

Andrew Houde

From: Andrew Houde
Sent: Thursday, June 16, 2022 8:58 AM
To: Lance A. Baird
Subject: FW: Fire Protection Class

Andrew Houde, Fire Chief
Scio Township Fire Department
1055 N Zeeb Rd
Ann Arbor MI, 48103
734 665-6001

From: Andrew Houde
Sent: Thursday, June 16, 2022 8:43 AM
To: Township Board <TownshipBoard@sciotownship.org>
Subject: FW: Fire Protection Class

After Tuesdays board meeting I recalled an email exchange that I had with a resident about his ISO class and how his insurance cost jumped after our last review (he went from a 5 or 6 to a 10-he is in the SE section of the Township and is more than 5 road miles from the station. His insurance premium went from \$509 to \$1393, an increase of \$884.

He paid \$327 in taxes for fire protection on his winter tax bill, taxable value of \$245,000.

Here is one real word example of how a staffed fire station in the SE area of the Township would provide more benefit (both fiscal and service level) than it would cost.

Andrew Houde, Fire Chief
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1055 N Zeeb Rd
Ann Arbor MI, 48103
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Sent: Friday, January 8, 2021 8:19 AM
To: Andrew Houde <AHoude@ScioTownship.org>
Subject: RE: Fire Protection Class

Hey Andy, absolutely.

Here's a screen shot of last year's payment and what's being charged due 01/18.

Billing History

| Date | Description | Amount |
|------------|-------------------------------|-----------|
| 12/29/2020 | Invoice | \$1393.00 |
| 11/24/2020 | Homeowners Renewal [REDACTED] | \$1393.00 |
| 01/22/2020 | Refund Automatic | \$509.00 |
| 01/15/2020 | Payment | \$509.00 |
| 01/13/2020 | Payment | \$509.00 |
| 12/30/2019 | Invoice | \$509.00 |
| 11/25/2019 | Homeowners Renewal [REDACTED] | \$509.00 |

In a nut shell, the yearly premium jumped from US\$ 509.00/year to US\$ 1393/year, or, 273% increase.

Let me know in case you might need any other info on my end.

Thanks for reaching out and happy Friday!

[REDACTED]

From: Andrew Houde <AHoude@ScioTownship.org>

Sent: Friday, January 08, 2021 8:05 AM

Subject: RE: Fire Protection Class

[REDACTED] If you wouldn't mind, could you share with me the cost to insure your home both before and after the change in rating? I've never been able to determine the actual effect of a change in ISO rating. I would not use this data in any way that would identify you. If you are not willing to share, I understand completely.

Andy Houde, Fire Chief
Scio Township Fire Department
1055 N Zeeb Rd
Ann Arbor MI, 48103
734 665-6001

[REDACTED]
Sent: Thursday, January 7, 2021 1:47 PM

To: Andrew Houde <AHoude@ScioTownship.org>
Subject: RE: Fire Protection Class

Hey Andy,

Not good news for sure but, really appreciate your time and thorough feedback.

Happy to have you on the Fire Department taking care of us.

[REDACTED]

From: Andrew Houde <AHoude@ScioTownship.org>

Sent: Thursday, January 07, 2021 1:43 PM

[REDACTED]
Subject: RE: Fire Protection Class

Hi, I looked at your address and the current ISO report and I believe that your insurance company is correct.

Attached is the summary sheet and classification page from the ISO review that occurred in 2019 as well as a snip showing road miles from the fire station to your address. The report shows the classification for Scio Township as 6/6X, which applies to areas within 5 road miles of a fire station. 10/10W applies in areas over 5 miles from a station, with the W indicating fire hydrants within 1000 feet of the address.

The correct classification for your address should be 10W as your address is between 5 and 7 road miles of the station and within 1000 feet of a hydrant. I wish I could have given you better news. I have spoken with other residents in your neighborhood that have had the same issue.

Since taking over as Fire Chief in Scio Township, I have recognized that we need additional fire stations and hope that we can improve service to our residents in the future. It may be of benefit to speak with your elected officials about this issue, as I am raising this concern myself.

Andy Houde, Fire Chief
Scio Township Fire Department
1055 N Zeeb Rd
Ann Arbor MI, 48103
734 665-6001

[REDACTED]
Sent: Thursday, January 7, 2021 11:55 AM

To: Andrew Houde <AHoude@ScioTownship.org>

Subject: Fire Protection Class

Dear Andrew, hope all is well.


I was informed by my Home insurance agency that the on our Community – Kensington Woods, the fire protection class moved up from 5 to 10.

With that, the annual insurance premium increased by 3x.

I'd like to receive (if possible) a letter from the FD that there is (or there isn't) an increase on the Fire Protection Class.

With that in hands, I'd be able to negotiate a fair premium on my insurance.

For reference, please find below my address:

 Oxford Cir, Ann Arbor – 48103.

Thank you!

