

# Scio lacking in equipment, manpower, critics charge

By AMALIE NASH  
NEWS STAFF REPORTER

Scio Township firefighters got the call on a sweltering day last August for a mobile home fire. As a single fire engine headed to Scio Farms Estates, Chief Carl Ferch radioed for assistance from the neighboring Dexter Area Fire Department. The trucks from both departments arrived about the same time to find flames shooting through the home's roof. They called for more help.

Two engines and 10 firefighters from Scio battled the blaze, while Dexter lent twice as many trucks and twice as many firefighters.

A month later, Dexter needed help fighting a fire at a horse farm in Dexter Township. They needed water – and lots of it – to extinguish 700 bales of hay and two burning barns. But the Scio Fire Department didn't have a tanker, so it couldn't provide water. It sent one engine and four firefighters to help.

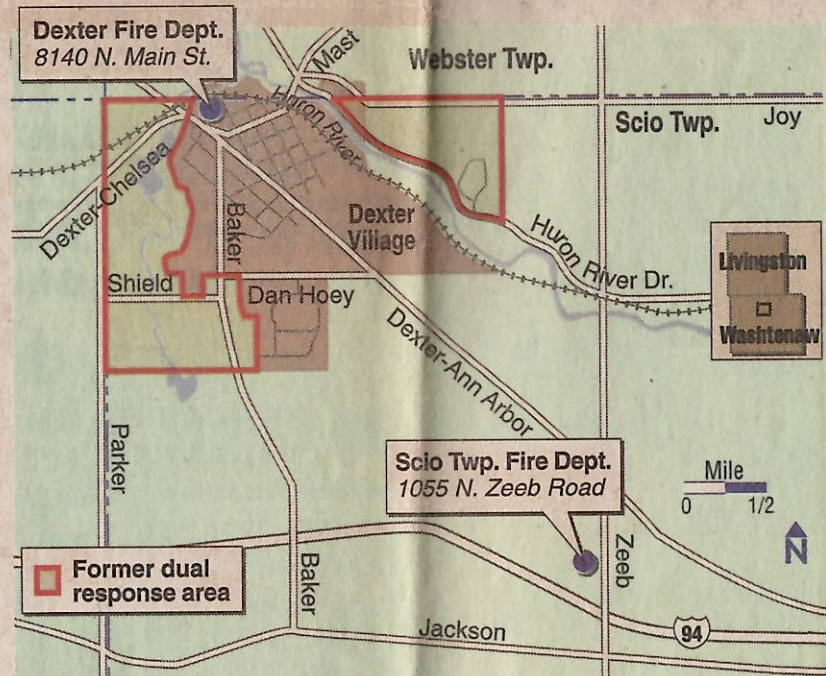
It's one example of a story that's been repeated numerous times with the same underlying theme – inequity in mutual aid by the Scio Township Fire Department. Other fire chiefs say Scio lacks the equipment and personnel to help them out, but readily relies on them for assistance.

"If I call for water in a rural area, they don't have anything," Saline Fire Chief Craig Hoeft said. "If I call for a ladder truck, they don't have one. I can send them 7,000 gallons of water right away, and what can they send me? They don't have a lot to trade back with."

But the mutual aid situation simply exemplifies a deeper problem that includes manpower and equipment shortages at Scio Township, charge two former fire officials. They say the department is ill-equipped to cover the rapidly growing township – a point they don't believe is known to residents and

## Dual response area

The Dexter Area Fire Department and Scio Township Fire Department had an agreement for several years that both would respond to emergency calls in a 'dual response area' close to the village limits. That agreement ended Jan. 1 when the Scio department decided to handle those areas itself. The area:



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- Insurance ratings details, A9
- Chart compares departments, A9

business owners in the affluent bedroom community of Ann Arbor. They say morale has gotten so bad that many of the department's paid on-call firefighters aren't regularly responding to calls.

Dexter fire officials fear the situation could worsen since Scio Township cut off a dual response pact, eliminating an agreement for Dexter to cover areas in Scio Township adjacent to the village.

Ferch believes his department provides a good service with well-trained firefighters.

"We do the best we can," the Scio fire chief said. "That's what I promised the township board when

I took this job, and it's what I've tried to do."

