

APPENDIX

**Nanaimo River Fire Protection
Service Feasibility Study**

NANAIMO RIVER - FIRE PROTECTION SERVICE FEASIBILITY STUDY

JULY 2022

THE BIG PICTURE

In 2005, the boundaries of the Extension Fire Protection Service Area in the Regional District of Nanaimo (RDN) were expanded to include 47 additional properties (now 72 properties) in the Nanaimo River community (including South Forks Road.) A new fire protection service area was also created for the purpose of raising capital funds to build a new fire hall that would better- serve residents in the Nanaimo River community.

At the same time as the expansion of the Extension Fire Protection Service Area and the creation of the Nanaimo River Fire Protection Service Area, a loan authorization bylaw was adopted by the RDN enabling \$280,000 in borrowing for the purpose of constructing a satellite firehall in the Nanaimo River community. Borrowing of the full amount did not take place, but a loan of \$20,761 was taken out in 2006 for capital start-up expenditures. In addition, a capital reserve was established to hold funds collected through tax allocations from the Nanaimo River properties for the purpose of constructing the satellite firehall.

Fast-forward to 2022, a satellite firehall has not been constructed and the capital reserve fund now holds a balance of \$216,554.

DID YOU KNOW?

Your home's fire insurance premiums are determined based on Dwelling Protection Grades (DPG) created by the Fire Underwriters Survey (FUS). These DPG's take into consideration:

- proximity to responding firehalls;
- hydrant protection; and
- whether a fire department meets established criteria to effectively fight fires in its given service area.

YOUR PROTECTION GRADE

When the Nanaimo River Fire Protection Service Area was first established FUS changed the DPG from non-protected (5) to semi-protected (3B) for majority of the homes in the Nanaimo River community. Some properties on the outskirts of the area continue to be graded non-protected (5).

In 2018, the FUS renewed the protection grading. FUS did not state at that time whether the DPG was based on the commitment to construct a satellite firehall. With alternate options now being explored, the RDN must determine how best to proceed with the reserve funds while ensuring effective fire protection services continue for the Nanaimo River community.

NEXT STEPS

As a next step in determining how best to move forward, the RDN is:

- conducting a feasibility study on current and projected fire protection needs of the area;
- investigating options and opportunities that meet FUS requirements;
- engaging with home owners, residents and other interested parties on reserve fund management;
- gathering input and presenting findings; and
- making recommendations for the Electoral Area Services Committee's consideration.

GET INVOLVED!



For more, visit getinvolved.rdn.ca or open your iPhone's camera, point it at the QR code and wait for the code to scan.

NANAIMO RIVER - FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

WHAT'S NEXT



ASSESSING

current and projected
fire protection needs
of Nanaimo River Fire
Protection Service
Area



EXAMINING

options for addressing
any identified service
gaps that may exist



ENGAGING

with home owners,
residents and other
interested parties and
compiling input



RECOMMENDING

options for the use
and application of
accumulated reserve
funds

GET INVOLVED

Your input is an important part of the decision making process.

On August 13, 2022, home owners, residents and other interested parties will have an opportunity to review and discuss the preliminary findings from the feasibility study. Input provided at the open house and on the Get Involved RDN online platform will help further inform any recommendations being brought forward to the RDN's Electoral Area Services Committee.

Visit getinvolved.rdn.ca/nanaimo-river-fire for more information and to register. By registering you'll receive timely updates, information on upcoming engagement opportunities and important details on the decision making process and how it will impact you.

CONTACT



Anita Sharma, Fire Services Coordinator, Emergency Services
Phone: 250-390-6756
Email: ASharma@rdn.bc.ca
Website: getinvolved.rdn.ca/nanaimo-river-fire

OPEN HOUSE

DATE: SATURDAY,
AUG 13, 2022

TIME: 1 - 4 P.M.

LOCATION: GOGO'S
CHRISTMAS TREE
FARM - GAZEBO

2625 S. FORKS ROAD
NANAIMO



**JOIN
US**

NANAIMO RIVER FIRE PROTECTION

SERVICE AREA FEASIBILITY STUDY

OPEN HOUSE

Saturday, August 13, 2022

1 - 4 p.m.

Gogo's

Christmas Tree Farm

2625 S. Forks Road, Nanaimo

At the gazebo

JOIN US TO:

- Learn more about your fire service area
- Review preliminary fire service options
- Discuss opportunities and implications
- Provide input

WANT TO LEARN MORE?



For more, visit getinvolved.rdn.ca or open your iPhone's camera, point it at the QR code and wait for the code to scan.



Alicia Puusepp consultingwillowrose@gmail.com>

Nanaimo River Fire Protection Service Feasibility Study - Open House

1 message

Get Involved RDN Team <notifications@engagementhq.com>

Tue, Jul 19, 2022 at 12:12 PM

Reply-To: getinvolved@rdn.bc.ca

To: consultingwillowrose@gmail.com



Thank you for your interest in the Nanaimo River Fire Protection Service Feasibility Study. We appreciate your participation in this very important project and look forward to welcoming you to our Open House Public Engagement Session on Saturday, August 13, 2022 from 1:00-4:00pm at GoGo's Christmas Tree Farm in the Gazebo. Invitation can be found at getinvolved.rdn.ca/nanaimo-river-fire.

To date, the Project Team have been gathering key pieces of information to help inform the study. As a next step in determining how best to move forward, the RDN is preparing to engage with home owners, residents and other interested parties on reserve fund management. You can find more information on our current state and next steps on our July 2022 Fact Sheet.

We hope you will be able to join us in the opportunity to share your ideas and suggestions as your input is valuable and an important part of the decision making process. Please feel free to share this with friends and neighbors in the Nanaimo River area.

As we move through the study, we will continue to keep you involved and up to date throughout the process.

Thank you and we look forward to seeing you at the Open House.

Kind regards,

The Nanaimo River Fire Protection Service Area - Feasibility Study Project Team

AUGUST CALENDAR

There are no Board or Committee Meetings scheduled in August.

www.rdn.bc.ca/agendas-minutes-videos

RDN PHOTO CONTEST

Love to take photos? Submit your best shots from around the RDN to one or more of the four photo contest categories:

- Enjoying Our Great Outdoors
- My Hometown
- Going Green
- Your Region (youth)



Winning photographers will receive a gift card to a local RDN business of their choice. Contest closes August 31, 2022. For more information and to upload your photos, visit www.getinvolved.rdn.ca/photo-contest-2022.

www.getinvolved.rdn.ca/photo-contest-2022

CANDIDATE INFORMATION SESSION

Thinking of running in the October 15, 2022, general local election? Learn the ins and outs of being a municipal or rural director on the RDN Board at an upcoming information session:

Tuesday, August 9, 2022

- Session 1: 3 – 4:30 p.m.
- Session 2: 7 – 8:30 p.m.

