest quality and level of prehospital care for our shareholders and customers in our community.

Your SSCFD is a Combination Department with currently 1 Fire Chief, 9 Full-Time personnel, 4 Part-Time Personnel and 14 Volunteer Firefighter/EMT personnel. This allows your department to manage calls for service and continue to provide the expected level of excellence to our community.

Your SSCFD operates 2 Fire Stations, Fire Station 1 is located at 1501 Dakota Ave. and Fire Station 2 is located at 3203 Dakota Ave. Each station has response apparatus to respond to calls for service in the community.

Fire Station 1: Medic 1, Medic 2, Engine 1, Engine 3, Truck 1, Unit 2, Unit 3, UTV

Fire Station 2: Medic 3, Engine 2, Boat 1, Boat 2

"Amateurs practice until they get it right.....Professionals Practice until they cannot get it wrong."
- Unknown

Summary

The South Sioux City Fire Department is an all Hazards response agency that delivers service to the jurisdictional responsibility of South Sioux City and assistance or mutual aid to the Northeast region of the State of Nebraska to include the “Siouxland Region” that consist of the Tri-State grouping of Nebraska, Iowa and South Dakota create an opportunity to work with multiple agencies and has its geo-political complications that occur with multiple governing bodies. Through this complex geo-political growth your SSCFD is a partner in a regional aspect to provide services to shareholders of our community and the multitude of customers visiting our community daily.

This report is the computation of work that has reviewed your SSCFD and its inner workings. The analysis of your SSCFD has presented interesting notations and work to be done to continually improve our services to the community and to ensure the “Experience of Excellence” for the community when your SSCFD responds to calls for service.

There are nine full time firefighters split into three shifts: A, B, C. Your SSCFD firefighters work 24 hours shifts in a 3/4 cycle (24 on/24 off/24 on/24 off/24 on/96 off) This averages out to 56 hours per week, much more than the traditional 40-hour work week.

For the first half of the fiscal year, your SSCFD has responded to 594 calls for EMS service and 290 Fire Service Calls from 1 October 2021 to 31 March 2022. In the 20/21 fiscal year, your SSCFD responded to 536 calls for EMS service and 407 Fire Service Calls from 1 October 2020 to 31 March 2021. Your SSCFD has completed the first half of the Fiscal Budget Year for the City of South Sioux City; as of 1 April 2022 your SSCFD has expended 51.77% of the annual budget. Your SSCFD has been allowed to incorporate Part-time Personnel to the department. In doing so a 53% savings in Payroll Overtime cost has been discovered by adding the Part-Time Personnel as an additional resource for our Volunteers to provide Coverage for “Kelly-Days”, Vacations, and Sick Leave. This ability to have qualified personnel at all levels give your SSCFD the flexibility to maintain a minimum staffing level of 3 personnel on duty at all times.

From 1 OCTOBER 2021 to 31 MARCH 2022 \$558,338.00 was billed to private insurance, Medicare, Medicaid, Tri-Care (Active Duty Military/Federal Employees & Retirees), Veterans Health Care, and private pay. As of 31 March 2022 received revenue for service \$123,488.98. This creates an ongoing return of 22¢ on the dollar for collections and billing for service.

Contractual Write Off of \$278,243.29 is the revenues that the private insurance, Medicare, Medicaid, Tri-Care (Active Duty Military/Federal Employees & retirees), and Veterans Health Care Insurances do not pay based the standards set by the Centers for Medicare/Medicaid Services under the Federal Health and Human Services Administration.

Your SSCFD is a continually moving department that provides vital Fire & Life safety Services to the community. To achieve the goals of the department your SSCFD continually trains to maintain the necessary skills to ensure Excellence in Service to our Shareholders and Customers in the community.

The initial training of new personnel is necessary to provide the base on which we build upon to provide service to the community. As new personnel come into the department it is necessary to train on the responsibilities of the SSCFD and ensure each individual is willing to become an active member of our team and commit to service to the community. The training begins with a basic firefighter course of 240 hours of classroom and hands on training. The next process of training is to bring forward the Emergency Medical Technician (EMT) training of an average of 200 hours of class room and hands on training.

SSCFD Hours of training conducted from 1 October 2021 to 1 April 2022 are the total hours of training by all personnel to maintain their Fire and EMS Credentials. The first half of the year your SSCFD has performed 1,099.71 man hours of Initial and Continuing Education. To meet the minimum for credit with the Insurance Service Organization's (ISO), Community Hazard Mitigation; Public Protection Classification (PPC®), and the Emergency Medical Standards for the State of Nebraska each member of the SSCFD must attend a minimum average of 512 hours per year/ 42 hours a month or 4.5 hours per shift.

SSCFD firefighters are also responsible for the upkeep of the two (2) SSCFD Fire Stations and the Firefighters Memorial Hall. Each day the crew is assigned a daily chore to ensure the stations remain clean and orderly. Your SSCFD has the responsibility to conduct Community Risk Reduction practices; this all-hazards approach to meet the all-hazards response that the modern fire service needs.

Community Risk Reduction; It's the all-hazards approach to meet the all-hazards response that the modern fire service needs. Community Risk Reduction is community focused and employs the full spectrum of risk-reduction tools. It allows your SSCFD to identify high-risk neighborhoods,

determine hazards, build partnerships, improve safety, and form effective strategies with limited resources.

A Community Risk Reduction (CRR) Program can help your SSCFD take what we already know and do to prevent property loss and injuries; while intentionally focusing knowledge and activities to lower the all-hazards risks within our community. Your SSCFD is uniquely positioned, knows our community better than most other organizations. Your SSCFD works the Community Risk Reduction Projects through four (4) basic approaches; **Fire & Life Safety Education, Pre-Incident Surveys or Pre-Planning, Fire & Life Safety Inspections and Residential Rental Inspection Program.**

The continued responsibilities of your SSCFD are not limited to Community Risk Reduction, Training and Continuing Education, or general maintenance of fire station, apparatus and equipment. Your SSCFD continues to work on other responsibilities. Fire Hydrant, Fire Flow Testing is the responsibility of your SSCFD to ensure that the needed water flow for fighting fires is available and we work with your Public Works to ensure that the Fire Hydrants in the community are maintained and ready when needed. Your SSCFD test 644 hydrants split into $\frac{1}{3}$ segments to reach 214 hydrants annually. This places 71 hydrants to be tested by each shift annually. As our community grows so does our responsibility to the community to ensure we have all Fire Hydrants located, tested and maintained for service.

Annual testing of major components of your SSCFD is also a major responsibility of your SSCFD we work with third party vendors to ensure all SSCFD ladders are tested annually. Ladder testing of all ground ladders and our aerial apparatus ensure that the ladders your SSCFD uses in emergencies are within standards to be used. Each pump on the fire apparatus is tested annually is a continuous responsibility. This insures the fire apparatus are in quality condition to provide the needed water from fire hydrants at the rated capability of the fire apparatus. These annual test with daily, weekly, monthly and annual services to the equipment and apparatus ensure the safety of the public and your SSCFD personnel.

All the work your SSCFD is doing accumulates to the discussion of the Insurance Service Organization's (ISO), Community Hazard Mitigation program is a part of the ongoing responsibility for your SSCFD to the Community as we mitigate the minimum standards and respond to calls your SSCFD strives to meet the standards and provide the community the potential to receive

lower insurance cost on home and business policies for our partners in the community. The Insurance Service Organization's (ISO), Community Hazard Mitigation actively works with fire departments, building departments, water suppliers, and municipalities with our Public Protection Classification (PPC®), Building Code Effectiveness Grading Schedule (BCEGS®), water outreach, and emergency communication center review programs.

The PPC® program recognizes the efforts of communities to provide fire protection and prevention services for citizens and property owners. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Insurance companies use PPC® information to help establish fair premiums for fire insurance – generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the program provides an additional incentive for improving and maintaining public fire protection.

The program also provides help for fire departments and other public officials as they plan, budget for, and justify improvements. The most significant benefit of the PPC® program is its effect on losses. Statistical data on insurance losses bears out the relationship between excellent fire protection, as measured by the PPC® program, and low fire losses. PPC® helps communities prepare to fight fires effectively. ISO's Public Protection Classification (PPC®) information plays an important part in the decisions insurers make affecting the underwriting and pricing of property insurance. In fact, most U.S. insurance companies – including the largest ones – use PPC® information in one or more of the following ways:

- to identify opportunities for writing new business insurances
- to manage the quality of community fire protection across their book of business
- to review loss experience in various rating territories
- to offer coverages and establish deductibles for individual homes and businesses

Insurance companies – NOT ISO – establish the premiums they charge to policyholders. The methodology a company uses to calculate premiums for property insurance may depend on the company's fire loss experience, underwriting guidelines, and marketing strategy.

PPC® may affect the underwriting and pricing for a variety of personal and commercial insurance coverages, including homeowners, mobile home, fine arts floaters, and commercial property (including business interruption). Assuming all other factors are equal, the price of property

insurance in a community with a good PPC® is lower than in a community with a poor PPC®. ISO concluded its review of the fire suppression features being provided for South Sioux City.