An analysis by The News found several issues:

■ The department, which has both full-time and on-call firefighters, averages about 4.7 firefighters responding per call. Saline has nearly double that figure and Dexter has almost triple the number of firefighters responding to a typical call. Nearly half of Scio's 21 on-call firefighters responded to less than 10 percent of the calls between July and November.

■ Scio Township has the highest insurance service office rating in the county in its municipal water system area. The ISO rating depends largely on the fire department.

See FIRE, A9



# Insurance pegged to fire protection

■ Homeowner's rates depend in part on the quality of the local fire department.

By AMALIE NASH  
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Robert Sendra and Arden Shafer don't pay much attention to their homeowner's insurance rates.

They live in the Loch Alpine subdivision, northwest of Ann Arbor, but one has a Webster Township address and the other is in Scio Township.

One pays about 10 percent more than the other on their policy simply based on their addresses.

The reason? Sendra's home is within the coverage area of the Dexter Area Fire Department and Shafer relies on the Scio Township Fire Department. The Scio department has a higher insurance service office rating, commonly called an ISO rating.

ISO ratings, which range from 1-10 with 1 as the best, play a large factor in insurance premiums and are based on everything from the water system to response times by the fire department. Essentially, the rating looks at how well a department will be able to put out a fire.

In Washtenaw County, ratings range from 4 to 7 in areas within municipal water systems. For big businesses and industries, the difference can mean hundreds or thousands of dollars on the annual insurance bill.

"I don't think most people know about ISO ratings, and they can be surprised at the difference they can make," said Paul Bishop, who operates Bishop Insurance Agency in Dexter. "ISO ratings are one way to

## Insurance differences

ISO ratings can play a big part in how home owner's insurance rates are determined.

For instance, here's how policies can differ on just ISO ratings when all other variables are the same. The yearly insurance rates listed are for a policy offered through an independent agent in Dexter on a \$200,000 home built in 1980 with a deductible of \$250.

City or township	ISO rating	Cost of policy
Ann Arbor	4	\$669
Dexter	5	\$669
Scio Twp.	7	\$703
Hamburg Twp.	9	\$937

Note: ISO ratings from 1-10

Source: Bishop Insurance, Dexter  
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look at your fire department, because a lower rating means you have a better department."

But ISO ratings aren't the only factor considered in home owner's insurance rates. Value and age of the home, whether it's brick or framed, whether residents smoke and other variables also affect how much someone pays each year.

The best ratings under a municipal water system are found in Ann Arbor and Ypsilanti; the worst in the county is Scio Township. In areas not covered by hydrants, ISO ratings are typically a 9 within five miles of a fire station and a 10 beyond five miles.

As an example, Bishop drew up a policy for a \$200,000 home built in 1980. In areas covered by the Dexter Fire Department, one policy he offered costs \$669 annually.

Using the same factors and policy, the annual premium rose to \$703 in Scio Township. In an area not covered by municipal water, like Hamburg Township, the same policy costs \$937.

Insurance agents aren't the only ones who have a good handle on ISO ratings. Fire chiefs also look closely at how they rank.

"They're a good indicator of the quality of the department. They give you something to shoot for, and give you an idea of your shortcomings and how you can improve," Dexter Fire Chief Loren Yates said.

Here's how an ISO rating is assessed, according to the Insurance Service Office:

■ 10 percent on receiving and handling of fire alarms, including number of telephone lines, number of dispatch operators and alarm dispatch circuits to notify personnel.

■ 50 percent on the fire department, including pumpers (10 percent), reserve pumpers (1 percent), pump capacity (5 percent), ladder operations (5 percent), reserve ladder service (1 percent), distribution of companies (4 percent), company personnel (15 percent) and training (9 percent).

■ 40 percent on water supply, including adequacy of water supply for needed fire flows (35 percent); size, type and installation of fire hydrants (2 percent); and inspection and conditions of fire hydrants (3 percent).