RDN Board Chambers
6300 Hammond Bay Road, Nanaimo

Hosted by the RDN, the session will cover the duties and commitments of municipal and rural elected officials, as well as important details of the election process. For those wishing to view remotely, these sessions will be webstreamed at www.rdn.bc.ca/events/2022-08-09 and a recording will be made available on our website.

For more information, call 250-390-4111 or 1-877-607-4111, vote@rdn.bc.ca or visit www.rdn.bc.ca/2022elections.

www.rdn.bc.ca/2022elections

NANAIMO RIVER FIRE PROTECTION OPEN HOUSE

Join us at the upcoming Nanaimo River Fire Protection Service Area Open House to:

- Learn about your fire service area and protection grade
- Review preliminary fire service options
- Discuss opportunities and implications
- Provide input

Saturday, August 13, 2022
1 – 4 p.m.

Gogo's Christmas Tree Farm
2625 S. Forks Road, Nanaimo
(at the Gazebo)



To learn more about the feasibility study, visit www.getinvolved.rdn.ca/nanaimo-river-fire.

www.getinvolved.rdn.ca/nanaimo-river-fire

KEEP INFORMED!

Learn about current RDN projects at www.getinvolved.rdn.ca.

www.getinvolved.rdn.ca



250-390-4111 or 1-877-607-4111



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Get Involved RDN!



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NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

FREQUENTLY ASKED QUESTIONS

Appendix E

1. What is a Local Government Service Area?

In Electoral Areas of a regional district, the regional district government must establish a local service area in order to deliver services such as fire protection, water, street lighting and waste collection. The service area is created by bylaw. The bylaw defines the services being provided, the geographic area boundaries within which the services are to be provided, and the maximum amount that may be requisitioned through taxation for the services provided from service area residents.

2. Why are properties in the Nanaimo River area in two fire protection service areas?

In 2005, the Nanaimo River area was added to the Extension Fire Protection Service Area to enable Nanaimo River residents to receive fire protection from the Extension Volunteer Fire Department (the “EVFD”). When the properties were added, it was recognized that a satellite firehall, designed primarily to serve the Nanaimo River area, would be beneficial given the travel distance to the area from the EVFD firehall. Accordingly, a second service area, the [Nanaimo River Fire Protection Service Area](#), was created to fund the purchase of land, buildings, vehicles and equipment to provide fire protection services.

Since 2005, funds have been accumulated under that bylaw for the purpose of constructing a satellite firehall and funding the purchase of fire apparatus and equipment. At present, the Regional District of Nanaimo (RDN) holds \$216,554 in a capital reserve fund.

3. How does fire protection service relate to property taxes and fire insurance premiums?

Property Taxes: Fire protection, like any other regional district service, is primarily funded through taxes charged against the owners of properties receiving that service. The total annual cost of service delivery is calculated and covered through taxation of the property owners receiving that service, usually based on assessed values of land and/or improvements, or a parcel tax or combination of these methods. For certain services, the tax requisition may be reduced where there are user fees also being collected.

Fire Insurance Premiums: Owners of private property may insure against the risk of loss, including fire. Any person with a mortgage will be required by the lender to take out such insurance. When insurance companies set premiums (fees) for fire insurance, they take into consideration several risk factors, one of which is the level to which the insured property is protected from fire by a responding fire department. In general terms, the better the fire protection service as assessed by the [Fire Underwriters](#), the lower the insurance premiums.

4. What is a Dwelling Protection Grade?

A Dwelling Protection Grade (DPG) is a fire department rating established by the Fire Underwriters and used by insurers to assess the level of fire protection available for single family residential properties. The rating is set on a 5-point scale, where a rating of “1” reflects the best fire protection and “5” reflects that no insurance industry-recognized fire protection is provided. For a residential property to benefit from the fire



NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

FREQUENTLY ASKED QUESTIONS

department's rating, it must be within eight kilometres (8 km) of a responding firehall. If beyond that, the rating drops to DPG 5 or "unprotected." For more information, go to: [Grading \(fireunderwriters.ca\)](http://fireunderwriters.ca).

The EVFD is currently rated at DPG 3B (semi-protected), which means it relies on water tenders (a truck equipped with a water tank), rather than fire hydrants to provide water for fire protection. This rating generally results in significant insurance savings for residential property owners whose properties are within eight kilometres (8 km) of the EVFD firehall.

The RDN is engaging with the Fire Underwriters to determine what the effect will be if a satellite firehall is (or is not) constructed in the Nanaimo River area.

5. Could the Dwelling Protection Grade in the Nanaimo River area changed?

Yes. As a result of information arising from the current review, Fire Underwriters are reviewing the DPG in the Nanaimo River Fire Protection Area. The DPG for approximately 50 properties may be lowered from 3B (semi-protected) to 5 (unprotected).

6. How is fire department response time related to the level of fire protection service?

NOTE: This does not factor into the Dwelling Protection Grade rating.

Structure fires evolve at a rapid rate. The most effective way to stop the growth of a fire in a structure, to prevent further property damage and risk to persons, is to assemble the necessary resources at the scene to extinguish the fire in as short a time as possible. Within about eight minutes of ignition, a fire can generally be expected to expand beyond the room of origin, resulting in significantly greater property damage and risk to inhabitants.

A satellite firehall located in the Nanaimo River area would help reduce EVFD response times in the area and improve fire protection for residents.

7. What is a "fire department storage facility," and how does it differ from a "satellite firehall"?

A fire department storage facility is a basic structure used to store fire department trucks and from which that truck responds to incidents. Fire department storage facilities do not have adequate space and amenities to be recognized by Fire Underwriters as a firehall, and therefore do not contribute to reduction in fire insurance premiums.

A fire department storage facility would be less expensive to construct and would also shorten response times, but it likely would not be recognized by the Fire Underwriters for rating purposes. The RDN continues to explore this with the Fire Underwriters.



NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

FREQUENTLY ASKED QUESTIONS

8. What could be the benefits of constructing and operating a satellite firehall in the Nanaimo River area?

There would be three main benefits of constructing a satellite firehall.

