



## Finance / Boards / Charter Review Committee

Friday, November 13, 2020, 2:00 PM  
City Hall, Council Chambers  
116 First Street, Neptune Beach, Florida 32266

### Agenda

1. Call to Order
2. Old Business
3. New Business
  - a. Proposed Ordinance – Commercial Fire Inspections p.2
  - b. Banking Services RFP Recommendation
  - c. Waste Pro Contract
  - d. RTA Consulting Invoices
4. Future Business
5. Public Comments
6. Adjournment

\*Council Members in attendance at the Committee Meeting may include:

Chair: Councilor Scott Wiley

Mayor Elaine Brown  
Vice Mayor Fred Jones  
Councilor Kerry Chin  
Councilor Josh Messinger

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# City of Neptune Beach

John Ruley Fire Marshal

116 First Street • Neptune Beach, Florida 32266-6140

(904) 270-2400 ext. 4 • FAX (904) 270-2417



## STAFF REPORT

**To:** Stefen Wynn  
**From:** John Ruley, Fire Marshal  
**Date:** November 10, 2020  
**Re:** Ordinance Change for Commercial Fire Inspections with fees

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Good Afternoon

Attached is the ordinance amending and restarting Chapter 2 (Fire Prevention and Protection); amending Section 10-1 and creating new sections 10-2 through 10-38;

This document amends the current Chapter 10 Fire Prevention and Protection that was last visited in 1995. The ordinance places us current with the Florida Statute 633; and the adoption of the Florida Fire Prevention Code, and reference code identified within.

There are 3 important section that are added; section 10-27, Fees for permits and certifications, etc; here we establish a fee schedule for commercial Plan Review, and other permits not listed in the Florida Fire Prevention Code.

Section 10-28 and 29.

Section 10-28 establishes a fee for the Fire Marshal to provide a fire inspection of all new businesses within the city and the fee shall be accompany each local business tax receipt. This fee is \$50.00.

Section 10-29, provided for a Periodic Inspection Requirement, this requires that the Fire Marshal inspect all commercial premises on an annual basis this portion of the inspection is \$50.00. Part 2 of this section, includes a Pre-Fire Plan (Which is not a code enforcement inspection) this inspection and report will include sketches, and photos that will be forwarded to the structural firefighting crews, and will be used in the event of a fire. This pre-fire plan fee is 65.00.

The total fee for this annual inspection will be 115.00 per commercial occupational license. (Home Offices License at single family home are exempt) Fees will be attached to the annual tax receipt for the business.

Attached in the packet are the following documents:

- A copy of the ordinance
- ISO Insurance Services Office, information
- What does the City need to do to keep the ISO Public Protection Class 1 Rating?
- What gives the City the Authority to charge Fire Inspection Fees
- Fire Fee Comparison

I am open for discussion as necessary.

Respectfully,

John Ruley, Fire Marshal



INTRODUCED BY:

ORDINANCE NO. 2020-\_\_\_\_

**A BILL TO BE ENTITLED**

**AN ORDINANCE AMENDING AND RESTATING CHAPTER 2 (FIRE PREVENTION AND PROTECTION); AMENDING SECTION 10-1 AND CREATING NEW SECTIONS 10-2 THROUGH 10-38; PROVIDING FOR SEVERABILITY; PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, pursuant to Section 1.03 of the City Charter, the City is vested with all governmental, corporate, and proprietary powers to enable it to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes except as expressly prohibited by law or the City Charter; and

**WHEREAS**, Chapter 633, Florida Statutes, grants political subdivisions, including municipalities, certain rights regarding enforcement of the Florida Fire Prevention Code and local options regarding same; and

**WHEREAS**, in order to protect the residents and property within the City of Neptune Beach, it is necessary provide further clarification of the rights and authority of the City under the Florida Fire Prevention Code; and

**WHEREAS**, the City Council for the City of Neptune Beach, Florida finds and declares that this ordinance is in the best interest of the public health, safety and welfare of the citizens and residents of the City, that it advances a significant and important governmental interest, and that it furthers the City’s performance of municipal functions and rendering of municipal services.

**NOW, THEREFORE, BE IT ENACTED BY THE CITY COUNCIL OF THE CITY OF NEPTUNE BEACH, FLORIDA, THAT:**

**Section 1. Amending and Restating Chapter 10. Fire Prevention and Protection.** Amending Section 10-1 and creating New Sections 10-2 through 10-38, Chapter 10 (Fire Prevention and Protection), City of Neptune Beach Code of Ordinances as follows:

**Chapter 10**

**FIRE PREVENTION AND PROTECTION <sup>[1]</sup>**

*Footnote:*

*--- [1] ---*

*State Law reference – Florida Fire Prevention Code, FS 633; open burning, F.S. § 590.125.*

Article 1. - IN GENERAL

**Sec. 10.1 Burning Trash or underbrush.**

- (a). No person shall burn off or set fire to underbrush, trash or rubbish on any property within the city without first obtaining authorization from the Fire Marshal for such purpose.
- (b). No authorization shall be granted hereunder until the person applying for same satisfy the city manager or their designee in writing that sufficient resources will be present to keep the fire under control and to prevent any damage to adjoining property.
- (c). Any authorization granted hereunder may be rescinded by the city manager or their designee when it shall appear imminent that loss of control of fire, damage to property, or danger to health or safety is about to occur or there is, in the city manager or their designee's discretion, otherwise a significant risk of loss of control of fire, damage to property, or danger to health or safety.