Ann Arbor Fire Department officials fear their rating could rise during the next assessment if proposed budget cuts force the department to reduce staffing and take a truck out of service. The department is already overdue for a 10-year assessment and is waiting to

## ISO rating

The Insurance Service Office assesses fire-suppression rates for each local fire department on a scale of 1-10 (with 1 as the best). Those rates are a big factor in the cost of insurance policies. The ISO rating depends on the water supply system, fire alarm and communication systems and the overall fire department, including equipment, staffing, training and geographic distribution of fire stations. Here's how the local communities rate:

	Hydrant	Non-hydrant
<b>Washtenaw County</b>		
Ann Arbor	4	N/A
Ann Arbor Twp.	6	9
Augusta Twp.	6	9
Chelsea	5	9
Dexter	5	9
Manchester	6	9/10*
Milan	6	9
Northfield Twp.	N/A	9
Pittsfield Twp.	6	9
Saline	6	9
Salem Twp.	N/A	9
Scio Twp.	7	9
Superior Twp.	5	9
Ypsilanti	4	N/A
Ypsilanti Twp.	5	9

### Note:

■ Manchester includes the village, Sharon and Freedom townships and part of Bridgewater and Manchester townships.

■ Milan includes the city, Milan Township and part of York Township.

■ Saline includes the city, Lodi and Saline townships and part of York Township

■ N/A = not applicable

	Hydrant	Non-hydrant
<b>Livingston County</b>		
Brighton	5	9
Green Oak Twp.	7	9
Hamburg Twp.	N/A	9/10*
Howell	5	9/10*
Putnam Twp.	6	9
Unadilla Twp.	N/A	9
<b>Wayne County</b>		
Belleville	7	N/A
Canton Twp.	5	10
Sumpter Twp.	7	9
Van Buren Twp.	6	10

■ Dexter includes the village, most of Dexter and Webster townships and a small part of Lima Township

■ Chelsea includes the village, townships of Sylvan, Waterloo, Lyndon, Lima and a small part of Dexter Township

\*The ISO rating is a 9 within five miles of the fire department and a 10 for anything beyond five miles.

Sources: Local fire departments; Insurance Service Office

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hear when it will occur, Assistant Chief Tom Schmid said.

"We hope to stay the same because the danger if it gets worse is that insurance companies can adjust how much home owners and businesses pay," Schmid said. "It wouldn't be huge for home owners,

but businesses could get hit hard."

Scio Township Fire Chief Carl Ferch said he believes his department's high rating is due to a shortage in pumping capacity - a problem he said has been fixed since the evaluation took place in 1998. Before that evaluation, Scio

Township's ISO rating was an 8 in areas with municipal water.

"We've made great strides with our inspections and public education efforts," Ferch said.

The Ypsilanti Fire Department recently earned a 4 ranking, a point of pride for Fire Marshal Jon Ichesco and the rest of the firefighters. Fewer than 40 departments in the state have achieved that level, he said.

"It means we're doing things correctly," Ichesco said. "It helps to have a 4 now because it brings down insurance rates in the city."

Sendra said it didn't make a difference to him which municipality his home was in when he purchased it. Loch Alpine straddles the line between Webster and Scio townships, with about 60 percent of the 445 homes in Scio Township and 40 percent in Webster.

"In the total of all expenses in life, home owner's insurance is necessary and not a major expense," Sendra said. "I wasn't aware of the fire department's role in insurance. I guess I presumed fire coverage is approximately the same for everyone here and rates wouldn't be affected at all."

Still, the fact that Shafer pays a little more based in his ISO rating doesn't bother him a bit. After all, even at about 10 percent more, it only adds up to a little more than \$40 a year.

"It's not really something I considered, and I didn't know how it was determined," Shafer said. "If there's some risk factor that makes it higher here, there's not much I can do. My house is a wonderful place, and I wouldn't even move it two blocks to save \$40."

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# FIRE: Critics point to personnel problems in department and low morale among firefighters

■ Scio lags behind its neighboring departments in the amount of equipment – and water – it can bring to the scene. It was without a tanker truck to carry water to areas outside the municipal water system for months, making it reliant on other departments in nearly every fire. A new \$350,000 tanker arrived Jan. 9 and is expected to be ready for service soon.

## A reunion?

The Scio Township Fire Department was once part of the Dexter Area Fire Authority, which serves the village, Dexter Township, Webster Township and a slice of Lima Township. Scio officials charged in 1987 that the Dexter fire board was overspending. They complained Scio only had two seats on the 11-member board, although it accounted for 59 percent of the budget.