The resulting community classification is Class 04/4X in 2020. With the continuing projects and workflow of your SSCFD and our community we will continue to exceed your expectations.

Capital needs projects for your SSCFD for the future is essential to the capabilities of your SSCFD to respond to the needs of the community when they call 911 for assistance. The current main fleet is in need of upgrades to ensure the safety of the community and your SSCFD's most valuable resource OUR PEOPLE. Your SSCFD has several needs that are necessary to the success of our mission to protect Lives and Property. These items are needed to ensure that we can continually respond to the needs of the community and to maintain the highest level of safety for the public and our personnel. Your SSCFD's **Capital Project Scope** is one of replacing mission essential equipment and apparatus to ensure that the department can maintain the level of service to the community with minimal interruptions and delays due to the condition of our equipment or apparatus.

As our community grows so will the need to continually assess the performance and capabilities of your SSCFD to continue to provide Excellence of Service to our community.

FINANCIAL BUDGET

Your SSCFD is provided a Fiscal Budget to provide services to the community. The annual budget for the 21-22 Budget year \$1,754,115.00.

Salaries and Benefits for 1 Fire Chief, 9 Full-Time Firefighter-EMTs, 4 Part-Time Firefighter/EMTs, 14 Volunteer Firefighter Response Stipends, 1 Part-Time Rental Inspection Administrative Assistant.

Personnel Cost	\$1,209,275
Operational Budget	\$544,840.00
Total Budget	\$1,754,115

As of 1 April 2022 the SSCFD has expended 51.77% of the annual budget.

Part-Time Personnel have allowed for a reduced expense on the total overtime budget:

- Part-Time Personnel have worked 31 shifts beginning 23 February 2022
- 744 hours of coverage for Military Deployment, Vacations, Sick Leave, and Kelly Days
- Estimated Expenditure \$14,694.00
- Full-Time Personnel coverage of the same time period in overtime cost \$27,609.84
- 53% savings in Payroll cost

EMS Service Responses

Emergency Medical Services (EMS) provided by your SSCFD provide Advanced Life Support (ALS) services to our community and your SSCFD provides our partners with assistance by making available our ALS skills through EMT-Paramedic Intercepts (PI).

EMT-Paramedic Intercepts (PI) are requested by our partner agencies in Dakota, Dixon and Thurston Counties. Your SSCFD provides the ALS support to our partners to improve the care provided and increase the chances for a successful outcome for our communities.

Your SSCFD has the capabilities to provide Basic Life Support (BLS) care to Critical ALS care. Operational Personnel of your SSCFD have a wide range of skills and credentials to ensure the appropriate care is given to our patients. There are four “levels” of Emergency Medical Services Credentialing:

Emergency Medical Responder

Emergency Medical Technician (EMT)

Advanced Emergency Medical Technician

Emergency Medical Technician - Paramedic

SSCFD averages 1400 EMS calls per year, or about 4 calls per day. This number has increased from 600 calls per year in 2010. When the calls are finished, the firefighters and company officer complete patient care and fire reports for each incident.

EMS Service Responses

Total Report for 2021-2022 Budget Year

Month	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Total
EMS	121	90	103	114	77	89							594
Fire	21	8	14	18	18	11							90
Double Call	39	18	25	32	20	17							151
Average	4.58	3.23	3.78	4.26	3.39	3.23							3.745
EMS Mutual Aid	N/A	N/A	N/A	4	0	3							7
Paramedic Assit	4	2	4	2	2	3							17
Minimum Staffing	2	7	2	7	4	4							26

No Transport

Month	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Total
Assist, Public	4	4	7	6	3	3							27
Canceled (P.T.A.)	1	0	4	0	0	2							7
Canceled (No Contact)	3	6	1	3	8	3							24
Canceled (No. Pt)	3	1	4	4	2	5							19
Pt. Dead- No attempt	1	2	2	3	1	0							9
Pt. Dead- Attempt	0	0	0	0	1	0							1
Pt. Refused	14	10	11	12	8	10							65
Pt. treat/release (AMA)	0	0	0	2	1	1							4
Pt. treat/release (Protocol)	0	0	0	1	0	1							2
LEO Transport	1	2	0	2	0	0							5
Other EMS Transport	0	0	0	0	0	1							1
POV Transport	0	3	2	1	1	0							7
Standby	3	0	0	0	1	1							5

Paramedic Assist

Month	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Total
Allen	1	1	0	0	0	0							2
Dakota City	2	0	3	1	2	2							10
Emerson-Hubbard	0	1	0	1	0	0							2
Homer	1	0	0	0	0	0							1
Newcastle	1	0	0	0	0	0							1
Ponca	0	0	0	0	0	0							0
SSCPD	0	0	1	0	0	0							1
Wakefield	0	0	0	0	0	1							1

EMERGENCY MEDICAL SERVICES FINANCIAL STATEMENTS

Statement of Financial Position

Your SSCFD has responded to 594 calls for EMS service from 1 October 2021 to 31 March 2022. Your SSCFD bills for EMS Services and revenues for service are subject to the contractual payments of private Insurance, the payment schedules of Medicare/Medicaid, Veterans Administration Health Care and Department of Defense Insurance TRICARE.

Revenues for EMS

BILLED: The actual billed cost of providing services approved by our City Council

RECEIVED: The amount Paid by the insured per contractual or Federal Regulations

RIGHTOFF: The amount that is written off as not collectable as pre contract or Federal Regulations

COLLECTIONS: The funds sent to collection agency to gain payment for services

1 OCTOBER 2021 to 31 MARCH 2022

BILLED:	\$558,338.00
RECEIVED:	\$123,488.98
CONTRACTUAL RIGHT OFF:	\$278,243.29
SENT TO COLLECTIONS:	\$79,979.10

From 1 OCTOBER 2021 to 31 MARCH 2022 \$558,338.00 was billed to private insurance, Medicare, Medicaid, Tri-Care (Active Duty Military/Federal Employees & Retirees), Veterans Health Care, and private pay. As of 31 March 2022 received revenue for service \$123,488.98. This creates an ongoing return of 22¢ on the dollar for collections and billing for service.

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The additional amount of “aged accounts” not processed as of 31 March 2022 is at \$371,336.44 these are 460 accounts that have not been reimbursed to your SSCFD for Service. Some of these accounts are “aging out” and will not be collected as the minimum time frame for billing these accounts are passing every day. These aging accounts are 30 to over 365 days past due and have not been processed.

With these issues facing our EMS, your SSCFD is researching to move forward to improve the ability of your SSCFD to receive revenues sooner and more accurately.

FIRE SERVICE RESPONSES SUMMARY



Annual Survey for NFPA®

TOTAL INCIDENTS FROM 1 OCTOBER 2021 TO 31 MARCH 2022 290

NFPA - Major Fires - Top 3 Civilian Casualty Death Fires

Incident Date Time	Incident Number	Arson Property Ownership	Property Use	Address	Civilian Deaths	Property Loss
12/09/2021 11:11:24	21-001320		Construction site	1826 Missouri View City of South Sioux City, NE 68776	0	

NFPA - Major Fires - Top 3 Property Loss Fires

Incident Date Time	Incident Number	Arson Property Ownership	Property Use	Address	Civilian Deaths	Property Loss
01/06/2022 08:56:01	22-000018		Campsite with utilities	801 Riverview City of South Sioux City, NE 68776	0	\$2,000
02/19/2022 17:12:25	22-000195		1 or 2 family dwelling	420 Golf City of South Sioux City, NE 68776	0	\$2,000
03/19/2022 12:56:11	22-000289		1 or 2 family dwelling	327 20th City of South Sioux City, NE 68776	0	\$2,000

NFPA - Breakdown of Structure Fires and Other Fires and Incidents

Basic Incident NFPA Type	Number of Fires	Number of Civilian Fire Deaths	Number of Civilian Fire Injuries	Estimated Property Damage and Contents From Fire (in Dollars)
01. Private Dwellings (1 or 2 family), including mobile homes (FPU 419)	4	0	0	\$5,000
02. Apartments (3 or more families) (FPU 429)	5	0	0	\$0
06. Public Assembly (church, restaurant, clubs, etc.) (FPU 100–199)	1	0	0	\$0
08. Health Care and Penal Institutions (hospitals, nursing homes, prisons, etc.) (FPU 300–399)	1	0	0	\$0
12. Other Structures (outbuildings, bridges, etc.) (FPU 900–999)	2	0	0	\$2,000
14a. Fires in Highway Vehicles (autos, trucks, buses, etc.) (IT 131–132, 136–137)	3	0	0	\$0
15. Fires outside of Structures with Value Involved, but Not Vehicles (outside storage, crops, timber, etc.) (IT 140,141,161–162,164,170–173)	1	0	0	
17. Fires in Rubbish, Including Dumpsters (outside of structures), with no value involved. (IT 150–155)	4	0	0	\$0
18. All Other Fires. (IT 100, 160, 163)	1	0	0	
20. Rescue, Emergency Medical Responses (ambulance, EMS, rescue) (IT 300–381)	231	0	1	
21. False Alarm Responses (malicious or unintentional false calls, malfunctions, bomb scares) (IT 700–746)	40	0	0	
23a. Hazardous Materials Responses (spills, leaks, etc.) (IT 410–431)	5	0	0	
23b. Other Hazardous Responses (arcing wires, bomb removal, power line down, etc.) (IT 440–482, 400)	5	0	0	
24. All Other Responses (smoke scares, lock-outs, animal rescues, etc.) (IT 200–251, 500–699, 800–911)	21	0	0	