~~Sec. 10-2 — 10-21. Reserved~~

~~Sec. 10.1 Fire prevention code, life safety code adopted.~~

- ~~(a) — The Standard Fire Prevention Code, 1994 Edition, adopted and published by Southern Building Code Congress International, Inc, 900 Montclair Road, Birmingham, Alabama, is hereby adopted, except any penalties contained therein, by reference, and the same is made a part hereof as if set out herein in full, save and except as hereinafter deleted, amended or modified in this chapter.~~
- ~~(b) — The Code for Safety to Life from Fire in Building and Structures, 1998 Edition, adopted and published by the National Fire Protection Association, is hereby adopted, except any penalties contained therein, by reference, and the same is made a part hereof as if set out herein in full, save and except as hereinafter deleted, amended or modified in this chapter.~~
- ~~(c) — In the event of a conflict between the provisions of the Standard Fire Prevention Code or the Life Safety Code adopted by reference in this section and the provision of this Code, the provisions of this Code shall prevail.  
(Code 1959, & 10-1; Ord. No. 1993-5, & 1, 6-21-93; Ord. No. 1995-08 & 4, 12-4-95)~~

ARTICLE II. – FIRE PREVENTION CODE [2]

*Footnote:*

--- [2] ---

*Cross reference— Buildings and building regulations, Ch. 8; location of fire hydrants in subdivisions, § 19-52; property insurance tax used for firemen's relief and pension fund, § 21-71 et seq.*

*State Law reference – Florida Fire Prevention Code, FS 633.*

**Sec. 10.22 - Adopted.**

This article shall be known as the City of Neptune Beach Fire Prevention Code. There is hereby adopted the most current version of the Florida Fire Prevention Code and the same is hereby adopted and incorporated as fully as if set out at length herein. It is the intent of this section that, when the state legislature or the state fire marshal amends the Florida Fire Prevention Code, then those amendments shall automatically become effective within the city without further action of the city council.

**Sec. 10.23 – Application.**

The provisions of the City of Neptune Beach Fire Prevention Code shall apply equally to both public and private property, and it shall apply to all structures and their occupancies, except as otherwise specified.

**Sec. 10.24 – Administration and enforcement**

- (a). The fire marshal or their designee of the city shall be responsible for the enforcement of the City of Neptune Beach Fire Prevention Code.
- (b). Fire Marshal. The fire marshal shall mean the person retained by the city to be responsible for the direct administration and enforcement of the City of Neptune Beach Fire Prevention Code as may be set forth by the city manager.
- (c). Qualification of fire marshal. The fire marshal shall be appointed on the basis of examination or other method for determining qualifications. The fire marshal shall be a person certified as having met the fire safety inspection training requirements set by the state fire marshal.
- (d). Technical inspectors. The fire marshal may also designate such number of technical inspectors as shall from time to time be needed. These technical inspectors must be certified as a firesafety inspector pursuant to F.S. § 633.216 and may conduct fire safety inspections.
- (e). Duties of officers. It shall be the duty of the fire marshal as may be designated by the city manager to enforce all laws and ordinances of the city, covering the following:
  - (1) The prevention of fires.
  - (2) The storage, sale and use of combustible, flammable or explosive materials.
  - (3) The installation and maintenance of automatic and other fire alarm systems, and fire extinguishing equipment.
  - (4) The maintenance and regulation of fire escapes.
  - (5) The means and adequacy of exit in case of fire, from factories, schools, hotels, lodging houses, asylums, hospitals, churches, halls, theaters,

amphitheaters, and all other places in which numbers of persons work, live, or congregate, from time to time, for any purpose.

- (6) The investigation of the cause, origin, and circumstances of fire.
- (7) The maintenance of fire cause and loss records. Such officers shall have such other powers and perform such other duties as are set forth in other sections of this chapter and as may be conferred and imposed from time to time by law.
- (f) Instructions *and forms*. The fire marshal shall prepare instructions for and forms for their use in the reports required by this article.

**Sec. 10.25. - Records to be kept.**

The fire marshal shall compile and keep a record of all fires and of all the facts concerning the same, including injuries, deaths, rescue of persons, and statistics as to the extent of such fires and the damage caused thereby, and whether such losses are covered by insurance, and, if so, in what amount. Such record shall be made following each incident and filed with the National Fire Incident Reporting System (NFIRS) from the reports made by the fire officers under the provisions of this article. All such records shall be public.

**Sec. 10-26. - Amending code; recommendations.**

The fire marshal shall also recommend any amendments to the City of Neptune Beach Fire Prevention Code.