Scio officials believed setting up their own department would save money, but critics said duplicating services would be more expensive. Today, the two departments have similar staffing levels and budgets, but Dexter handles a much larger geographic area and has more than twice as many fire trucks. Scio Township has leapt past Dexter in run numbers, handling an estimat-

## Fire departments compared

The Scio, Dexter and Saline fire departments are combination departments with full-time and paid on-call firefighters to cover their growing areas. Here's how they stack up:

	Scio	Dexter	Saline
Square miles of fire district	34	70	89
County assessed SEVs	\$1,006,550,700	\$700,247,500*	\$841,097,000*
Full-time firefighters/chief	4	4	4
Paid on-call firefighters	19**	31	23
Stations	1	3	1
Pieces of fire apparatus	3	8	9
Estimated calls per year	900	700	800
Budget	\$576,925	\$540,000	\$700,000
Training budget	\$4,500	\$22,000	\$12,000
Area of district covered by hydrants, in square miles	11.3	4.0	4.0
Insurance service office rating	7/9***	5/9	6/9
Average response time in minutes	6:04	Dexter Village 2.0 Dexter Twp 6.7 Webster Twp 6.2 Lima Twp 6.1	Saline City 3.5 Saline Twp 6.2 Lodi Twp 5.9 York Twp 5.7
Average no. of firefighters per call	4.66	12.35	8.45

\*Estimate

\*\* This figure is current as of October 2001, when the number dropped from 21 to 19.

\*\*\* The first number is for areas within the municipal water system and the second figure is for those in the non-hydrant area.

Note: SEV= state equalized values, about 50 percent of the market value of property

Source: News staff research

have no idea where that's coming from," Palmer said. "The township manager is in constant contact with the chief, and I know of no problems or issues there. Certainly we'd be informed if there were."

## The dual response

The two-square-mile village of Dexter sits in the northwest corner of Scio Township. The Dexter fire station, at the edge of downtown, is only a couple hundred feet from the township border in some places. The Scio station, near the southeast corner of the township, is more than four miles from parts of the dual response area.

So Dexter and Scio fire officials worked out a pact for both departments to respond to certain areas in Scio Township adjacent to the village.

The "dual response area" amounts to about 148 homes and businesses, according to the most recent figures available. The pact had been in existence since Scio formed, and says that the Dexter department can bill Scio for its response.

Last year, Dexter firefighters were called to that area 16 times – mostly for medical runs. The bill was about \$9,000. Yates said.

**'I know Scio has always had a difficult time with manpower, and every department has that problem at some point.'**

– Chelsea Fire Chief Dan Ellenwood

person passed out in the store.

"Having them next door makes us feel good, so this will have a chilling effect," Kroske said. "If we had a problem, they're directly across, and if we have to wait for someone to come from miles away, that's a different story."

## Mutually beneficial

The Washtenaw County Mutual Aid Association is made up of fire chiefs who meet regularly to talk about issues, including how they can work together – both informally and through formal mutual aid agreements.

Departments don't bill each other for mutual aid because it's supposed to be a two-way street. Once in a



geographic area and has more than twice as many fire trucks. Scio Township has leapt past Dexter in run numbers, handling an estimated 200 more calls last year.

Webster Township Supervisor Dean Fisher, a member of the Dexter Fire Board, said he has begun talks with Scio Township Manager Spaulding Clark about reuniting the two departments. He said a committee will study the issue.

"We're going to look at what makes sense from both departments," Fisher said. "From my perspective, it could improve service for both departments and save money."

Clark was unavailable last week to comment on the talks, but has said he sees the benefit of a single department. "It's an issue of the method of delivering service to our residents," he said.

Ferch said he was unaware of the discussion.

"I don't know what to say without understanding how it would work," Ferch said. "They have three townships in their area, and we run more than those three put together. I don't know if it's a good or bad idea."

Dexter Fire Chief Loren Yates says areawide departments offer greater resources and personnel. Yates said he's talked to Scio officials about running a combined station in the past – something the Dexter and Chelsea departments already do – but they weren't interested.

### Internal tiffs

When Scio Township Assistant Fire Chief Bill Tarrier walked into the Zeeb Road fire station on the evening of Oct. 3, Ferch handed him a letter, titled "Change of Responsibility."

Tarrier was told that he was being removed as second in command because of disagreements with the chief over response protocols and problems with other firefighters.

Tarrier then told training officer Rudy Hertlein, who said he confronted Ferch about Tarrier's demotion and was fired. Both men

Source: News staff research



Firefighters battle a fire last summer in a home in Scio Farms Estates. The mobile home park is in Scio Township, but the Dexter Area Fire Department sent twice as many trucks and firefighters. No one was injured in the fire, which destroyed the home.

have since joined the Dexter Fire Department – along with two other Scio firefighters.