NFPA - 5. Total Residential Fires (Sum 1- 4 above)

Fires In Structures By Fixed Property Use (Occupancy)	Number of Fires	Number of Civilian Fire Deaths	Number of Civilian Fire Injuries	Estimated Property Damage and Contents from Fire
5. TOTAL RESIDENTIAL FIRES (Sum of lines 1 through 4)	9	0	0	\$5,000

NFPA - 13. Totals for Structure Fires (Sum 5 - 12 above)

Fires In Structures By Fixed Property Use (Occupancy)	Number of Fires	Number of Civilian Fire Deaths	Number of Civilian Fire Injuries	Estimated Property Damage and Contents from Fire
13. TOTALS FOR STRUCTURE FIRES (Sum of lines 5 through 12)	13	0	0	\$7,000

NFPA - 19. Total for Fires (Sum 13 -18 above)

Fires In Structures By Fixed Property Use (Occupancy)	Number of Fires	Number of Civilian Fire Deaths	Number of Civilian Fire Injuries	Estimated Property Damage and Contents from Fire
19. TOTALS FOR FIRES (Sum of lines 13 through 18)	22	0	0	\$7,000

NFPA - 25. Total for All Incidents (Sum 19 - 24 above)

Fires In Structures By Fixed Property Use (Occupancy)	Number of Fires	Number of Civilian Fire Deaths	Number of Civilian Fire Injuries	Estimated Property Damage and Contents from Fire
25. TOTAL FOR ALL INCIDENTS (Sum of lines 19 through 24)	324	0	1	\$7,000

NFPA - Number of Confined Residential and Structure Fires

NFPA Category	Number of Confined Fires	Number of Nonconfined Fires
05. Residential Structure Fire	7	2
13. Non-Residential Structure Fire	3	1

NFPA - Breakdown of False Alarm Responses

Basic Incident NFPA False Alarm Type	Number of Incidents
01. Malicious, Mischievous False Call (IT 710–715)	1
02. System Malfunction (IT 730–739)	11
03. Unintentional (tripping on interior device accidentally, etc.) (IT 740–749)	21
04. Other False Alarms (bomb scares, etc.) (IT 721, 700)	7

NFPA - Intentionally Set Fires In Structures and Vehicles

Report Results
There are no results. Please redefine your search criteria.

NFPA - Fire Service Exposure and Injuries - Totals

Total Firefighters Exposed To Infectious Diseases	Total Firefighters Exposed to Hazardous Conditions	Total Firefighters with non-fatal Injuries
0	0	0

NFPA - Fire Service Exposure and Injuries - Nature of Most Serious Injury

Report Results
There are no results. Please redefine your search criteria.

NFPA - Fire Service Exposure and Injuries - Fire Ground Injuries by Cause**Report Results**

There are no results. Please redefine your search criteria.

NFPA - Fire Department Vehicle Accidents - Emergency Vehicles**Report Results**

There are no results. Please redefine your search criteria.

NFPA - Fire Department Vehicle Accidents - Personnel Vehicles**Report Results**

There are no results. Please redefine your search criteria.

NFPA - Fire Department Vehicle Accidents - Other Vehicles**Report Results**

There are no results. Please redefine your search criteria.

Report Filters

SSCFD FULL-TIME & PART-TIME

Your SSCFD Full-time Personnel work 24 hours shifts in a 3/4 cycle (24 on/24 off/24 on/24 off/24 on/96 off) This averages out to 56 hours per week, much more than the traditional 40-hour work week. Due to Federal, Fair Labor Standards Act of 1938 29 U.S.C. § 201 (FLSA) exemptions for firefighters 29 U.S.C. §207(k) & §553.230 only earn overtime after working 212 hours in a 28 day pay cycle.

There are nine (9) full time firefighters split into three shifts: A, B, C; your SSCFD firefighters shift begins at 0700. They arrive early between 0630 and 0645, change into their uniform so they are ready to work before their shift begins, and relieve the off going shift. The off going shift completes a pass along with the incoming shift to discuss any uncompleted tasks, status of equipment/apparatus, or any other changes. The company officer then facilitates a shift meeting and provides the crew with an agenda for the day's activities. The priority of the firefighters is to respond to any type of emergency at a moment's notice. All scheduled activities are altered depending on emergency incidents.

Following the shift meeting, the firefighters then conduct a thorough check of all personal protective equipment/turnout gear, self-contained breathing apparatus, personal alert safety alarm, mask, and tools. It is imperative that the firefighters ensure their personal protective gear and equipment is in proper working order. Next the firefighters conduct daily apparatus checks. Daily apparatus checks include starting and running engines, operating pumps, checking electrical/lights, changing batteries on radios and other equipment, and washing or cleaning apparatus/equipment as needed. Each day your firefighters inspect 3 engines, 1 ladder truck, 3 medic units, 2 staff vehicles, 2 boats, and a UTV to ensure they are all ready for emergency response. In addition to daily inspections, each day a detailed weekly inspection is scheduled on a selected apparatus. This is an in depth inspection that checks all fluids, belts, engine, pump, tires, lights, sirens, generators, power tools, ladders, hose, nozzles, etc. In addition to apparatus/equipment checks, your firefighter's complete preventative maintenance and repairs on most apparatus and tools. Any large repair is contracted out to the city mechanic or repair shop as needed.

Annually components of SSCFD's equipment and apparatus are required to be tested to ensure that the components are operating as designed and intended. These standards are set by the National Fire Protection Association (NFPA), Occupational Safety and Health Administration (OSHA), Underwriters Laboratories (UL), National Institute of Standards and Technology (NIST), Department of Transportation (DOT), National Highway Traffic Safety Administration (NHTSA) and Insurance Services Office. These agencies have an effect on the standards developed to ensure public and firefighter safety.

Fire Apparatus that require annual testing are the SSCFD's Fire Engines and Aerial Apparatus. These apparatuses are the main means for the SSCFD to pump water at a fire. Annual testing of the fire pumps is required to ensure the apparatus is capable of maintaining a consistent fire flow of water accurately and consistently. These records are reviewed by ISO, Insurance Adjustors and Investigators. These annual test for fire pumps are the only means of proof that your SSCFD's fire apparatus are capable of providing adequate fire flows during a fire.

Equipment carried also requires regular maintenance and testing. The Self Contained Breathing Apparatus (SCBA) require annual testing to ensure that all the components are working correctly and the SCBA units meet the minimum standards along with daily, weekly and monthly checks to ensure these essential life safety tools are working properly. The cylinders of the SCBA that hold the breathing air need to be regularly serviced and hydrostatically tested every 3-5 years depending on their rating by DOT. Your SSCFD has a Compressor for the SCBA Breathing Air that must be tested quarterly to ensure the air quality is maintained at a Grade E breathing air.

Other equipment needed annual testing are the ladders of the SSCFD these ladders are not residential or construction ladders. These ladders are heavy duty and require testing annually to ensure their strength and stability while firefighters are working off of them during incidents. Each ground ladder ranging from 10ft to 35ft is required to be tested annually. This insures that the ladder is safe to perform the heavy duty work it is designed for. The Aerial or Ladder Truck requires testing annually as the components of the 100ft ladder are a combination of hydraulic, cable and mechanical parts that work together to ensure a safe as possible means to work during an incident. The test is extensive and require an Underwriters Laboratories approved testing agent to conduct the needed test.

Annual Hose testing is required to ensure the fire hose used by your SSCFD is capable of providing the water flow needed to fight fires. These hoses range from 1inch to 5inch hose and a total of 12,000 feet of hose total from all fire apparatus and replacement hoses maintained by your SSCFD.

Emergency Medical Equipment used by your SSCFD is also required to be calibrated annually these monitors, defibrillators, chest compression machines, power cots and air monitors, all require continual maintenance to be coordinated with the appropriate vendors.

These responsibilities keep the 24hour shift moving along and keeping your SSCFD ready to service the community when called. Many hours are spent coordinating, preparing and conducting maintenance to keep your SSCFD ready when called.

SSCFD has currently 4 Part-Time Firefighter EMT's to provide the needed coverage for our Full-Time Personnel when the occurrence of "Kelly-Days", Vacations, and Sick Leave create a shortage on a shift. This allows for the savings to the city of providing personnel and not incurring the cost of paying over-time to maintain the minimum staffing of three (3) on duty.

The addition of these valuable team players is essential to assist in allowing our Full-Time personnel the opportunity to have time off and recover properly, so they are ready to serve when they return to your SSCFD. This capability to assemble Part-Time personnel give another advantage of reducing the stress of overtime work on our personnel. The savings to the community through reduction in expenses allow your SSCFD to stretch our budget and provide a higher quality of service.