**Sec. 10-27. - Fees for permits, certificates, etc.**

- (a) Fees shall be established by the council for the permits, certificates, approvals, and other functions performed under the City of Neptune Beach Fire Prevention Code and shall be payable to the city. Such fees shall accompany each application for such permit, approval, certificate, or other fee-related provision.
- (b) Plan review fee schedule.

Task	Fee
New Construction Plan Review	45% of building permit fee
First resubmittal	\$0.00
Second resubmittal	\$0.00
All resubmittals after second	\$75.00 each
Plan review of fire sprinkler system (up to 50 heads)	\$75.00
Each additional head over 50	\$1.00 per head
Plan review of fire standpipe or fire pumps	\$75.00

Plan review of fire alarm up to 10 devices (including fire alarm control panel) Each additional device over 10	\$75.00  \$1.25 per device
Plan review of fire suppression systems	\$75.00 per system
Plan review of emergency generator systems	\$75.00 per system
Plan review of grease hoods and light test	\$75.00 per system
Plan review private fire mains & hydrants with visual & flushing	\$125.00
Plan review of new aboveground & underground tanks	\$125.00
Plan review of removal for fuel tank	\$25.00 per tank
Plan review of paint booth & fire suppression system	\$25.00 per system
Plan review of emergency generator system	\$25.00 per system
Plan review & Inspection for Med-Gas/Med-Gas Storage and/or similar processes where the knowledge or experience of the Authority Having Jurisdiction (AHJ) is limited. For purposes of this provision, the AHJ refers to the City <sup>1</sup>	\$65.00
Permit for tent or membrane structure used for cooking, Christmas tree sales, sales of fireworks or sparklers, or public gatherings of any kind (200 square feet or larger)	\$50.00

<sup>1</sup> The City is permitted to require a review by an approved independent third party with expertise in the matter to be review at the submitter's expense. The independent reviewer shall provide an evaluation and recommend necessary changes of the proposed design, operation, process, or new technology to the City. The City shall be authorized to require design submittals to bear the stamp of a registered design professional. The City shall make the final determination as to whether the provisions of the Fire Code have been met.



Any other permit required by the Florida Fire Prevention Code not listed above	\$50.00
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**Sec. 10-28. - New Local Business Tax Receipt Inspection.**

A Fee shall be established by the council for fire inspection of all new commercial business within the city. Approvals, and other functions performed under this City of Neptune Beach Fire Prevention Code and shall be payable to the city. Such fees shall accompany each local business tax receipt and shall be \$50.00.

**Sec. 10-29. - Periodic inspections required.**

The fire marshal shall inspect or cause to be inspected all commercial premises on an annual basis and shall make such orders as may be necessary for the enforcement of the laws and ordinances governing the same and for safeguarding of life and property from fire. The fee for each such inspection shall be \$50.00.

This inspection will include a fire pre-plan (which is not a code enforcement inspection) that will include sketches and photos and will be forwarded to the structural fire crews to be used in the event of a fire. The fee for each such inspection shall be \$65.00.

The total fee for this annual inspection will be \$115.00 per commercial occupational license. (Home Office License at single family homes are exempt)

The fee shall be attached to the annual tax receipt for the business.

**Sec. 10-30. - Dangerous conditions.**

- (a) Whenever the fire marshal or technical inspector shall find in any building, or upon any premises, dangerous or hazardous conditions or materials as follows, there shall be issued such notice or orders to remove or remedy the conditions as may be necessary for the protection of life and property from fire and smoke.
  - (1) Dangerous or unlawful amounts of combustible or explosive or otherwise hazardous materials;
  - (2) Hazardous conditions arising from defective or improperly installed equipment for handling or using explosive or otherwise hazardous materials;
  - (3) Dangerous accumulations of rubbish, waste paper, boxes, shavings or other highly combustible materials;
  - (4) Accumulations of dust or waste material in air conditioning or ventilating systems or of grease in kitchen or other exhaust ducts or inadequate clearances to unprotected combustible material from hoods, grease extractors and ducts;

- (5) Obstructions to or on fire escapes, designated access openings in exterior walls for fire department use, stairs, passageways, doors or windows, liable to interfere with the operations of the fire department or egress of occupants in case of fire;
  - (6) Any building or other structure which, for want of repairs, lack of adequate exit facilities, automatic or other fire alarm apparatus or fire extinguishing equipment, or by reason of age or dilapidated condition, or from any other cause, creates a hazardous condition.
- (b) Whenever the fire marshal deems any chimney, smokestack, stove, oven, incinerator, furnace or other heating device, electric fixture or any appurtenance thereto, or anything regulated under a nationally approved standard in or upon any building, structure, or premises not specifically mentioned in this article, to be defective or unsafe so as to create an immediate hazard, he shall serve upon the owner or the person having control of the property, a written notice to repair or alter as necessary and shall notify any other authority enforcing codes regulating such equipment. He may affix a condemnation tag prohibiting the use thereof until such repairs or alterations are made. When affixed, such tag may be removed only by order of such fire marshal or his duly authorized representative and may be removed only when the hazard to which the order pertains has been eliminated in an approved manner. Until removed, that item or device which has caused the hazard shall not be used or be permitted to be used.