- I. A satellite firehall would result in reduced response times in the Nanaimo River area, thus improving fire protection service for the properties and residents there.
- II. Properties in the Nanaimo River area would be within eight kilometres of a recognized firehall, entitling owners of those properties to the insurance premium benefit of the department's DPG 3B rating.
- III. Expanding the EVFD to two firehalls would improve the department's ability to respond to major structure and interface fires throughout its entire service area.

Over time, as the EVFD's services evolve and improve, the satellite hall would also contribute to an improved fire protection rating for commercial, industrial and multi-family properties (fire protection for these occupancy classifications is rated on a different scale from the DPG).

9. What could be the consequences of constructing and operating a satellite firehall in the Nanaimo River area?

Constructing, equipping and staffing (with volunteers) a satellite firehall will involve incurring costs, some of which will likely need to be funded through borrowing. When first conceived, in addition to acquiring a property in the Nanaimo River area as a firehall location, the RDN passed a bylaw authorizing the borrowing of up to \$280,000 to fund construction. The principal and any borrowing costs would have to be funded through property taxes in the Nanaimo River Fire Protection Service Area.

Operating a satellite firehall that is recognized by the Fire Underwriters will require 10 regularly responding members to be assigned to that hall. Ideally, members should be drawn from the Nanaimo River area to improve response times. Additional recruitment and training of new members will therefore be necessary.

10. What is the anticipated cost of constructing and outfitting a satellite firehall in the Nanaimo River area? How would the construction costs be managed?

The RDN is currently reviewing the potential costs and process. Upon completion of the feasibility study, the RDN will share findings with the Nanaimo River community via a presentation and present recommendations to the Electoral Area Services Committee for consideration.



NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

FREQUENTLY ASKED QUESTIONS

11. If a satellite firehall was constructed and operated in the Nanaimo River area, who would pay for costs to operate that firehall? Who would pay for the replacement costs of the satellite firehall and associated equipment?

Capital costs (construction and initial outfitting expenses) would be paid through taxation of property owners in the Nanaimo River Fire Protection Service Area.

Operating costs (ongoing operating, maintenance, and replacement expenses) would be paid through taxation of property owners in the Extension Fire Protection Service Area (which includes Nanaimo River).

12. What would be the impact, if any, on the Extension Fire Protection Service Area if a satellite firehall was constructed and operated in the Nanaimo River area?

A satellite firehall would become a part of the EVFD. The department would need to increase its number of firefighters – the main firehall requires a minimum of 15 firefighters plus a chief officer, while a satellite firehall requires a minimum of 10 regularly responding members. The department would experience an associated increase in its administrative workload as well as some logistical challenges connected with operating two separate buildings approximately ten kilometers (10 km) apart.

The addition of a satellite firehall would also mean that the EVFD would have more trucks and trained firefighters available to respond to major incidents, whether structure fires or interface events, throughout its service area.

13. What would be the likely outcome if the RDN abandoned plans to construct a satellite firehall in the Nanaimo River area?

The RDN is currently reviewing with the Fire Underwriters what the outcomes would be if a satellite firehall was not constructed.

We hope you found this information of value

For more on the Nanaimo River Fire Protection Service Area Feasibility Study visit:

getinvolved.rdn.ca/nanaimo-river-fire



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We Want to Hear From You!

Nanaimo River Fire Protection Service Area Feasibility Study Open House
August 13, 2022 • GoGo's Christmas Tree Farm

Thank you for your participation today. Please spend a few minutes to answer the following questions and submit this form to the staff before you leave.

Name (optional): _____

1) Do you live in the Nanaimo River community? Please check.

- ☐ Yes
☐ No

a) If yes, do you rent or own in the Nanaimo River community?

- ☐ Rent
☐ Own

b) Please provide us your postal code and indicate how many years/months you have resided there:

Postal Code: _____

Number of years/months: _____

2) What do you value most highly? Please check only one box.

- ☐ Lowest possible fire insurance premiums
☐ Best possible fire protection services
☐ Both
☐ Need more information

What further information would you need to make an informed decision?

The personal information you post may be collected by the Regional District of Nanaimo (RDN) under sections 26(c) and 26(e) of the Freedom of Information and Protection of Privacy Act for the purposes of engaging and consulting with the public. The RDN is using a Bang the Table hosted site that stores the information in Canada but Bang the Table staff located in the US can access your profile information to provide assistance at your request. To protect your own privacy and the privacy of others, please do not include any personal information including phone numbers and email addresses in the body of your comments. Also, do not share personal information about others. If you have any questions about the collection of your personal information, please contact Anita Sharma, project lead at asharma@rdn.bc.ca or by calling 250-390-6756.



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NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY FEEDBACK FORM

3) Are you comfortable with your current understanding of fire service protection for Nanaimo River?
Please check.

- ☐ Yes
☐ No

If no, what other information would be helpful to better understand your current fire protection service?

4) Are you satisfied with the current level of fire service? Please check.

- ☐ Yes
☐ No

5) Would your satisfaction with current level of fire service change if fire insurance premiums were to increase? Please check.

- ☐ Yes
☐ No

6) What is your primary interest in fire protection? Please check only one box.

- ☐ Structure protection (response time and service)
☐ Insurance premiums
☐ Other - Please provide more detail in the space provided below.

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NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

FEEDBACK FORM

7) The Regional District of Nanaimo is exploring options on how to proceed with the money currently held in the reserve fund. How would you like to see the reserve funds managed? Please check only one box.

- ☐ continue to explore construction of a satellite firehall
- ☐ explore construction of an apparatus storage garage
- ☐ stop annual reserve fund contributions
- ☐ return the reserve funds
- ☐ other consideration(s)– please describe

8) Would your answer to the above question change if your Dwelling Protection Grade for your property changed, resulting in an increase to your fire insurance premiums?

- ☐ Yes
- ☐ No
- ☐ Unsure

On a scale of 1 to 10 (1 being lowest and 10 being highest) please respond to the following questions:

9) How highly do you value fire protection services in the Nanaimo River Fire Service Area?

1 2 3 4 5 6 7 8 9 10

10) How highly do you value reduced fire insurance premiums?

1 2 3 4 5 6 7 8 9 10

11) How highly would you value improved levels of fire protection service provided in the Nanaimo River service area (as measured in part by reduced response times to emergencies)?

1 2 3 4 5 6 7 8 9 10

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NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY FEEDBACK FORM

12) How highly would you value a reduction of service fees (taxes) as they relate to fire protection in the Nanaimo River area?