Part-Time personnel must have the same credentials as our Full-Time personnel and be as capable to work on our team. Having Firefighter and EMS credentialing and working through an assessment for skills is essential to ensure our personnel are qualified to provide the highest level of service to the community. The personnel that have accepted the Part-Time positions for your SSCFD have proven to be as valuable as any other personnel serving our community.

SSCFD VOLUNTEERS

The services of our volunteer personnel are vital to the success of services provided by your SSCFD. Currently your SSCFD volunteer members are participating in ongoing training to meet the standards of the State of Nebraska and SSCFD. At this time there is 1 Firefighter/Paramedic, 1 Firefighter/EMT, 4 Firefighter/EMT Students, 2 Probationary Firefighters, 6 Recruit Firefighters. All are working to meet the standards of the Fire Service and the SSCFD.

2018 Nebraska Revised Statutes Chapter 35 - FIRE COMPANIES AND FIREFIGHTERS
N 35-1303 Terms, defined Sections 3 & 13

“(3) Active volunteer firefighter means a person who has been approved by the duly constituted authority in control of a volunteer department as a volunteer member of the department who is performing service as a firefighter in the protection of life or property from fire or other emergency, accident, or calamity in connection with which the services of such volunteer department are required and whose services and activities during a year of service meet the minimum requirements for qualification as an active member of his or her volunteer department as established by section 35-1309.01;”

“(13) Volunteer means a person who meets the requirements necessary to qualify as a bona fide volunteer as defined in section 457(e)(11)(B)(i) of the Internal Revenue Code, as defined in section 49-801.01, and who, on behalf of and at the request or with the permission of a city, village, or rural or suburban fire protection district, engages in activities related to fire protection, fire suppression, or emergency response for the purpose of protecting human life, health, or property;”

To become a Firefighter/EMT the recruit must successfully complete an average of 120 hours of firefighter Training; 40 hours of Hazardous Materials Response Training, and 180 hours of Emergency Medical Technician Training. Once this is completed the personnel are qualified to respond to all calls for assistance from the community.

The Volunteer personnel of the SSCFD meet on Tuesday Evenings for scheduled training on a regular basis:

1 st Tuesday of the Month	EMS Training
2 nd Tuesday of the month	Volunteer Association meeting
3 rd Tuesday of the Month	Fire Training
4 th Tuesday of the Month	Fire Training

Training is also conducted on Saturdays during the year to allow for time to meet the requirements of the courses presented by the SSCFD. Volunteer Personnel are also encouraged to contact the Shift Captain if additional training is needed. This is to ensure that your SSCFD is flexible to the needs of our Volunteer Personnel. From 1 October 2021 to 31 March 2021 your SSCFD Volunteers have completed 276.34 hours of training.

All volunteer personnel belong to the Volunteer Firefighter Association of South Sioux City Fire Department. This is an Association that provides support to the SSCFD. Members can be either Operational or Auxiliary. Operational Association Members are the active Firefighter/EMT's that continually work to be ready to respond at all times. Auxiliary Members are the personnel that are not Operational and work to support the SSCFD in different aspects and are the main fundraisers for the Association. Having the Volunteer Association is a benefit to the community as this organization can raise funds to purchase needed equipment for the SSCFD to protect the firefighters and the public and engage in opportunities to provide Fire & Life Safety Education and Services while continually building partnerships.

Initial & Continuing Education/Training

Your SSCFD is a continually moving department that provides vital Fire & Life safety Services to the community. To achieve the goals of the department your SSCFD continually trains to maintain the necessary skills to ensure Excellence in Service to our Shareholders and Customers in the community. The initial training of new personnel is necessary to provide the base on which we build upon to provide service to the community. As new personnel come into the department it is necessary to train on the responsibilities of the SSCFD and ensure each individual is willing to become an active member of our team and commit to service to the community. The training begins with a basic firefighter course of 240 hours of classroom and hands on training. The basic set of skills are introduced and practiced to build the needed muscle memory to ensure every person on the SSCFD is ready to serve our community. The course work covers theory in fire attack, fire behavior, technical rescue in vehicle extrication and rescue tasks that are a part of the service we provide. The next process of training is to bring forward the Emergency Medical Technician (EMT) training of an average of 200 hours of class room and hands on training. The skills and class work cover the minimum of the knowledge needed to respond to calls for EMS care from our community. The initial courses will provide the needed knowledge and hands on skills for an Emergency Medical Responder or Emergency Medical Technician.

From this educational experience the personnel of your SSCFD have the opportunity to gain experience and grow their knowledge to move further into the EMS service by continuing the educational experience to the Advance EMT or EMT Paramedic level of service.

Daily your SSCFD Full-Time, Part-Time and Volunteer Staff have worked on preparation, planning and production of the various Continuing Education Courses for EMS and Fire as well as the work for the initial training of new personnel. Having 6 Full-time Firefighter/Paramedic and 3 Full-time Firefighter/EMT's providing the needed onboarding and initial skills assessment for 2 Firefighter/EMT-P Part-Time personnel and 2 Firefighter/EMT Part-Time personnel, your SSCFD is building a skilled and capable department to provide service to the community.

Your SSCFD has performed training for initial Volunteer Personnel, who are completing their training this spring.

4 of your SSCFD Volunteer Personnel are completing Emergency Medical Technician

2 of your SSCFD Volunteer Personnel have completed Initial Firefighter Academy

5 of Your SSCFD Volunteer Personnel will be entering the Initial Firefighter Academy

1 of Your SSCFD Volunteer is Deployed with the U.S. Force to Kuwait and is scheduled to return in July of 2022.

Your SSCFD works daily to maintain the skills and knowledge essential to providing the service of excellence to our community. These training secessions are scheduled to allow ALL members of your SSCFD to participate and ensure that the service provided is what is expected.

SSCFD Hours of training Conducted from 1 October 2021 to 1 April 2022 are the total hours of training by all personnel to maintain their Fire and EMS Credentials. The courses covered in the first half of the year are; Company Training, Driver/Operator Training, Ems Training, Hazardous Materials, Officer Training, Recruit Training, Specialty Training. The first half of the year your SSCFD has performed 1,099.71 hours of Initial and Continuing Education.

When not answering calls, maintaining equipment, or providing public education. SSCFD personnel conduct training. Depending on the level of the credential the personnel have and the hazards in the community the standard training needs are:

Emergency Medical Technician - Paramedic Continuing Education Annually (51.25)

1.75 Hours of Airway/Respiration/Ventilation

4.25 Hours of Cardiovascular

1.5 Hours of Trauma

4.25 Hours of Medical

3.25 Hours of Operations

7.5 Hours of Local/State Topic training

7.5 Hours of Individual Component Topics (Misc)

4 Hours Basic Life Support (BLS)

5 Hours Advanced Cardiovascular Life Support (ACLS)

6.25 Hours Pediatric Advanced Life Support (PALS)

8 Hours Prehospital Trauma Life Support (PHTLS)

53 TOTAL Hours Per year

Emergency Medical Technician EMT Continuing Education Annually (25.5)

1.5 Hours of Airway/Respiration/Ventilation
3 Hours of Cardiovascular
1.5 Hours of Trauma
3 Hours of Medical
2.5 Hours of Operations
5 Hours of Local/State topic training
5 Hours of Individual Component Topics (Misc)
4 Hours Basic Life Support (BLS)
25.5 TOTAL Hours Per year

Fire Service Training

Based on Insurance Service Organization's (ISO), Community Hazard Mitigation's Public Protection Classification (PPC®), Firefighter Continuing Education Annually:

Initial Fire Service Training:**NFPA 1001, Standard for Fire Fighter Professional Qualifications:****Firefighter Level I:**

240 hours of structure fire related training within the first year for all new personnel.

Firefighter Level II:

60 hours of structure fire related training

NFPA 472 Standard for Competence of Responders to Hazardous Materials/Weapons of Mass Destruction Incidents; Operations Level:

40 hours training for incidents involving hazardous materials in accordance with

NFPA 1002 Standard for Fire Apparatus Driver/Operator Professional Qualifications

80 hours of Driver/Operator Pumps training

40 Hours of Aerial Apparatus Training

NFPA 1451 Standard for a Fire and Emergency Service Vehicle Operations Training Program

12 Hours of Fire and Emergency Service Vehicle Operations

NFPA 1021 Standard for Fire Officer Professional Qualifications

Fire Officer I; 40 Hours

Fire Officer I is a front line officer and a line supervisor in the fire department organization, a person certified to this level will be able to perform routine administrative functions, recommend action for employees, follow department/agency administrative policies, assist in the budget process, interact with the media by assisting press releases, manage single-unit responses to an incident, secure a fire scene, conduct initial accident investigation, and make recommendations to change policy or procedures, and conduct a post-incident analysis (PIA).