By late October, both Tarrier and Hertlein began talking publicly about the department's problems. Tarrier consulted with an attorney about suing the township; Hertlein wrote a three-page letter to the township board outlining his concerns, including Ferch's lack of involvement in county chiefs' meetings and using the fire engine to taxi around the township.

They charge Ferch has hidden the department's problems from township officials and residents.

"I know the run percentages, and firefighters aren't showing up, so they're not getting the truck on the

road," Hertlein said. "It's getting worse and nothing has changed."

Hertlein said the problem isn't the firefighters – it's low morale that keeps them away.

Scio used to require on-call firefighters to respond to 30 percent of calls, but Ferch recently reduced that to 10 percent. Still, an assessment of five months of runs found that half of the firefighters don't meet the new guidelines.

Ferch said his problem is a common one – finding people with enough time to dedicate to what amounts to a part-time job. One solution has been establishing standby shifts on nights and weekends for paid on-call staff, which Ferch said works well.

Ferch declined to say much about Tarrier's removal.

"It was a decision that had to be made," Ferch said. "By eliminating that position, the commanders have a direct link to me."

Saline and Dexter require a 30 percent response for on-call firefighters, but nearly all of their firefighters far exceed that figure, the chiefs say. Yates said he has the opposite problem in Dexter, with too many firefighters responding to some calls, such as medical emergencies.

Scio Township Treasurer Donna Palmer said the board works closely with Ferch and isn't concerned about Hertlein's allegations.

"We have a good working relationship with (fire officials), and I

were called to that area 16 times mostly for medical runs. The bill was about \$9,000, Yates said.

Dexter Fire Board President Jim Adams said when board members looked at renewing the pact last June, they noticed the amount billed per call – about \$560 – had not changed in several years and was less than what other entities in the fire authority paid.

Adams drafted a letter to the Scio board that included a rate increase – to about \$800 – but proposed that only Dexter units make the initial runs to calls in the area. He said that would save Scio money and free it up for any concurrent calls.

But Scio Township officials said they'd simply cover the area themselves without Dexter's aid.

"Those areas are so close to Dexter and every time a fire truck is sent with lights and sirens, there's liability involved," Adams said. "The village is in one corner of the township and they already rely on volunteers during the day, so this could have left their resources in the major concentration area. We thought it would be doing them a favor."

Township Manager Clark said the Scio department can cover that area since it added full-time staffing 18 months ago.

"The original thought was for both to go on life-threatening calls, but 99 percent of the calls don't rise to that standard, so we can make it as easily as they can," Clark said. "The board felt that fiscally, it didn't make sense when we're able to provide those services."

The change – which took effect Jan. 1 – has Mill Creek Sporting Goods owner Ray Kroske concerned. His business, which straddles the township line, is next to the Dexter Fire Department, separated by the Huron River. Kroske recalled two cases when that short distance came in handy – a building fire and medical emergency when a

Departments don't call each other for mutual aid because it's supposed to be a two-way street. Once in a while, it can create a conflict if one department relies too heavily on another for help, said Ypsilanti Township Fire Capt. Paul Wagner, president of the association.

Many surrounding departments say they don't call Scio Township for help because of its equipment and manpower shortages. Dexter, for instance, was called to Scio on mutual aid 17 times last year and used Scio firefighters twice. Scio doesn't participate in the association or county training exercises, so departments that work closely together are more apt to call each other.

"I know Scio has always had a difficult time with manpower, and every department has that problem at some point," Chelsea Fire Chief Dan Ellenwood said. "I don't think Scio is giving equally back in return, but I'm sure they're doing the best they can with their tax dollars. If it persists, Scio might be forced to hire more full-time or find better ways to get more people on calls."

Ferch said he's never heard the mutual aid claims against his department and doesn't see a problem. He says he isn't involved in county meetings because he's too busy with his own department.

One push in the county fire service is "automatic mutual aid" pacts between departments, but the Dexter Fire Board has already decided not to enter into such an agreement with Scio. Dexter already has similar pacts with other neighboring departments.

"We don't feel there's parity there," Adams said. "We also don't feel it's polite to take all their resources out of their community if we call them. Most other departments can spare the equipment and manpower, but they can't."

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