**Sec. 10-31. - Service of orders.**

The service of orders for the correction of violations of this article shall be made upon the owner, occupant or other person responsible for the conditions, either by delivering a copy of same to such person or by delivering the same to and leaving it with any person in charge of the premises, or in case no such person is found upon the premises, by affixing a copy thereof in a conspicuous place on the door to the entrance of the said premises. Whenever it may be necessary to serve such an order upon the owner of the premises such order may be served either by delivering to and leaving with the said person a copy of the said order, or, if such owner is absent from the jurisdiction of the officer making the order by sending such copy by certified or registered mail to the owner's last known post office address.

**Sec. 10-32. - Right of entry.**

- (a) To the full extent permitted by law, the fire marshal, engaged in fire prevention and inspection work, is authorized at all reasonable times to enter and examine any building, structure, marine vessel, vehicle, or premises for the purpose of making fire safety inspections. Before entering a private building or dwelling, the fire marshal shall obtain the consent of the occupant thereof or obtain a court warrant authorizing entry for the purpose of inspection except in those instances where an emergency exists. As used in this section, "emergency" means circumstances that the fire marshal knows, or has reason to believe, exist, and that reasonably may constitute immediate danger to life and property.
- (b) Persons authorized to enter and inspect buildings, structures, marine vessels, vehicles, and premises as herein set forth shall be identified by proper credentials issued by the city.

- (c) It shall be unlawful for any person to interfere with the fire marshal carrying out any duties or functions prescribed by this article.
- (d) It shall be unlawful for any unauthorized person to use an official badge, uniform, or other credentials to impersonate a fire marshal for the purpose of gaining access to any building, structure, marine vessel, vehicle, or premises in this jurisdiction.
- (e) No person, owner or occupant of any building or premise shall fail, after proper credentials are displayed, to permit entry into any building or onto any property by the fire marshal for the purpose of inspections pursuant to the chapter.

**Sec. 10-3.09. - Authority to require exposures or stop work.**

- (a) Whenever any installation that is subject to inspection prior to use is covered or concealed without having first been inspected, the fire marshal may require by written notice that such work be exposed for inspection. The fire marshal shall be notified when the installation is ready for inspection and the fire marshal shall conduct the inspection within a reasonable period of time.
- (b) When any construction or installation work is being performed in violation of the plans and specifications as approved by the fire marshal, a written notice shall be issued to the responsible party to stop work on that portion of the work that is in violation. The notice shall state the nature of the violation, and no work shall be continued on that portion until the violation has been corrected.

**Sec. 10-33. - Appeals.**

- (a) Any person aggrieved by an order issued under this article may appeal such order by submitting a written request for a hearing before the city's special magistrate. Such request must be submitted to the city clerk within thirty (30) days of entry of the subject order. Such request shall set forth:
  - (1) The provisions of the City of Neptune Beach Fire Prevention Code or the Florida Fire Prevention Code from which relief is sought;
  - (2) A statement indicating which of the following grounds such person bases their appeal:
    - a. The true intent of the City of Neptune Beach Fire Prevention Code or the Florida Fire Prevention Code has been incorrectly interpreted;
    - b. The provisions of the City of Neptune Beach Fire Prevention Code or the Florida Fire Prevention Code do not fully apply; or
    - c. A decision is unreasonable or arbitrary under the City of Neptune Beach Fire Prevention Code or the Florida Fire Prevention Code.
  - (3) Justification as to the applicability of the grounds cited in (2) above;

- (4) A requested remedy; and
  - (5) Justification for the requested remedy stating specifically how the City of Neptune Beach Fire Prevention Code or the Florida Fire Prevention Code are complied with, public safety is secured, and firefighter safety is secured.
- (b) In the event of a conflict between the Building Code as established in Chapter 8 of the Code of Ordinances of the city, and this article, it shall be resolved in accordance with F.S. § 553.73. Nothing in this section shall be construed so as to limit a person's right to an interpretation of the Florida Fire Prevention Code as provided in F.S. § 633.104 and F.A.R. 69A-60.011, as amended from time to time.

**Sec. 10-34. - Summary abatement.**

- (a) The fire marshal shall have the authority to summarily abate any condition that is in violation of any provision of this chapter and that presents an immediate hazard to life or property.
- (b) When, in the opinion of the fire marshal, there is actual danger to the occupants or those in proximity of any building, structure or premises because of unsafe structural conditions or inadequacy of any exitway, the presence of explosives, explosive fumes or vapors, flammable liquids, vapors, gases or materials, the fire marshal may order the immediate evacuation of such building, structure or premises and no one shall enter or reenter until authorized to do so by the fire marshal. In addition, the fire marshal may order the disconnection of electric and gas utility services from such building, structure or premises and no one shall reconnect such utility services until authorized to do so by the fire marshal.