Fire Officer II; 60 Hours

A Fire Officer II is a mid-level supervisor who performs both supervisory and first-line managerial functions who has met all the job performance and certification requirement of Fire Officer I as defined in NFPA 1021, Standard for Fire Officer Professional Qualifications. An individual at the Fire Officer II level as part of his or her duties and responsibilities:

1. Evaluates personnel job performance
2. Prepares a project or divisional budget, news releases, and/or new policy or changes in existing policies
3. Conducts inspections to identify hazards and addresses violations and conducts fire investigations to determine origin and preliminary causes
4. Supervises multi-unit emergency operations, deploys assigned resources, and develops and conducts post-incident analysis
5. Reviews injury, accident, and health exposure reports, identifies unsafe work environments or behaviors, and takes approved action to prevent their re-occurrence

Annual Continuing Education for All Personnel

NFPA 1001, Standard for Fire Fighter Professional Qualifications:

16 hours per month in structure fire related subjects as outlined in NFPA 1001;

Average 2 hours per shift and weekly training for Volunteer Personnel every Tuesday evening.

NFPA 472 Standard for Competence of Responders to Hazardous Materials/Weapons of Mass Destruction Incidents; Operations Level:

2 hours per month of training for incidents involving hazardous materials in accordance with NFPA 472.

NFPA 1002 Standard for Fire Apparatus Driver/Operator Professional Qualifications

NFPA 1451 Standard for a Fire and Emergency Service Vehicle Operations Training Program

20 hours of Driver/Operator, Pump and Aerial training per year in accordance with NFPA 1002 and 8 hours of Emergency Vehicles Operations/ Traffic Incident Management per year in accordance with NFPA 1451.

NFPA 1021 Standard for Fire Officer Professional Qualifications

4 hours per month of continuing education for all Company Officers as outlined in NFPA 1021

SSCFD firefighters complete a wellness program to maintain their physical fitness.

The fire station has gym equipment and a work out facility 1-2 hours per day.

To meet the minimum for credit with the Insurance Service Organization's (ISO), Community Hazard Mitigation; Public Protection Classification (PPC®), and the Emergency Medical Standards for the State of Nebraska each member of the SSCFD must attend a minimum average of 512 hours per year/ 42 hours a month or 4.5 hours per shift.

Continuing Responsibilities

Your SSCFD firefighters are also responsible for the upkeep of the two (2) SSCFD Fire Stations and the Firefighters Memorial Hall. Each day the crew is assigned a daily chore to ensure the stations remain clean and orderly. The firefighters vacuum, mop, sweep, and clean all living areas and restrooms of the fire stations. The firefighters also complete all of the mowing, landscaping, snow removal, and outdoor maintenance of the stations. In addition to the upkeep and maintenance of the stations, the firefighters also maintain the Firefighters Memorial Hall by keeping the meeting room and kitchen clean, and set up tables/chairs for events.

Community Risk Reduction

What is Community Risk Reduction??

Community Risk Reduction; It's the all-hazards approach to meet the all-hazards response that the modern fire service needs. Community Risk Reduction is community focused and employs the full spectrum of risk-reduction tools. It allows your SSCFD to identify high-risk neighborhoods, determine hazards, build partnerships, improve safety, and form effective strategies with limited resources.

As your SSCFD continues to work to adopt a Community Risk Reduction approach there are challenges to the changes required within your SSCFD organization. As your Fire Chief, I understand the need to keep in mind that Community Risk Reduction will make your SSCFD more efficient and effective in saving lives and property. A Community Risk Reduction (CRR) Program can help your SSCFD take what we already know and do to prevent property loss and injuries and intentionally focus knowledge and activities to lower the all-hazards risks within our community. Your SSCFD is uniquely positioned, knows our community better than most other organizations. Your Firefighters and EMT's see firsthand, whether through medical calls, inspections or simply driving through the community, how people live and the needs they have.

As we work to meet the mission of the SSCFD as a total concept with the responsibilities we have as an all hazards agency we continue to work toward ways to meet these responsibilities and continue to improve our service to the community. The multiple responsibilities and the logistical challenges they present are continuously being evaluated to ensure we are performing at our best. As we begin to develop the Community Risk Reduction approach for our community we look for opportunities to create successful outcomes. For some it is not understood what the challenges are and it simply comes to logistical resources of time, opportunity, and personnel.

Community Risk Reduction Life & Safety Inspections

Your SSCFD is tasked with the responsibility to ensure where ever you go in the community to shop, enjoy a meal, or take in entertainment is as safe as possible for the service that is being provided. This includes the mission to ensure that rental occupancies are safe for our residents to have as their home.

The challenge is to ensure we conduct effective inspections and pre incident surveys to ensure that the occupancy is within the minimum acceptable codes approved by our City Council. This responsibility is an important part of the mission of your SSCFD. Many of the occupancies in our community are large and complex facilities. The importance of insuring some basics are engaged is essential to our response capabilities and understanding of the hazards that are in our community. This includes the responsibility to conduct Fire Hydrant Fire Flow Testing. The SSCFD test 644 hydrants split into 1/3rd segments to reach 214 hydrants annually this places 71 hydrants to be tested by each shift. This is an important part of Community Risk Reduction to maintain a strong water supply to respond to emergencies and ensure our Fire Hydrants are working properly.

Pre-Incident Surveys or Pre-Planning is a detailed incident pre-plan that allows incident command and responding firefighters to better understand even the smallest details of a property experiencing a fire incident, including the location of hazardous materials, entrances and exits, utilities, and fire suppression systems. This work is a major part of our response program to limit the potential for loss of life and property. Every commercial, business, industrial, educational, medical, and large multifamily residential occupancy must have a Pre-Incident Survey. The information is vital to the success of your SSCFD responding to emergencies in these occupancies.

Fire & Life Safety Inspections are first and foremost performed to ensure the safety of a building's occupants. The inspections look at a building's construction, its fire protection systems, and its operational features that provide safety from fire, smoke, and general panic during emergencies. As with the Pre-Incident Surveys or Pre-Planning the enforcement of a minimum Fire & Life Safety Code is essential for the safety of the occupants and the public. These Minimum Codes are developed from experience of responding to incidents where loss of life and property could have been prevented. Your SSCFD works with the same Fire & Life Safety Code adopted by the Nebraska Office of the State Fire Marshal under Nebraska Statute Title 153 and references the National Fire Protection Association Standard 101 Fire & Life Safety Code.

Residential Rental Inspection Program The purpose of this Rental Inspection Program is to promote the health, safety and welfare of the persons living in and near rental dwellings. To preserve the existing housing supply and neighborhoods, help maintain property values, prevent or eliminate substandard and deteriorating rental dwellings and to maintain a living environment that contributes to the health, safety and general welfare of individual and family living.

City of South Sioux City Ordinance, Chapter 18 Article XIV Property Maintenance Code, Section 18-651 -18-659 and Chapter 18 Article XV Rental Inspection Program Section 18-660 - 18-671.

The purpose of this rental inspection program is to provide for the inspection and licensing of all rental dwellings, to promote compliance with the International Property Maintenance Code (IPMC) and other applicable laws, and to require property owners of rental dwellings, including single-family rental dwellings, to obtain licenses for the occupancy of rental dwellings. The intent of this rental inspection program includes:

- (1) Promoting the health, safety, and welfare of the persons living in and near rental dwellings;
- (2) Preserving of the existing housing supply and neighborhoods;
- (3) Helping to maintain property values and the city's tax base;
- (4) Prevent or eliminate substandard and deteriorating rental dwellings;
- (5) Maintain a living environment that contributes to the health, safety, and welfare of individual and family living.

As part of your SSCFD's Community Risk Reduction Program; the Rental Inspection Program is a more direct continuation of Fire & life Safety Inspections for Rental Occupancies that are not considered in the Fire & Life Safety Inspection as Commercial Facilities. Multi-Occupancy Rental Facilities that share common egress and access hallways along with central utilities are considered to be a part of the Fire & Life Safety Inspections and the property management Codes as Commercial Occupancies. Typically known as 4-Plex apartment building and Larger Apartment Facilities would be under the Fire & Life Safety Codes and have the need for Pre-Incident Surveys managed due to the complexity of the structures and the number of occupants in the facility.

Your SSCFD is tasked with collectively managing the Community Risk Reduction program to ensure the safety of our community and preparedness of your fire department. Our community has an eclectic collection of commercial, business, residential, industrial, educational, and entertainment facilities.

In our community the multiple type of occupancies population is estimated as:

34 Apartment complexes = 198 Building = 2002 units

498 Residential Rentals

620 Commercial Occupancies

At the current rotation of every 2 years this places inspections at:

16 Apartment complexes every 2 years -Even Years

17 Apartment complexes every 2 Years - Odd Years

249 Residential Rental Inspections 2 Years- Even

249 Residential Rental Inspections 2 Years - Odd Years

310 Commercial Inspections/Pre-Plans - Reoccurrence depends on Hazard presented

310 Commercial Inspections/Pre-Plans - Reoccurrence depends on Hazard presented

The total estimated inspections/Preplans = 1,196 per year

This creates the need to perform 23 CCR Life Safety Inspection per week year round.

Fire and Life Safety Education for the public, in our schools and to other agencies, in the form of presentations, public events, CPR courses/ Stop The Bleed, Child Car Safety Seat Inspections, and Installation of Smoke Alarms and CO monitors. These services are a part of the Community Risk Reduction responsibilities to continually work to lower the risk of injury and property damage in our community.