1 2 3 4 5 6 7 8 9 10

13) Is there any other information you wish to share with the Regional District of Nanaimo to help inform future decision-making on the topic of Nanaimo River fire protection services?

14) How did you hear about the Nanaimo River Fire Protection Service Area Feasibility Study Open House?

- ☐ GetInvolved RDN online engagement platform
- ☐ Facebook
- ☐ Newspaper
- ☐ Community posters
- ☐ Invitation via Canada Post
- ☐ Community residents/neighbours

15) How did you hear about this Nanaimo River Fire Protection Service Area Feasibility Study feedback form/survey?

- ☐ GetInvolved RDN online engagement platform
- ☐ Facebook
- ☐ Open House
- ☐ Community residents/neighbours

*Thank you for participating in the Nanaimo River Fire Protection Service Area Feasibility Study.
Your feedback is an important part of the decision-making process.*

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NANAIMO RIVER FIRE PROTECTION SERVICE AREA FEASIBILITY STUDY

FEEDBACK FORM

Want to mail or email in your feedback form? The Regional District of Nanaimo is accepting input until **Friday, August 26, 2022, at 4:30 p.m.** Please send the completed form to:

Anita Sharma, Fire Services Coordinator
Regional District of Nanaimo
6300 Hammond Bay Road,
Nanaimo, BC, V9T 6N2

Email: asharma@rdn.bc.ca

The personal information you post may be collected by the Regional District of Nanaimo (RDN) under sections 26(c) and 26(e) of the Freedom of Information and Protection of Privacy Act for the purposes of engaging and consulting with the public. The RDN is using a Bang the Table hosted site that stores the information in Canada but Bang the Table staff located in the US can access your profile information to provide assistance at your request. To protect your own privacy and the privacy of others, please do not include any personal information including phone numbers and email addresses in the body of your comments. Also, do not share personal information about others. If you have any questions about the collection of your personal information, please contact Anita Sharma, project lead at asharma@rdn.bc.ca or by calling 250-390-6756.

Appendix G



Pin Where you Live Community Map



Nanaimo River Fire Protection Service Area: Feasibility Study

Welcome

Thank you for joining us for today’s Open House

At this event we aim to:

- ✓ Share information on your fire service area and expand your knowledge around Dwelling Protection Grades
- ✓ Outline preliminary fire service options being considered
- ✓ Discuss opportunities and implications surrounding the options being considered
- ✓ Provide a safe space where you can share your thoughts and provide input



Get Involved RDN!

scan the QR code for details

getinvolved.rdn.ca/nanaimo-river-fire

Dwelling Protection Grades (DPG)

Fire Underwriters Survey Dwelling Protection Grades		Insurance Companies refer to this grade as
Nanaimo River Community Dwelling Protection Grade Range	1	Protected
	2	
	3A	
	3B*	Semi-Protected
	3	
	4	
	5	Unprotected

Insurers typically provide a reduction of about 60 per cent when communities fire insurance grading DPG is changed from “unprotected” to “semi-protected”. Different insurers have different policies and rating systems in many areas.

**Note: Communities qualifying for Dwelling Protection Grade of 3B may also be able to achieve an equivalency to 3A through Superior Tanker Shuttle Service Accreditation*



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Insurance Premiums for Single Family Dwellings by Fire Insurance Classification

Below example for illustrative purposes only

Replacement Value \$	Unprotected Rate		Semi-Protected Rate \$		Fully Protected Rate
100,000	1,165	60+/- % reduction	465	32+/- % reduction	315
125,000	1,470		585		400
150,000	1,750		700		475
175,000	2,040		815		555
200,000	2,300		915		625
250,000	2,790		1,110		755
300,000	3,290		1,310		890
350,000	3,750		1,495		1,015
400,000	4,200		1,675		1,140
450,000	4,655		1,855		1,260

Note: Fire Underwriters Survey does not set rates for insurance. The values shown are based on data collected from major insurance companies quoted rates and U-rate insurance quote calculations.



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Dwelling Protection Grade Classification Criteria

Protected and Semi-Protected Classification (3A-Protected/3B-Semi-Protected) current:

- ✓ A water supply that could be delivered/shuttled by a tanker and pumped by an engine
- ✓ The area would be within the 8km radius of the Fire Hall
- ✓ The department has an adequate number of trained volunteers, certified equipment and can respond effectively to calls according to FUS standards

Unprotected Classification (5 Unprotected):

- ✓ No permanent supply of water
- ✓ May be outside of the 8 km radius
- ✓ Training, equipment and response times may not meet FUS standards to achieve semi-protected rating

**Although properties may be classified as Unprotected, the Extension Volunteer Fire Department will continue to respond incidents*



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scan the QR code for details

getinvolved.rdn.ca/nanaimo-river-fire

Options for Consideration

The Regional District of Nanaimo is examining alternative approaches to developing a more localized fire response capacity in the Nanaimo River community. Options being considered include:

- ✓ Designing and constructing a satellite firehall
- ✓ Designing and constructing an alternate facility (e.g. an apparatus storage garage)
- ✓ Not constructing a satellite firehall or alternate facility and stopping annual reserve fund contributions