**Sec. 10-35. - Penalties and other remedies for violations.**

- (a) Failure to comply with any provision of this article or any lawful order of the fire marshal shall constitute a misdemeanor of the second degree, punishable by a fine of not more than five hundred dollars (\$500.00), or by imprisonment for not more than ten (10) days, or by both a fine and imprisonment. Each day that a violation continues shall be a separate offense.
- (b) The city may institute injunction, mandamus or any other appropriate actions or proceeding at law or in equity for the enforcement of this chapter or to correct violations of this chapter, and any court of competent jurisdiction shall have the right to issue restraining orders, temporary or permanent injunctions or mandamus or other appropriate forms of remedy or relief.
- (c) The city may enforce this chapter using the proceedings set forth in Chapter 2 Administration, Article VII, of the Code of Ordinances, City of Neptune Beach, Florida.

**Sec. 10-36. - Authority to investigate fires.**

- (a) The fire marshal shall investigate the cause, origin and circumstances of each and every fire occurring in the city involving the loss of life or injury to persons, or destruction or damage to property. A written report shall be made of all facts and findings relative to each fire investigation.
- (b) If it appears that the fire is of suspicious origin, the fire marshal shall immediately notify the police department and shall assist the police department as necessary in its investigation.

**Sec. 10-37. - Key vault requirement.**

The fire marshal may require the installation and maintenance of a key vault security system in such buildings or structures where security precautions and protective devices may unreasonably delay the entry of the fire department in time of emergency.

**Sec. 10-38. - Construction of article.**

This article shall be deemed an exercise of the police powers of city for the preservation and protection of the public health, peace, safety, and welfare and all the provisions of the City of Neptune Beach Fire Prevention Code shall be liberally construed for that purpose. All provisions of this City of Neptune Beach Fire Prevention Code are intended to comply with the Florida Fire Prevention Code and any provision in conflict which cannot be reconciled shall be severed, without impact to any other provisions of this chapter.

**Section 2. Severability.** If any section, sentence, clause, phrase, or word of this Ordinance is, for any reason, held or declared to be unconstitutional, inoperative or void, such holding or invalidity shall not affect the remaining portions of this Ordinance, and it shall be construed to be the legislative intent to pass this Ordinance without such unconstitutional, invalid or inoperative part therein.

**Section 3. Effective Date.** This Ordinance shall become immediately upon passage by the City Council.

**VOTE RESULTS OF FIRST READING:**

Mayor Elaine Brown  
 Vice Mayor Fred Jones  
 Councilor Kerry Chin  
 Councilor Josh Messinger  
 Councilor Lauren McPhaul

Passed on First Reading this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

**VOTE RESULTS OF SECOND AND FINAL READING:**

Mayor Elaine Brown  
 Vice Mayor Fred Jones  
 Councilor Kerry Chin

Councilor Josh Messinger  
Councilor Lauren McPhaul

Passed on Second and Final Reading this \_\_\_\_\_ day of \_\_\_\_\_, 2021.

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Elaine Brown, Mayor

ATTEST:

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Catherine Ponson, CMC, City Clerk

Approved as to form and correctness:

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Zachary Roth, City Attorney

## **ISO Insurance Services Office**

### **Origins of Public Protection Grading**

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.

### **Benefits of the PPC Program for Communities**

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.

### **How Does PPC Information Affect Individual Insurance Policies?**

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
- 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.

Here are some general guidelines to help you understand the benefits of improved PPC ratings for residents and businesses:

- 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.

### **Scope of the PPC Evaluation**

The purpose of an ISO public protection survey is to gather information to determine a Public Protection Classification (PPC®), which insurers use for underwriting and to calculate premiums for fire insurance. The Fire Suppression Rating Schedule (FSRS) recognizes fire-protection features only as they relate to suppression of fires in structures.

In many communities, fire suppression may be only a small part of the fire department's overall responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service. We understand the complex decisions a community must make in planning and delivering emergency services. However, we evaluate only features related to reducing property losses from fire.

### **ISO's Community Outreach Program**

ISO's Community Outreach Program is a way of identifying communities that have made changes that may affect their Public Protection Classification (PPC®) gradings.

Under the program, communities periodically receive a letter with a Community Outreach Questionnaire and a map of their fire jurisdiction. The letter asks community officials to complete the questionnaire. Upon receiving a community's questionnaire, ISO performs an analysis to determine whether the community has made significant



changes in its fire-suppression system. Based on that review of the changes, ISO may ask to conduct a survey and update the PPC.

Examples of significant changes include annexations or changes in the boundaries of a fire district, new or closed fire stations, water-system improvements, or changes in the way the community receives and handles fire alarms. Although such changes may not directly affect the classification, they may change which properties receive the benefit of the classification.