Insurance Service Organization's (ISO), Community Hazard Mitigation & Public Protection Classification

Discussion of the Insurance Service Organization's (ISO), Community Hazard Mitigation program is a part of the ongoing responsibility for the SSCFD to the Community as we mitigate the minimum standards and respond to calls the SSCFD strives to meet the standards and provide the community the potential to receive lower insurance cost on home and business policies for our partners in the community.

The Insurance Service Organization's (ISO), Community Hazard Mitigation actively works with fire departments, building departments, water suppliers, and municipalities with our Public Protection Classification (PPC®), Building Code Effectiveness Grading Schedule (BCEGS®), water outreach, and emergency communication center review programs.

In the early 1900s, major U.S. cities suffered disastrous fires that destroyed billions of dollars' worth of property. In the aftermath, insurance companies realized they needed advance information on the fire loss characteristics of individual communities.

The National Board of Fire Underwriters (NBFU) had been established in 1866 to promote fire prevention and public fire protection. After a number of conflagrations – including the great Baltimore fire of 1904, which claimed 140 acres, more than 70 blocks, and 1,526 buildings – the NBFU expanded its scope, developing the Municipal Inspection and Grading System. Under that program, engineers evaluated the fire potential of many cities. In response, those cities improved their public fire protection services.

Since 1909, the Municipal Inspection and Grading System and its successors have been an important part of the underwriting and rating process for insurers writing personal and commercial fire policies. ISO's Public Protection Classification (PPC®) Service now gives insurers credible data to help them develop premiums that fairly reflect the risk of loss in a particular location.

The Public Protection Classification (PPC®) program recognizes the efforts of communities to provide fire protection services for citizens and property owners. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Insurance companies use PPC information to help establish fair premiums for fire insurance – generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the program provides an additional incentive for improving and maintaining public fire protection.

The program also provides help for fire departments and other public officials as they plan, budget for, and justify improvements. The most significant benefit of the PPC® program is its effect on losses. Statistical data on insurance losses bears out the relationship between excellent fire protection, as measured by the PPC® program, and low fire losses. PPC® helps communities prepare to fight fires effectively.

ISO's Public Protection Classification (PPC®) information plays an important part in the decisions insurers make affecting the underwriting and pricing of property insurance. In fact, most U.S. insurance companies – including the largest ones – use PPC® information in one or more of the following ways:

- to identify opportunities for writing new business insurances
- to manage the quality of community fire protection across their book of business
- to review loss experience in various rating territories
- to offer coverages and establish deductibles for individual homes and businesses

Insurance companies – NOT ISO – establish the premiums they charge to policyholders. The methodology a company uses to calculate premiums for property insurance may depend on the company's fire loss experience, underwriting guidelines, and marketing strategy.

PPC may affect the underwriting and pricing for a variety of personal and commercial insurance coverages, including homeowners, mobile home, fine arts floaters, and commercial property (including business interruption). Assuming all other factors are equal, the price of property insurance in a community with a good PPC® is lower than in a community with a poor PPC®.

PPC Review

ISO concluded its review of the fire suppression features being provided for South Sioux City. The resulting community classification is Class 04/4X.

If the classification is a single class, the classification applies to properties with a Needed Fire Flow of 3,500gpm or less in the community. If the classification is a split class (e.g., 6/XX):

- The first class (e.g., “6” in a 6/XX) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply.
- The second class (XX or XY) applies to properties beyond 1,000 feet of a fire hydrant but within 5 road miles of a recognized fire station.
- Alternative Water Supply: The first class (e.g., “6” in a 6/10) applies to properties within 5 road miles of a recognized fire station with no hydrant distance requirement.
- Class 10 applies to properties over 5 road miles of a recognized fire station.
- Class 10W applies to properties within 5 to 7 road miles of a recognized fire station with a recognized water supply within 1,000 feet.
- Specific properties with a Needed Fire Flow in excess of 3,500 pm are evaluated separately and assigned an individual classification.

During the 2020 ISO inspection for the SSCFD's PPC® several areas come to attention that reduced the potential score for the SSCFD.

FSRS Feature	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	2.40	3
422. Credit for Telecommunicators	2.40	4
432. Credit for Dispatch Circuits	2.61	3
440. Credit for Emergency Communications	7.41	10
Fire Department		
513. Credit for Engine Companies	5.39	6
523. Credit for Reserve Pumpers	0.37	0.50
532. Credit for Pump Capacity	3.00	3
549. Credit for Ladder Service	2.89	4
553. Credit for Reserve Ladder and Service Trucks	0.00	0.50
561. Credit for Deployment Analysis	8.33	10
571. Credit for Company Personnel	2.35	15
581. Credit for Training	3.15	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	27.48	50
Water Supply		
616. Credit for Supply System	28.38	30
621. Credit for Hydrants	2.71	3
631. Credit for Inspection and Flow Testing	6.40	7
640. Credit for Water Supply	37.49	40
Divergence	-7.75	--
1050. Community Risk Reduction	3.24	5.50
Total Credit	67.87	105.50

PPC is a registered trademark of Insurance Services Office, Inc.

The areas the SSCFD did not do well in where:

Item 513 “Credit for Engine Companies (CEC)” = 5.39 points

1. Company Personnel scored 2.35 out of 9 possible points

Item 571 “Credit for Company Personnel (CCP)” reviews the average number of existing firefighters and company officers available to respond to reported first alarm structure fires in the city.

The on-duty strength is determined by the yearly average of total firefighters and company officers on-duty considering vacations, sick leave, holidays, “Kelley” days and other absences. When a fire department operates under a minimum staffing policy, this may be used in lieu of determining the yearly average of on-duty company personnel.

Firefighters on apparatus not credited under Items 513 and 549 that regularly respond to reported first alarms to aid engine, ladder, and service companies are included in this item as increasing the total company strength.

Firefighters staffing ambulances or other units serving the general public are credited if they participate in fire-fighting operations, the number depending upon the extent to which they are available and are used for response to first alarms of fire.

On-Call members are credited on the basis of the average number staffing apparatus on first alarms. Off-shift career firefighters and company officers responding on first alarms are considered on the same basis as on-call personnel. For personnel not normally at the fire station, the number of responding firefighters and company officers is divided by 3 to reflect the time needed to assemble at the fire scene and the reduced ability to act as a team due to the various arrival times at the fire location when compared to the personnel on-duty at the fire station during the receipt of an alarm.

The average number of firefighters and company officers responding with those companies credited as Automatic Aid under Items 513 and 549 are considered for either on-duty or on-call company personnel as is appropriate. The actual number is calculated as the average number of company personnel responding multiplied by the value of AA Plan determined in Item 512.D.

The maximum creditable response of on-duty and on-call firefighters is 12, including company officers, for each existing engine and Ladder Company and 6 for each existing service company.

Chief Officers are not creditable except when more than one chief officer responds to alarms; then extra chief officers may be credited as firefighters if they perform company duties.

The FSRS recognizes 3.00 on-duty personnel and an average of 3.70 on-call personnel responding on first alarm structure fires.

Item 571 "Credit for Company Personnel (CCP)" = 2.35 points

(Page 16 of the *PPC® Summary Report, South Sioux City Nebraska* 30 June 2020)

2. Training and Training Documentation 3.15 out of 9 possible points Documentation of the departments training was not accurately accounted for and the minimum standards not met as the PPC® shows on page 17. The hours to meet the PPC® are per individual and company. These standards are the minimum recognized for credit in the Fire Service Rating Schedule (FSRS) based on the National Fire Protection Standards NFPA)

Item 581 – Credit for Training (9 points)

Training	Earned Credit	Credit Available
A. Facilities, and Use For maximum credit, each firefighter should receive 18 hours per year in structure fire related subjects as outlined in NFPA 1001.	11.01	35
B. Company Training For maximum credit, each firefighter should receive 16 hours per month in structure fire related subjects as outlined in NFPA 1001.	4.00	25
C. Classes for Officers For maximum credit, each officer should be certified in accordance with the general criteria of NFPA 1021. Additionally, each officer should receive 12 hours of continuing education on or off site.	12.00	12
D. New Driver and Operator Training For maximum credit, each new driver and operator should receive 60 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.	0.00	5
E. Existing Driver and Operator Training For maximum credit, each existing driver and operator should receive 12 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.	2.39	5
F. Training on Hazardous Materials For maximum credit, each firefighter should receive 6 hours of training for incidents involving hazardous materials in accordance with NFPA 472.	0.60	1
G. Recruit Training For maximum credit, each firefighter should receive 240 hours of structure fire related training in accordance with NFPA 1001 within the first year of employment or tenure.	5.00	5
H. Pre-Fire Planning Inspections For maximum credit, pre-fire planning inspections of each commercial, industrial, institutional, and other similar type building (all buildings except 1-4 family dwellings) should be made annually by company members. Records of inspections should include up-to date notes and sketches.	0.00	12

Item 580 “Credit for Training (CT)” = 3.15 points

Divergence = -7.75

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

Divergence Factor

Even the best fire department will be less than fully effective if it has a less-than-adequate water supply. Similarly, even a superior water supply will be less than fully effective if the fire department lacks the equipment, personnel, or operational considerations to use the water. Your preliminary Fire Suppression Rating Schedule (FSRS) score is subject to modification by a divergence factor, which recognizes any disparity in the relative level of effectiveness of your fire department and water supply.