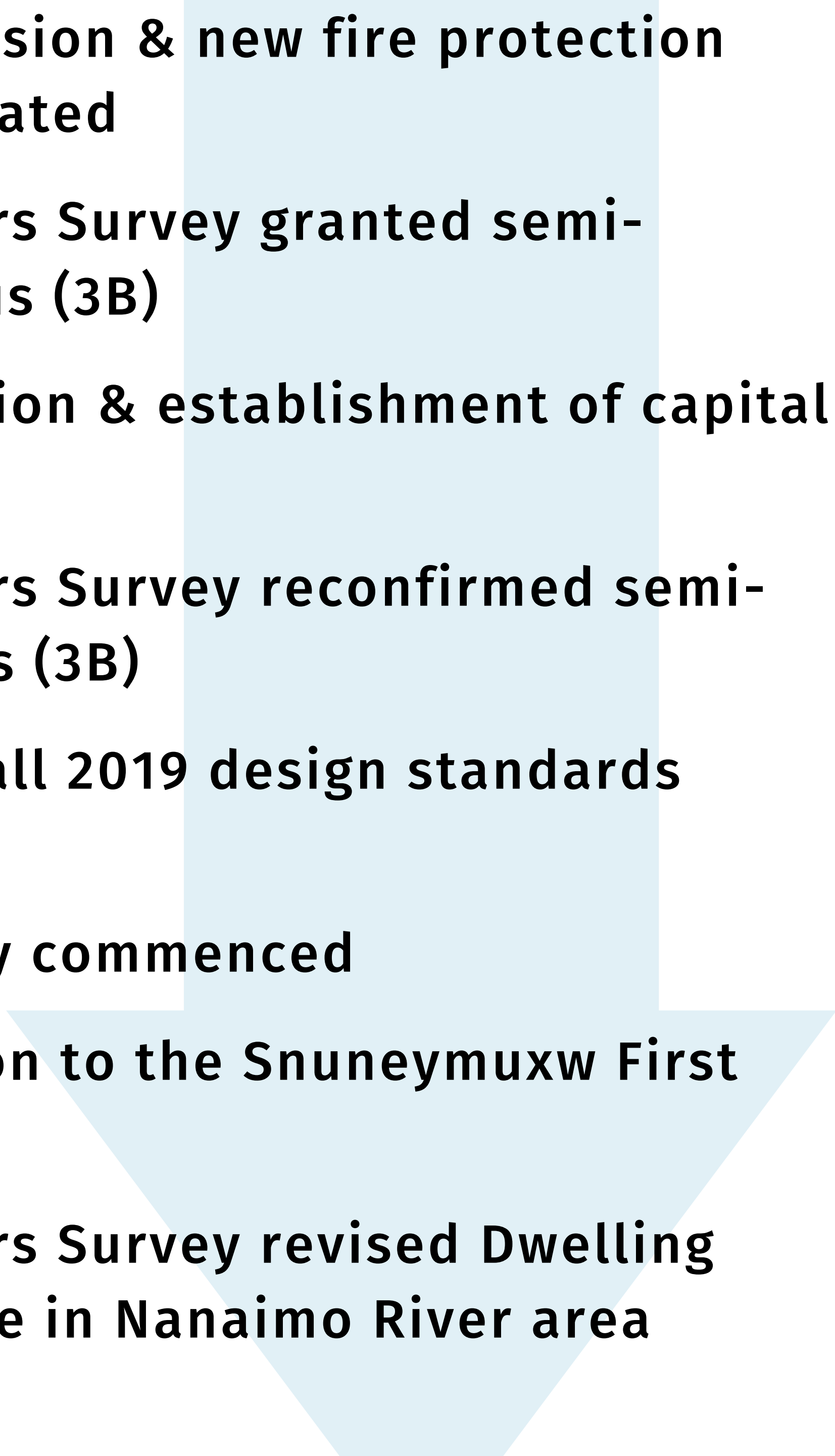
Options will be outlined, including preliminary costing, and a recommendation provided, for a course of action in relation to the use and application of the accumulated reserve funds collected under RDN Bylaw No. 1440. The options may include:

- ✓ Returning reserve funds, or rationalizing the reserve fund contributions and/or
- ✓ Retaining the collected funds for future fire protection capital expenses in the Nanaimo River Fire Protection Service Area.



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Timeline

- 
- 2005** ➔ **Boundary expansion & new fire protection service area created**
 - 2005** ➔ **Fire Underwriters Survey granted semi-protection status (3B)**
 - 2006** ➔ **Loan authorization & establishment of capital reserve**
 - 2018** ➔ **Fire Underwriters Survey reconfirmed semi-protected status (3B)**
 - 2019** ➔ **RDN Satellite Hall 2019 design standards adopted**
 - 2022** ➔ **Feasibility study commenced**
 - 2022** ➔ **RDN Presentation to the Snuneymuxw First Nations**
 - 2022** ➔ **Fire Underwriters Survey revised Dwelling Protection Grade in Nanaimo River area**
 - 2022** ➔ **Open House**



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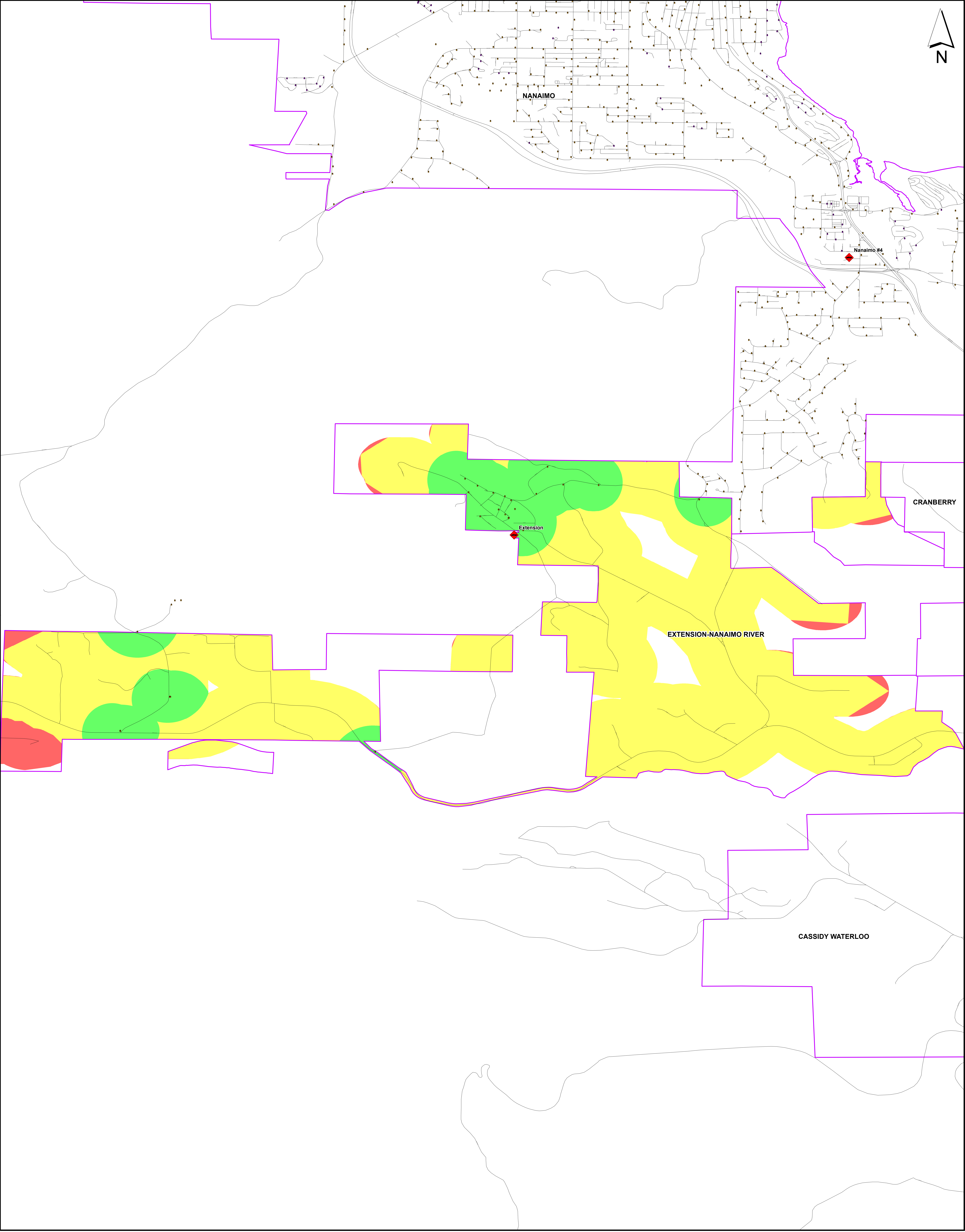
getinvolved.rdn.ca/nanaimo-river-fire