## **The PPC Evaluation Process**

To determine a community's Public Protection Classification (PPC®), ISO conducts a field survey. Expert ISO staff visit the community to observe and evaluate features of the fire protection systems. Using our manual called the Fire Suppression Rating Schedule (FSRS), ISO objectively evaluates four major areas:

- **Emergency communications systems**  
A review of the emergency communications systems accounts for 10 points of the total classification. The review focuses on the community's facilities and support for handling and dispatching alarms for structure fires.
- **Fire department**  
A review of the fire department accounts for 50 points of the total classification. ISO focuses on a community's fire suppression capabilities. We measure suppression capabilities based on the fire department's first-alarm response and initial attack to minimize potential loss. Here, ISO reviews such items as engine companies, ladder or service companies, deployment of fire companies, equipment carried on apparatus, pumping capacity, reserve apparatus, company personnel, and training.
- **Water supply**  
A review of the water supply system accounts for 40 points of the total classification. ISO evaluates the community's water supply system to determine the adequacy for fire suppression purposes. We also consider hydrant size, type, and installation, as well as the frequency and completeness of hydrant inspection and flow-testing programs.
- **Community risk reduction**  
We review a community's risk reduction efforts and credit them in the Community Risk Reduction section, which allows for extra credit of up to 5.5 points for a potential total of 105.5. That takes into account fire prevention code adoption and enforcement, public fire safety education, and fire investigation.

After completing the field survey, ISO analyzes the data and calculates a PPC. The grading then undergoes a quality review. The community will receive a notification letter identifying the new PPC. ISO also provides a hydrant-flow summary sheet, along with a Public Protection Classification Summary Report. The summary explains each

subcategory and indicates the total points the community earned. The report also indicates the performance needed to receive full credit for each specific section in the schedule, as well as the quantity actually provided.

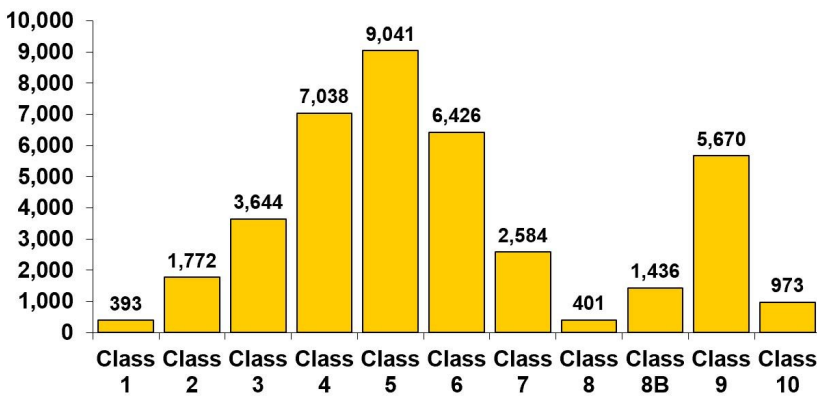
### Facts and Figures about PPC Codes around the Country

This page has information describing the state of community fire protection in the United States. The information can help you benchmark your community's level of fire protection against other cities and towns in your state and the country as a whole.

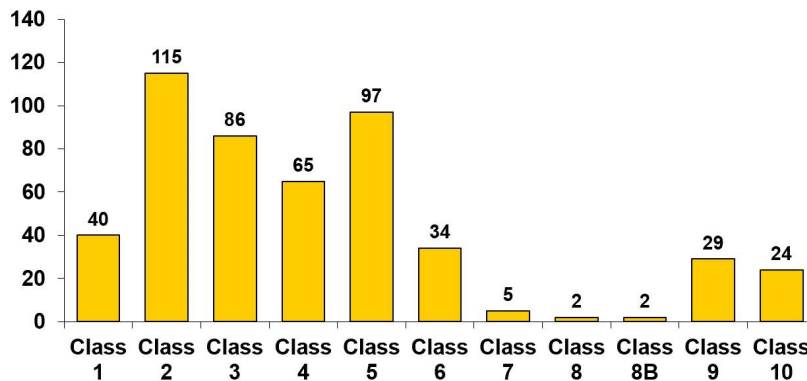
### Distribution of Communities by PPC Class Number within Classification

#### Number within Classification

Countrywide



Florida



## Scores and PPC Ratings

ISO's Fire Suppression Rating Schedule (FSRS) lists a large number of items a community should have to fight fires effectively and assigns credit points for each item. Using those credit points and various formulas, ISO calculates a total score on a scale of 0 to 105.5.

To receive certain Public Protection Classification (PPC®) ratings, a community must meet minimum criteria:

- minimum facilities and practices to get a PPC rating
- minimum criteria for Class 9
- minimum criteria for Class 8B
- minimum criteria for Class 8 or better

After a community meets those criteria, the PPC depends on the community's score on the 100-point scale: PPC Points

1. 90.00 or more
2. 80.00 to 89.99
3. 70.00 to 79.99
4. 60.00 to 69.99
5. 50.00 to 59.99
6. 40.00 to 49.99
7. 30.00 to 39.99
8. 20.00 to 29.99
9. 10.00 to 19.99
10. 0.00 to 9.99

*(The above information was copied from the 2020 Insurance Service Office Inc, website)*

## **What Does the City of Neptune Beach Need to provide to Jacksonville for them to Keep Class 1 Rating?**

Jacksonville Fire & Rescue is the current provider of Emergency Fire and EMS response to the City of Neptune Beach. The City of Jacksonville currently has a Public Protection Class Rating of "Class 1" . Class 1 is the best you can get.