The divergence factor mathematically reduces your preliminary scores if the fire department and water supply scores are incompatible with each other.

One must also understand engine companies and water supply complement each other. It is very important the 50/40 ratio remain balanced. If one scores better (than the 50/40 ratio) in either of these two categories, ISO will apply what is called “Divergence Points” (negative points) in order to maintain this ratio.

In other words, you could have a brand new engine but if you have very little water to pump with, you may not get full credit for the engine. You are only as effective as the weakest link.

Example:

You grade 40 points on Fire Department but only 10 points on Water Supply. Divergence points are figured at 50% of your (Credit for Water Supply) minus 0.8 (Credit for Fire Department). The formula is:

Divergence Formula

$$Divergence = -0.5 [|(CWS) - 0.8(CFD)|]$$

The Divergence in the above example is equal to -11.0 points.

Therefore, the net Credit for Fire Department and Credit for Water Supply (after Divergence) is 39.0 points.

Again it is stressed that this 50/40 balance is critical to obtaining a good score and having an effective operation. You do not want to receive any negative "Divergence Points".

Does this mean you should not buy a new engine because you may not get full credit for it? **NO!** You should always strive to improve. I am simply pointing out both categories must balance for you to have effective fire suppression capabilities.

Community's Risk Reduction

The Community Risk Reduction section of the FSRS offers a maximum of 5.5 points, resulting in 105.5 total points available in the FSRS. The inclusion of this section for "extra points" allows recognition for those communities that employ effective fire prevention practices, without unduly affecting those who have not yet adopted such measures. The addition of Community Risk Reduction gives incentives to those communities who strive proactively to reduce fire severity through a structured program of fire prevention activities.

The areas of community risk reduction evaluated in this section include:

- fire prevention
- fire safety education
- fire investigation

	Earned Credit	Credit Available
1025. Credit for Fire Prevention and Code Enforcement (CPCE)	1.10	2.2
1033. Credit for Public Fire Safety Education (CFSE)	1.09	2.2
1044. Credit for Fire Investigation Programs (CIP)	1.05	1.1
Item 1050. Credit for Community Risk Reduction	3.24	5.50

SHORT; MID; LONG TERM NEEDS

Project Background and Description

Capital needs projects for the South Sioux City Fire Department (SSCFD) for the future is essential to the capabilities of the SSCFD to respond to the needs of the community when they call 911 for assistance. The current main fleet is in need of upgrades to ensure the safety of the community and the SSCFD's most valuable resource OUR PEOPLE. The SSCFD has several needs that are necessary to the success of our mission to protect Lives and Property. These items are needed to ensure that we can continually respond to the needs of the community and to maintain the highest level of safety for the public and our personnel.

The needs for the SSCFD are a result of the needs aging out of service or entering the time frame where replacement repair and service parts are limited or difficult to find as the original manufacture no longer produces the parts needed. This creates a challenging situation to make the needed repairs and maintain the standards of the unit being worked on.

Priority of Needs

The priority of needs for the SSCFD is challenging as there are many that are mission essential to the SSCFD.

The Priority for the SSCFD:

- Acquire new Portable and Mobile Radios for the department to maintain our ability to continually communicate at incidents.
- Replace the current fleet of aging Ambulances to ensure patient and Firefighter/EMT safety.
- Replace apparatus to ensure the SSCFD can meet the ever challenging growth of the community and its complexities.
- Full-Time Fire Marshal to continue to develop a Community Risk Reduction Program and maintain the current programs ongoing.
- Additional Full-Time Shift Personnel be considered as the SSCFD continues to develop and serve the community. The projected and active growth in our community will only bring forward the limitations of the SSCFD as the needs for service continue to increase with our community's growth.

Project Scope

The SSCFD Capital Project scope is one of replacing mission essential equipment and apparatus to ensure that the Department can maintain the level of service to the community with minimal interruptions and delays due to the condition of our equipment or apparatus. There are many items needed and in time through working with our partners and finding means to maintain our service model we will continue to serve our community at the level expected by our shareholders and customers.

Program Establishment

Your SSCFD is in need of upgrading many aspects of our departments fleet to meet the current and future needs of the community. With a replacement plan in place to give the City an opportunity to look at the future with a knowledge of what is needed in the future to sustain services and meet new challenges that occur with growth and the diversity of the community. Short, Mid and Long Term Needs are necessary to continually provide the highest levels of service the community deserves. To begin the process, Your SSCFD is looking at the respective Short Term Needs to begin the process to allow for Mid Term and Long Term planning to prepare for the future.

Short Term Needs

Short Term Needs are needs that will affect the SSCFD in the next 1-5 years. These are needs to improve safety of the community and the Firefighter/EMT's that serve the community. These needs are subsequently at a point that the equipment no longer meets the manufacture's standards and is no longer supported by the manufacture and/or the national standards of the National Fire Protections Association have been reached or exceeded for the life cycle of the equipment and /or apparatus.

These needs are based on operational readiness factors of maintenance, availability of repair/replacement parts, time the equipment/apparatus are out of service, required technology upgrades and support. These standards are set by the manufacture, National Fire Protection Association, and Federal agencies that regulate the associated equipment. These factors are the drivers to replacing equipment and apparatus that are a part of our fleet. With the evaluation of our equipment and apparatus we have established a priority of need for capital equipment in the Short Term of operations.

The challenges faced by our community and the potential growth that is occurring we are managing more calls for assistance than in the past and this will keep increasing in the future. The diversity of the community brings the challenges of providing services as the equipment and apparatus age and the increase in calls for service continues. Through the planning and setting priorities your SSCFD has established a plan to keep our governing body informed and up to date on needs of the department to continue to maintain services and improve services at every opportunity.

Communications Equipment

Communications for the Fire Service is considered a life safety need. The ability to communicate over the 911 system is vital to our success as we mitigate emergencies and serve the community. The current fleet of portable and mobile radios are in need of replacing as they do not meet the current standards for emergency communications for the Fire Service. The original design and function of these radios were for an older system that is no longer supported by the communications industry. Some of the portable radios were designed for Law enforcement use and not in Intrinsically Hazardous Environments or the temperatures faced by firefighters. These portable radios have been useful in the short term however with the most recent changes in the communications technologies and systems and ongoing upgrades these units are in need of replacing.

Responding to the needs of the community in an emergency is our responsibility and to meet the challenges to servicing our community there is a need to ensure the safety of every member that responds to an incident. This means providing the needed equipment to complete our mission. The SSCFD works to ensure every member has access to all needed safety equipment. As we work towards the future of service and the ever challenging environment we respond to it is essential to ensure the safety of our firefighters.

The basic safety equipment for a Firefighter/EMT for every call is the personal protective equipment issued. This consist of safety apparel such as firefighter coat, pants, boots, hood, gloves and helmet. Additional protective equipment we provide is the self-contained breathing apparatus, mounted in our apparatus for personnel to use in inherently dangerous hazardous atmospheres.

With this equipment the SSCFD needs to provide a portable radio for each riding position in the department to ensure the minimum amount of radios are available to ensure that during an incident personnel can maintain contact with each other, the Incident Commander, our Communications Center, our emergency response partners in other agencies such as Police, Sheriffs, Highway patrol and mutual aid departments.

The radio is a vital investment in the safety of our personnel as incident size can be challenging and the multiple activities during an incident makes it difficult to visually supervise personnel. With the multiple activities engaged and the necessity of tracking personnel during an event the radio becomes invaluable to the SSCFD. This includes multiple events that occur regularly that stretch our resources. Providing a portable radio for each member of the department is an expensive proposition and the probability of loss and damage increases with allowing these units to be out of the control of the department.

Insuring each riding position of the department has a portable radio assigned to it provide the needed additional safety to track personnel during events and reduces the number of radios needed to a minimum. This also eliminates lack of needed radios when operating at incidents and multiple events. Ensuring our personnel have the ability to communicate during an emergency is essential. Every emergency responder agency needs to have adequate radios to provide essential communications to ensure the safety of our personnel.

The current needs of the SCFD are the replacement of Communications Equipment such as Radios, both mobile and portable radios that are no longer supported by the manufactures. The current need is essential to our Department as radio communications with our Public Safety Access Point (PSAP) or 911 center is the lifeline for personnel to receive and send vital information during incidents. The current radios in use are coming into their end of life cycle; this means the manufactures and vendors do not support the hardware or programming of these radios and replacement is the only option for the SSCFD to maintain the basic capabilities for communications with our PSAP and our partners in the Siouxland Region.

The current trends for the Emergency Services moves away from the original VHF or UHF frequencies to the digital 800MHz frequencies for clearer and secure communications for Responders. The technology and hardware currently utilized by departments is not upgradeable to the latest standards and replacement is needed.

Portable radios are the hand held radios used when personnel are at an incident conducting operations these units are the primary tool for safety and keeping the incident commander informed of conditions and needs.