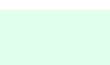
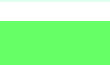
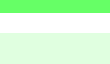
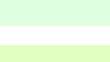
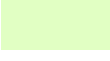
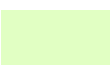
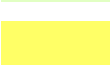


Decision-Making Road Map

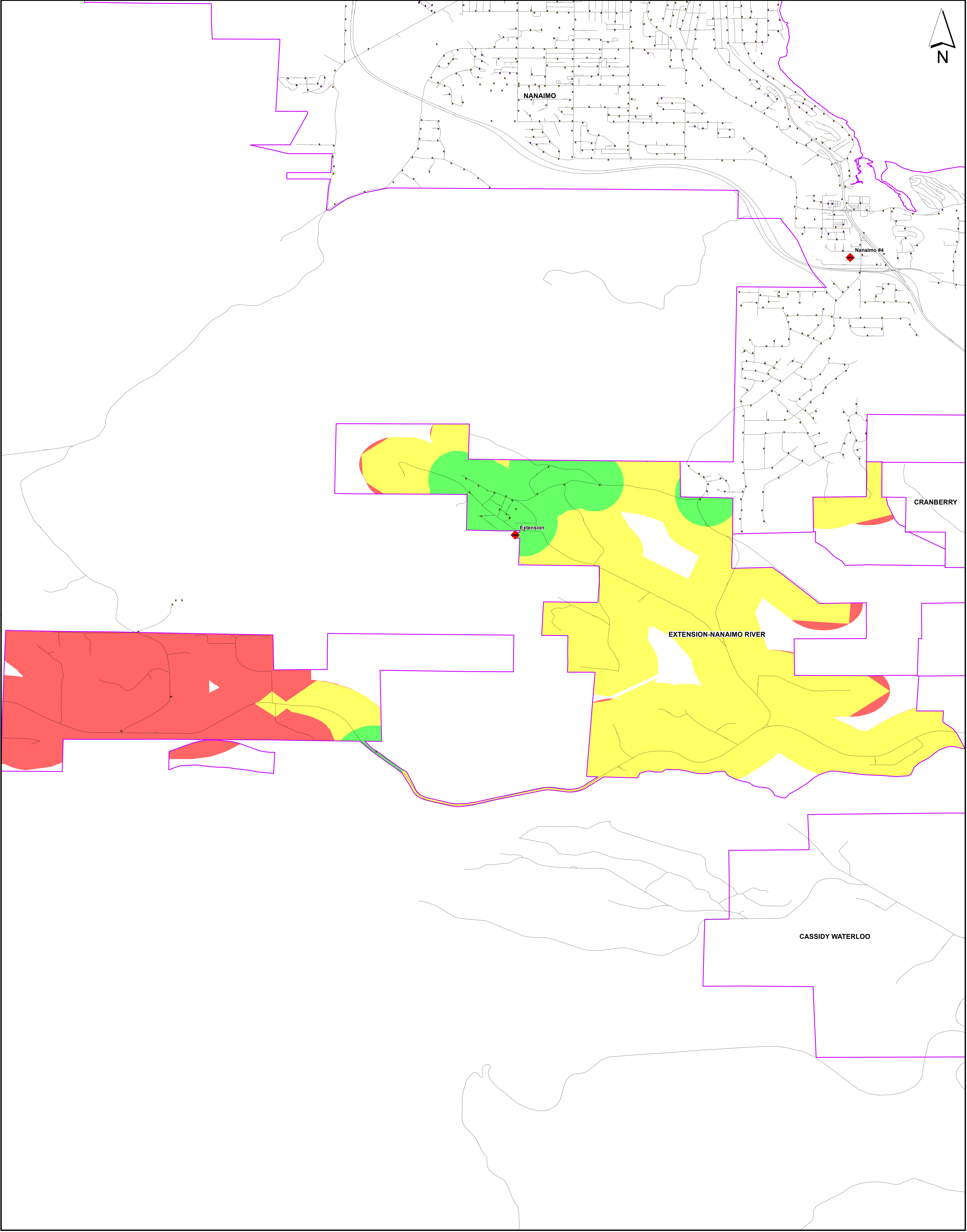
April – August 2022	Feasibility Study
August 13 – 26, 2022	Public Input Period
September – November 2022	Feasibility Study Report Development
November/December 2022	Report findings and make recommendations to the Electoral Area Services Committee and presentation to the community



















Get Involved RDN!



EXTENSION-NANAIMO RIVER, BC		<div>Personal Lines Insurance - Dwelling Protection Grades</div>	<div><div>Fire Underwriters Survey</div><div>A Service to Insurers and Municipalities</div></div>
Scale = 1:13,880 <div><div>0105210420630840</div>Meters</div>			
<div>Legend</div> <div><div><div>Fire Hall</div><div>Road</div><div>Fire Protection Boundary</div><div>1</div><div>1 (Private Hydrant Protected)</div></div><div><div>2</div><div>2 (Private Hydrant Protected)</div><div>3A</div><div>3A (Private Hydrant Protected)</div><div>3B(F)</div></div><div><div>3B(L)</div><div>3B(S)</div><div>3B</div><div>4</div><div>5</div></div></div>		<p>These maps and figures are not intended to illustrate the exact response distance or fire insurance grade coverage areas but can be used to aid in determining the fire insurance grade that should be applied to the property in question.</p> <p>Fire Underwriters Survey does not warrant or make any representations with respect to the quality, completeness, currency or accuracy of anything contained in this map, the fitness of this map for any purpose or results obtained using information contained in this map and is not responsible for any action taken in reliance on information contained in this map. In all cases, field data should be used to confirm the data and accuracy of these maps; if differences are noted please contact Fire Underwriters Survey at 1-800-665-5661.</p>	<div>Date Drawn: 2022-08-03</div> <div>Drawn By: Opta GIS</div> <div><div><input type="checkbox"/> Preliminary</div><div><input checked="" type="checkbox"/> Final</div></div> <div><div><input type="checkbox"/> Commercial</div><div><input checked="" type="checkbox"/> Personal</div></div>