Jacksonville Fire Rescue does not provide the Water Supply or Community Risk Reduction information for The City of Neptune Beach. It would be the City of Neptune Beach's responsibility to provide to Jacksonville the Needed information for Water supply and Community Risk Reduction.

What is required for **Water Supply**:

During the water supply survey, an ISO field representative will interview the official responsible for the water department, water utility, or private water companies that supply the community. The representative will also:

- review various documents and records
- evaluate all pump facilities
- determine needed fire flow and hydrant test locations
- obtain hydrant flow-test results or hydraulic modeled flow-test data
- determine frequency of hydrant inspection and flow-testing programs
- examine representative hydrants

What is require for **Community Risk Reduction**:

This section gives procedures and formulas for evaluating:

- adoption and enforcement of fire prevention codes
- public fire safety education
- Fire Investigation Programs.

## Community Risk Reduction Requirements

- For full credit in this section, a jurisdiction must adopt and enforce the latest edition of one of the nationally recognized fire prevention codes.

If a jurisdiction adopts and enforces state or local amendments that modify or delete provisions for fire hazard mitigation within a nationally recognized fire prevention code, the points available in this section are subject to proration.

If a jurisdiction adopts and enforces a local code or regulations not developed by a nationally recognized code organization, the points available in this section are subject to proration.

- **Frequency of Fire Prevention Inspections:**

- The jurisdiction must provide adequate personnel to perform fire prevention inspections on all nonresidential structures at least once a year.
- For the purposes of this section, pre-incident planning inspections — with no component for fire prevention code enforcement — are not fire prevention inspections. (This information would actually be provide to the fire suppression portion of the grading schedule)

### **FIRE PREVENTION PROGRAMS (PCP):**

Evaluate the fire prevention programs.

Fire prevention programs include:

- plan review
- certificate of occupancy inspections
- quality control
- code compliance
- inspection of private fire protection equipment
- fire prevention ordinances
- coordination of fire department training and pre-incident planning

- **Fire Prevention Ordinances (PPO):**

The jurisdiction must adopt ordinances governing fire lanes, fireworks, hazardous material routes, barbecue grills, and the wildland-urban interface (WUI) or weeds and trash.

- **Residential Fire Safety Program (FSPR):**

Base the evaluation of the effectiveness of the residential fire safety program on the percentage of the entire community population reached annually.

- **Fire Safety Education in Schools (Private and Public, Early Childhood Education through Grade 12) (FSPS):**

1. Each school must conduct 1 fire exit drill, in accordance with the general criteria of NFPA 101, *Life Safety Code*, or the ICC International Fire Code each month that the campus is in session.
2. Each school must present developmentally appropriate classroom instruction on fire safety to all students in early childhood education.

- **Juvenile Firesetter Intervention Program**, will be handled by Jacksonville Fire Rescue

- **Fire Safety Education Program for Occupancies Having Large Loss Potential or Hazardous Conditions (FSPL):**

Evaluate the fire safety education in occupancies that have large loss potential or hazardous conditions as identified by the authority having jurisdiction.

Prorate the credit based on the percentage of the occupancies reached each year.

- **Fire Investigation Organization**

Fire Investigation will be handled by Jacksonville Fire Rescue

## **What Gives the City the Authority to charge Fire Inspection Fees?**

**Within the Fire Prevention and Control, Florida Statute 633,**

**633.081 Each county, municipality, and special district that has fire safety enforcement responsibilities shall employ or contract with a fire safety inspector. Except as provided in s,633.082(2), the fire safety inspector must conduct all fire safety inspections that are required by law. The governing body of the county, municipality, or special district that has fire safety enforcement responsibilities may provide a schedule of fees to pay only the cost of inspections conducted pursuant to the subsection and related administrative expenses.**

## **Fire Fee Comparison**

### **City of Jacksonville Beach:**

**Jacksonville Beach Fire Marshals Office is operated by employees/fire inspectors of Jacksonville Beach.**

**The New Construction Plan Review and New Construction inspections for Commercial occupancies, Multi-family, and Places of Assembly are conducted by the Jacksonville Beach Fire Marshals Office. There are no fees for service. The cost for this service is from the City's General Fund (Residential Taxes) .**

**The Periodic Fire Inspection and State Required Inspection on Commercial occupancies, Multi-Family Occupancies, and Places of Assembly, are conducted by the Jacksonville Beach Fire Marshal's Office. There are no fees for service. The cost for this service is from the City's General Fund (Residential Taxes) .**

**(Note: As Jacksonville Beach Fire Rescue Emergency Services has recently been taken over by The City of Jacksonville, Jacksonville Fire Rescue, the City of Jacksonville Beach has assumed the ISO Class 1 that The City of Jacksonville currently has. The Class 1 rating would require Jacksonville Beach Fire Marshal Office to conduct 100 % of the commercial, multi-family, places of assembly, and required state license occupancies. According to the Jacksonville Beach Fire Marshal it is unlikely, with their current staffing level, that all of the required fire inspections will be conducted. This could affect Jacksonville's ISO rating.)**