Mobile radios are installed in each of the apparatus and vehicles for the department to allow communications with our PSAP, EMS reporting to our Hospitals and other units responding to the incident. These units have more capabilities than portables and send out a stronger signal to reach the repeaters in our system.

These radios currently must have Dual communications capabilities to allow for SSCFD to communicate with our surrounding Partners who are still using the VHF frequencies to operations and to communicate with our partners on the Siouxland Tri-State Area Radio Communications (STARCOMM) System and the Nebraska Statewide Radio System (SRS) as part of our Emergency Communications Systems.

The replacement of Communications equipment for the SSCFD to continue to have communications capabilities with our Public Safety Answering Point (PSAP). The investment in improving Firefighter/EMT safety is estimated to be as follows:

- i) 800MHz/VHF Dual Band Portable Radios 28 portables (one for each riding position)
\$250,000.00
- ii) 800MHz/VHF Dual Band Mobile Radio 13 mobiles (one for each apparatus)
\$95,000.00

Emergency Medical Services; Ambulance

Emergency Medical Services we provide to the community in an estimated 82% of the combined 1600 plus calls for service the SSCFD answers to the community annually. The SSCFD has a need of new Ambulances as our fleet increases in mileage and age of apparatus the reliability and performance of the apparatus are declining. The current fleet averages in age of 10 to 13 years old. These units also average in mileage of 111,296.33 miles; for the average business vehicle this is not an issue; however, the complexity of an ambulance and the role it plays in saving lives cannot be understated.

The average life of an ambulance is between 125,000 and 150,000 miles; two of the EMS units are in that range and one is a 16-year-old unit. One unit is having engine issues as it is leaking oil and the repairs will take it out of service for a considerable amount of time. With the remaining fleet being 10 and 13-year-old respectively, the need to replace our units will increase annually.

Emergency Medical Services are the bulk of our call response as our diversity in our community brings the challenges of maintaining services at the level of excellence the community expects. This requires reliable apparatus and equipment to serve the community. As the only Advance Life Support Provider in the Northeast Region, SSCFD manages an average of 1300 Emergency medical Calls for service a year this is now double what SSCFD responded to 5-10 years ago. This need for Emergency Medical Care will continue to grow as we have an aging population and a new population that is adapting to life in our community. For many of our shareholders and customers using the 911 service is their only access to initial medical care. SSCFD responds to a multitude of calls with various needs. The increase in calls places a strain on our equipment and apparatus. The continual use of our apparatus for Emergency Medical Calls has increased wear and tear on the units.

Replacement Cost of Ambulances are expected to increase at 3.5 to 5% per year as materials and supply line issues cause delays in raw materials and components the estimated cost is:

Ambulance Type I F-550/GM 5500/Doge 5500	\$ 400,000.00
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Fire Apparatus

The main firefighting apparatus for the SSCFD are a pair of 2006 fire engines purchased used to provide adequate apparatus to answer calls for the SSCFD. The remaining fleet are rural apparatus for firefighting that are not designed for municipal emergency service. The newest unit is a 2017 Commercial Apparatus with a 1250gallon tank and is designed to support rural firefighting operations and major incidents needing alternative water supply through drafting. The capacity for hose to provide water supply is relegated to smaller 3-inch hose as the apparatus can carry a minimal length of 500ft of 5" hose compared to the 1200ft of 5" supply hose carried by our older apparatus. This apparatus has a role as we provide mutual aid to the surrounding rural areas and when requested operate on the local highways in our community that have a limited water supply access.

The need for an apparatus to meet the growing changes in our community and as the mission becomes more complex. We are in need of an apparatus to meet the needs of the community to provide effective firefighting response. This need is part of the means to respond to emergencies in the community effectively with the limited personnel and resources the SSCFD has. The ongoing need is to ensure a safe and effective response to emergencies and mitigate the events in the most efficient means available to the SSCFD.

The main firefighting apparatus for the SSCFD are a pair of 2006 fire engines purchased used to provide adequate apparatus to answer calls for the SSCFD. The remaining fleet are rural apparatus for firefighting that is not designed for municipal emergency service. The age of the apparatus creates challenges to repair and replacement of parts and components to maintain the units in a ready state for the department. The continuing age of the apparatus and the wear and tear of daily operations continues to challenge the SSCFD in meeting our daily mission. The cost of parts and equipment to repair the apparatus are becoming harder to acquire and cause delays in the apparatus being available for service. These delays place our community at risk in the event an incident occurs and the apparatus is not available.

Replacement Cost of Fire Apparatus are expected to increase at 3.5 to 5% per year as materials and supply line issues cause delays in raw materials and components the estimated cost is:

Fire Apparatus Engine/Quint	\$ 800,000.00
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Full-time Fire Marshal

Fire Marshal Definition: an official who is responsible for enforcing fire ordinances/ regulations or investigating fires. Fire Marshals' duties vary but usually include fire code enforcement or investigating fires for origin and cause. Fire marshals are often experienced firefighters. The duties of the job include enforcing fire safety regulations, investigating fires, investigating arson fires, inspecting buildings for fire code compliance, investigating improper use of flammable materials and being a liaison in support of fire codes and regulations through Fire & Life Safety Education of the Public.

A Fire Marshal will have the flexibility to manage all Community Risk Reduction Services. The additional person on regular 40 hours a week duty will also add an inspector to the program to increase efficiencies and bring a better customer service delivery to the community.

By adding this position, it also provides another responder with the Fire Chief to respond during heavy call loads and to add another firefighter to fire scenes as a tactical or support role to enhance the safety of an incident.

Promotion of one of the current Full-Time Personnel to the position of Fire Marshal on a 40 hour a week schedule from current personnel and hiring a new Full-Time Firefighter/ Paramedic (the higher of the skills responsibilities in the department) would add to the pay roll of the department:

1 Full-time Firefighter/ Paramedic	Annual Salary	\$61,719.84
	<u>Benefits</u>	<u>\$21,601.94</u>
	Total	\$83,321.78

Mid-Term Needs

Mid- Term Needs are needs that are 5-10 years in planning and are projected needs that will have adjustments as the planning process is a fluid process that responds to the needs of the community as the diversity of our community creates changes that we cannot predict.

Full-Time Shift Personnel

The SSCFD does need more personnel to maintain the call volume currently with the SSCFD. This will add to the ability to answer multiple calls at one time. The current need to maintain functional response to the community is 6 additional personnel. This will place an additional 2 personnel each on each of the three (3) shifts. This total of 5 per shift will provide the capabilities to answer up to three (3) EMS calls that can come in within minutes of each other. This is a regular occurrence within your SSCFD. This will also provide a minimum of 5 firefighters to answer calls for fires and technical rescue. Increasing safety on scene and allow for a more efficient and effective respond to all Calls for Service increasing our service, by increasing your SSCFD's capability to the community.

As the community grows the need for more personnel will grow. This symbiont relationship is what happens when a community grows and the needs of the emergency services infrastructure to meet the service expatiations of the community continually increase. The continual increase in EMS calls for service and the increasing Fire/Rescue calls for service with the reduction in volunteerism in the community will exacerbate the condition and continually create a struggle for your SSCFD.

The cost of additional personnel is a major factor in the issue as adding six (6) new firefighter/EMT positions creates a burden on the city's budget:

1 Full-time Firefighter/ Paramedic	Annual Salary	\$61,719.84
	<u>Benefits</u>	<u>\$21,601.94</u>
	Total	\$83,321.78

6 Full-time Firefighter/ Paramedic estimated cost = \$499,930.68 (2022 pay roll estimates)

Apparatus Replacement

Looking into the Mid-Term Needs replacement; Ambulances will again develop as the average recommended life of service is 4-8 years of service. The continual aging of the Ambulance fleet will need to be addressed.

Fire Engine replacement for Station 2, Fire Engine will need to be considered as the progression of growth in the community will eventually bring forward the need to replace the apparatus and ensure a reliable apparatus can respond from the station to serve the community.

The Aerial apparatus will need to be considered as its age and availability of parts are already a challenge. The apparatus is in need of replacement as the original manufacture date is 2003 the unit is approaching 20years of service. However, the cost of replacing the unit will be considerable as the current estimated price for a new Aerial is \$1.5 Million.

SSCFD Training Ground improvements are also a need to ensure all fire and EMS skills are maintained. As the largest by population and only department with Career personnel in the North East Nebraska Mutual Aid Group; it would be beneficial to all partners to work towards the development of a more involved training facility. This would assist our partners and our City in maintaining the skills needed to meet the expectations of our community.

Long Term Needs

Long Term Needs are projected goals based on a 10 year and longer time frame. These are concepts and ideas to improve services to the community as we move towards the future. These ideas are based on the premise that the community will continue to progress and the needs for service will increase.

Fire Station 2, will need renovated and enlarged or relocated depending on the growth of the City and the ongoing needs assessment for service. This is a moving target as development and move in any direction based on need and availability of resources.

Ambulance, Radios, Fire Apparatus and Equipment will return on a regular basis in our planning as the changing work load on the department continues to affect our response models. The change with updates in technology will also push the need ensure we are fiscally ready to meet these challenges.

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