EXTENSION-NANAIMO RIVER, BC		<h1>Personal Lines Insurance - Dwelling Protection Grades</h1>																
Scale = 1:13,880 0 105 210 420 630 840 Meters																		
Legend <table><tr><td></td><td>2</td><td>3B(L)</td></tr><tr><td></td><td>2 (Private Hydrant Protected)</td><td>3B(S)</td></tr><tr><td></td><td>3A</td><td>3B</td></tr><tr><td></td><td>3A (Private Hydrant Protected)</td><td>4</td></tr><tr><td></td><td>3B(F)</td><td>5</td></tr></table>			2	3B(L)		2 (Private Hydrant Protected)	3B(S)		3A	3B		3A (Private Hydrant Protected)	4		3B(F)	5	<p>These maps and figures are not intended to illustrate the exact response distance or fire insurance grade coverage areas but can be used to aid in determining the fire insurance grade that should be applied to the property in question.</p> <p>Fire Underwriters Survey does not warrant or make any representations with respect to the quality, completeness, currency or accuracy of anything contained in this map, the fitness of this map for any purpose or results obtained using information contained in this map and is not responsible for any action taken in reliance on information contained in this map. In all cases, field data should be used to confirm the data and accuracy of these maps; if differences are noted please contact Fire Underwriters Survey at 1-800-665-5661.</p>	<p>Date Drawn: 2022-08-03</p> <p>Drawn By: Opta GIS</p> <p><input type="checkbox"/> Preliminary <input checked="" type="checkbox"/> Final</p> <p><input type="checkbox"/> Commercial <input checked="" type="checkbox"/> Personal</p>
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	3B(F)	5																



Event Welcome



Where You Live



Looking Over
Information Panels



Information Gathering



In-depth discussions

Input Period Open Until August 26, 2022



15 Aug 2022



On Saturday, August 13, 2022, the Regional District of Nanaimo welcomed 39 participants to the Nanaimo River Fire Protection Feasibility Study Open House. Information presented at the event can be found [here](#) and in the "Supporting Documents" section of the project page.

As part of this important engagement process, the Regional District is seeking input on what the community values most from its fire service to help identify preliminary options for future fire protection services in the area. The public input period is open until **Friday, August 26 at 4:30 p.m.** To share your thoughts, please complete the [online survey](#).

Reminder - Input Period Closing August 26, 2022



23 Aug 2022

We have been receiving some excellent responses on the Nanaimo River Fire Service Area Feasibility Study survey, thank you for your feedback! For residents who still wish to provide their input, the survey/feedback form is open until Friday, August 26 at 4:30 p.m.

Have your say on the future of fire service in the Nanaimo River community by completing the survey today. Click [here](#) to get started. Please be sure to remind your friends and neighbours in the Nanaimo River community that the public input period for this phase of the project remains open until Friday.

Thank you again for your time, interest and participation.

Survey Responses

13 August 2022 - 26 August 2022

Feasibility Study Feedback

Get Involved RDN

Project: Nanaimo River Fire Protection Service Area - Feasibility Study



VISITORS					
22					
CONTRIBUTORS			RESPONSES		
13			13		
13	0	0	13	0	0
Registered	Unverified	Anonymous	Registered	Unverified	Anonymous

Project: Nanaimo River Fire Protection Service Area - Feasibility Study

Feasibility Study Open Feedback

Question 2: What do you value most highly? - Need More Information

- 1 No informed fact here
- 2 Need more information Re: cost
- 3 What criteria a firehall must meet and who sets the criteria and justification for a community this size need to meet post disaster for a hall
- 4 Both are required. You can't have one without the other. But... what are the costs and can our community afford it
- 5 How does a satellite hall go from 1.5 mil to 6 mil in 4 years. why is there no vote on this issue
- 6 Clearly what I think is the lowest possible fire insurance premiums & best possible fire protection services is far from what the RDN & fire underwriters think! Of course the community isn't going to be happy when we are being taxed out of our homes & fire protection taken away from us of your own accord.
- 7 Both with information cannot make an educated decision with not knowing how much to borrow for a satellite Hall over how many years, what costs will be for each home? Not a good question
- 8 I want both lower fire insurance premiums and the best possible fire protection
- 9 Cost of both

Question 3: What other information would be helpful to better understand your current fire protection service?

- 1 A justification of misrepresented information from both the RDN and the Fire Underwriters of Canada no understanding of the falsified information explain
- 2 I feel we are being bullied into this fire hall by the RDN lying to us
- 3 Know that having protection for the last 17yrs. isn't stripped from us on a whim. Justification of misrepresented information from the RDN & fire underwriters. No understanding of false information.
- 4 We must have the level of fire protection in detail. To find out at the Open House - oh by the way: underwriters has made a mistake - please provide the Community Association with the correspondence resulting in this change.
- 5 A justification of misrepresented information from both the RDN and the Fire Underwriters of Canada no understanding of the falsified information Explain
- 6 We must have the level of fire protection in detail. To find out at the Open House - oh by the way: underwriters has made a mistake - please provide the Community Association with the correspondence resulting in this change.
- 7 My understanding may not be what government intensions are! My understanding monies were for FIREHALLNOT STUDIES, etc.

Question 6: What is your primary interest in fire protection?

