Fire Division improves insurance rating

Earlier this year, the City was proud to announce the Westerville Division of Fire (WFD) received an upgrade in its rating from the Insurance Services Office, Inc. (ISO) to class 2, upgrading the rating from class 3, which Westerville has held for about two decades.

ISO ratings are an important factor in insurance ratings. This means the service territory of approximately 20 square miles and 50,000 (Westerville and Blendon Township) residents served by WFD enjoy lower risks than comparable communities in terms of fire protection.

Specifically, ISO is a standardized, national rating system that evaluates and assigns a number on its scale regarding the condition of the community's fire protection systems. Fire departments/districts are assigned a number on a 10-point scale, with class 1 being the best possible rating and class 10 being no protection at all. A better rating ultimately translates into cost-savings for the residents and businesses served by the Westerville Fire Division.

Because insurance companies need reliable, up-to-date information, the upgrade will be a factor in helping establish those fire insurance premiums in many circumstances. As with your home and car policies, lower risk factors typically mean better rates and more affordable premiums.

Common themes from proposed levy

I’ve had the privilege of meeting with several community groups, civic associations and residents over the last few months to talk about facts associated with the proposed Westerville/Blendon Township fire levy. The 2.8 mill request will be put before voters on Tuesday, March 15. As I’ve talked to our residents, businesses and community leadership, a common set of questions have emerged. As you might imagine, people want a summary of what this will cost them and how we compare to other departments and fire districts in Central Ohio.

Currently, property owners of Westerville and Blendon are paying about $306 per year for Fire and EMS services for every $100,000 of home market value. If voters approve this levy request, they will pay an additional $98 per year, or $8.17 per month, for every $100,000 of home value.

WFD operates as a separate property-tax funded operation in collaboration with Blendon Township, who contributes proportionally to the funding of fire protection and emergency medical services. Why property tax? It is the most common funding approach, attributable to the fact that fire departments were established to protect property. A handful of cities in the region have opted to fund fire and EMS from income taxes (e.g. Columbus, Upper Arlington, Worthington). In those cases, the cities opted to raise their income tax to 2.5%, while Westerville remains at 2.0%.
INSURANCE RATING, CONTINUED
The other valuable piece of this announcement is that it again demonstrates how Westerville operates among the top-tier communities in the nation. Only 1,060 of more than 48,000 fire departments across the U.S. have earned a class 2 designation. Violet Township is the only other fire department in Central Ohio to hold a class 2.

This upgrade sits among other independent, third party accreditations, recognitions and ratings held by City departments. The Westerville Service Department holds the American Public Works Association accreditation. The Parks & Recreation Department, in addition to its accreditation, is a repeat winner of the National Parks & Recreation Association gold medal. And, through the leadership of the Finance Department, the City maintains a Aaa bond rating, the highest achievable rating available to municipalities.

The rating becomes effective April 1, 2016. To learn more about the Westerville Division of Fire, please visit the City website at www.westerville.org/fire.

COMMON THEMES, CONTINUED
The City regularly looks at regional benchmarks to determine if we are where we should be as a measure of efficiency. In an analysis of 10 of the most comparable fire protection and EMS providers in Central Ohio, our 2014 per capita expenditures were $256, which represented the median and was $11 below the average for the region. Comparing staffing levels, WFD has 1.72 full-time staff (per 1,000 population), with the regional average being 1.8.

Economic factors over the last six years contributed to a shortfall in revenues, but the City kept its promise of not returning to voters with a levy request for six years (2010-2016). Deferring some capital expenditures and eliminating four full-time positions has helped us along. The proposed 2.8 mill levy will help ensure adequate funding for the future so that current service levels can be maintained.

Please visit the City website at www.westerville.org to learn more about this levy request.