### **City of Atlantic Beach & The City of Jacksonville:**

**The City of Atlantic Beach is under an agreement with the City of Jacksonville, Jacksonville Fire Rescue", for Emergency Fire Services and New Construction Plan Review and Inspection, and Fire Safety Routine Inspections (Periodic Inspections) . Fees are charged for both new construction and periodic inspection (See Section 123.102)**

**New Construction Plan Review Starts at \$150.00 for up to 10,000 sqft. And goes up to \$625.00 for up to 100,000 sqft. There are separate fees for Fire Alarms, Tents, Grease Hoods, Paint Spray Booths, Tanks, Awnings, Engineered Fire Protection Systems, Fire Sprinklers, Fire Pumps, Fire Hydrants, and Underground Mains, each start at about \$150.00 per system.**

**The Routine Inspections (periodic Inspection) are based on the sqft and start at \$0.009 per sqft up to \$5,000.00**



There is an additional Fire Safety Pre-inspection- Property Assessment of \$65.00 for each occupancy. Each Occupancy up to 10,000sqft could be charged \$155.00.

### **St Johns County, St Johns County Fire Rescue,**

St Johns Fire Rescue has a fee for new construction & inspection of new construction. That starts at \$71.00 for construction value up to \$50,000.00. Then they add \$1.25 for every \$1,000.00 of construction value.

There are separate permit fees for Fire Sprinkler Systems that start at \$81.00 for 50 heads and increases \$1.00 for every additional head.

Fire Alarms start at \$54.00 for 10 devices and increases \$1.50 for every additional device.

Fire Suppression Systems, Kitchen Exhaust Hoods, Fire Pumps , Private Fire Water Mains & Hydrants, and Hydrostatic Test are all set at about \$75.00.

Fire Inspections for Facilities required to hold a license to operate have inspection fees that start at \$54.00 for up to 5,000 sqft and go up to \$500.00 up to 1,000,00 sqft.

Because of the number of business occupancies within the County that cannot be inspected annually, they do not charge for periodic inspections.

(Note: St Johns County has a Class 3 ISO Rating)

### **City of Fernandina Beach, Fernandina Beach Fire Rescue**

Fernandina Beach Fire Rescue charges for Plan Review & Inspection for new construction at a rate of 45% of the Building permit. In addition, they charge a separate permit & fee for Fire Sprinkler System Fire Alarm, that start at \$60 to \$80.00 with additional fess for devices over 50 sprinkler heads or 10 fire alarm devices, at \$1.00 to \$1.50 per device. Fire Pumps, Commercial Kitchen Exhaust Hoods, Start at about \$60.00.

Fernandina Beach Fire Rescue charges Annual Fire Inspection fees (for facilities required to hold a license to operate): Annual Periodic & Mandated State Inspections (Group Homes, Daycares, counseling centers, restaurants, gas stations, etc.) \$50.00 up to 3,000 sqft. Then \$7.00 for every addition 1,000 sqft.

Fernandina Beach Fire Rescue also charge \$25.00 for Local Business Tax Receipt Inspections along with other Permit for operations/ Events/ and other service, such as; ISO Fire Insurance verification letters, bonfires, carnival and fairs,

**Fireworks/ Temporary Sales, Tents canopies and membrane structures, and other required permits allowed by the Florida Fire Prevention Code. These permit fees range from \$10.00 to \$100.00.**

## **Clay County**

**Clay County Fire Rescue, charges for New Construction and systems such as Fire Alarms, Fire Sprinklers, Greases Hood, Paint Spray Booths, etc. The fees range from \$50.00 for up to 50,000 sqft and \$50.00/\$75.00 per system.**

**Annual Fire Safety Inspection at a rate \$50.00 for up to 100,000 sqft and \$100.00 for over 100,000 sqft. They charge \$50.00 for Daycares and Group homes and \$25.00 for Residential Foster Homes.**

**They also have a Miscellaneous Service Permit for Amusement Parks at \$100.00.**

## **OVERVIEW**

**As a overview of the municipalities contacted, must charge fee for New construction Plan review and Inspection, these fee range from \$50.00 to \$150.00 for the permit. The fee can go up based on square footage or the value of the construction project. Some charge a percentage of the Building permit. Most also charge a base permit fee for fire systems and may increase the fee based on devices installed.**

**Annual or periodic inspection must charge for required annual licensed facilities. These fees range between \$50.00 to 150.00.**

**Some jurisdictions don't charge for periodic inspection because they don't do them, or they don't do all of them within a year.**

**A few charges as little as \$ 25.00 and add it to the Local Business Tax Receipt each year.**

**The most charged for the annual inspection and Fire Safety Pre-inspection-Property is \$155.00 a year.**

**Note: a couple jurisdictions, do not charge for new construction plan review and inspection. Nor do they charge for any periodic inspections. The fee for the fire service come out of general fund.**

**Many of the jurisdictions do not conduct all of the periodic inspection, (as reflected in their Public Protection Class Rating).**

**For those jurisdictions with a class 1 ISO rating, part of the ISO rating would require that all of the commercial occupancies and required licensed facilities would be inspected annually.**