- 1 Life first - response time. Then property
- 2 Paying too much
- 3 Response time and insurance
- 4 Responsonse time to life, then structure
- 5 Both structure protection and insurance premiums
- 6 Structure protection, insruance premiums plus life safety
- 7 Also the lives of many family members
- 8 Both strucuture protection and insurance premiums are important
- 9 Medical assistance for ambulances, downed powerlines, M.V.A. and river rescue calls
- 10 Health and wellness
- 11 Insurance premiums. They should be reasonable. This is a double edged question.
- 12 If this is done as we hope, we will get structure protection facster and lower insurance premiums as the Fire Underwriters will recognize that a small building to house a fire tender is adequate and meets their requirements
- 13 Insurance costs are greatly reduced the better the fire protection services are, so one can't be preferred over the other.
- 14 Life first with response time, then property. Fair representation of Insurance Premiums we followed all the rules until the Provincial Gov't changed the Standards of building and the RDN are guilty of leaving us hanging and still taxing us to death with no communication. Then stole 20,000.00 of our money without talking to anyone in the community. Little trust left at this
- 15 What we had for the last 17ys. Now that we still have a perfectly working fire truck, house it out closer to our community for quicker response time.
- 16 Structure protection as well as motor vehicle accidents, river rescues, brush fires, forest fires and burning complaints

Question 7: The Regional District of Nanaimo is exploring options on how to proceed with the money currently held in the reserve fund. How would you like to see the reserve funds managed?

- 1 Keep you hands off our monies that are held in trust for us as a building fund only. It is not your reserve fund. After the cost of a metal shed put together by the community is complete the remainder should be held to maintain the building.
- 2 Build a storage building that is adequet in the future for the Underwriters to accept as a satellite hall. Turn the reserve fund back to a building fund as it started out as and stop spending our money immediately.
- 3 Build a shed that can store/turn into a satellite hall
- 4 In addition to land would be nice to have a community area or park
- 5 Build the satellite firehall
- 6 Don't waste more money and build it already.
- 7 Give this community the minimum criteria the Fire Underwriters will accept and let us work the problem. This community can build it ourselves. We have people with skills and equipment.
- 8 Rent a garage on a long term lease and agree to allow fire fighters to respond from there.
- 9 It is not my opinion it be called a "Reserve Fund." This seems to be a change of original intention. "Fire Hall Fund"
- 10 Would be happy with storage garage. If no satellite or storage garage is considered in the next two years, monies in reserve fund needs to be refunded.

- 11 Stop reserve fund contributions, take that much less for the desperately needed replacement of the extension fire hall and move it to a more central location.
- 12 Priority is having a place to park Truck 4, where fire fighters have access to it for emergency service.
- 13 More info required before a decision can be made. How much is a satellite firehall? Will insurance rates go up with new proposed grading without a hall?
- 14 KEEP YOUR HANDS OFF OUR MONEY RDN, UNLESS YOU SPEAK WITH OUR COMMUNITY AND HOLD A LEGAL VOTE TO USE THAT MONEY ON ANYTHING OTHER THAN A BUILDING FOR FIRE PREVENTION..... HOW DARE YOU MAKE DECISIONS ON OUR PERSONAL MONIES, HELD IN TRUST BY THE RDN FOR BUILDING ONLY, AT YOUR DISCRETION WITHOUT TALKING WITH US, USING YOUR LEGAL LOOPHOLES BY HAVING YOUR BOARD MEETINGS MAKING DECISIONS WITHOUT US, LIKE YOU ARE OUR PARENTS WITHHOLDING OUR SAVINGS BY THE OVER EXTENDED REACH OF POWER BY THE RDN STAFF AND DIRECTORS CLAIMING ANY KIND OF RIGHTS THEY WANT TO OUR MONEY..... THIS IS ILLEGAL !!!! CREATES NO TRUST WITH YOUR CONSTITUENTS THAT YOU ARE ROBBING. THAT MONEY SHOULD BE USED FOR A SHED FOR THE FIRE TRUCK TO CREATE MAXIMUM FIRE PROTECTION AND SAFETY FOR OUR COMMUNITY IN THE MOST AFFORDABLE WAY, AND GIVE A UNBIASED MEETING HUB FOR OUR COMMUNITY IN CASE OF DISASTER. FOR WHAT THE PROVINCIAL GOVERNMENT AND THE RDN HAS PUT OUR COMMUNITY THROUGH FOR 17 YEARS WHICH SHOULD BE ENOUGH TO BRING BACK OUR FIRE RATING OF 3, SHOWING RESPECT TO YOUR CONSTITUENTS FOR HANGING US BLINDLY THROUGH GOVERNMENT CHANGE, THEN STRIPPING US OF WHAT WE WORKED SO HARD FOR, INCLUDING 9 FIREMEN AND WOMEN FROM OUR AREA SERVICING THE ENTIRE SERVICE AREA OF EXTENSION FIRE. AFTER THE COST OF A METAL SHED PUT TOGETHER BY OUR COMMUNITY IS COMPLETE THE REMAINDER SHOULD GO TO HELP MAINTAIN THE BUILDING .
- 15 The reserve money should be used for a shed to house the fire truck to create maximum fire protection and safety for our community in the most affordable way. Which should be enough to bring back our fire rating of 3. We have 9 firemen and women from our area servicing the entire service area of extension fire. Doesn't that say enough
- 16 RESERVE FUND??? Please provide the Community Association with the record of this going from a building fund to a reserve fund. Who's decision was this - explain your perception of the difference between reserve and building fund. Collection of additional funds MUST be halted as this has gone on far too long with constantly changing "goalposts". Once the community has decided on a plan only then could further funds be collected if agreed upon by the community members.
- 17 We want our money back - but, if we can get a building built for for \$100,000 like the one in Cassidy, that meets our needs and that the Underwriters accept, that uses the reserve funds that would be fine.

Question 13: Is there any other information you wish to share with the Regional District of Nanaimo

- 1 Dashwood firehall was proposed at \$4M and is now \$6.3M in costs. How can 80 homes afford to pay \$4M or more over 25 years. (\$2T-\$4T/annum) Or the alternative, how can our families afford an increase in insurance rates of 150% if the Underwriters decide to revert to grade 5 from 3?(\$3T-\$4T/annum) Many in our community own their homes outright. They are not willing to pay two to four thousand dollars a year more for anything - either through RDN tax increases or through increased home insurance costs. Most want their money back and for the additional tax funding to be stopped. Most will just not buy home insurance if they are mortgage free.
- 2 There should be a balance between all these factors. The current fire hall in extension is due to be upgraded or replaced and its location should be considered to benefit as many residences as possible not just to service the extension village.
- 3 We cannot afford to support a brand new firehall in this area. Having a truck located in our immediate area has improved response times and is adequate for our region. The insurance underwriters may acknowledge the storage facility as being adequate to maintain our current coverage level - the RDN has provided no information on what the insurance companies actually require and until then they are just speculating.
- 4 We do not need a stand alone separate fire department for the small number of homes and businesses in our area. What we need is the totally inadequate fire hall moved to a more central location in area C when it is rebuilt and this will resolve itself.