

Jana Roberson

From: Bud Meyers
Sent: Monday, November 10, 2025 2:47 PM
To: Jana Roberson
Subject: FW: Fire control plan

From: Bud Meyers
Sent: Tuesday, October 28, 2025 4:08 PM
To: countryway@charter.net
Subject: Fire control plan

Hi Charlie,

I have been working with the Country Place Condominiums on insurance-related issues, and their premiums have increased significantly. Below is the response and set of recommendations I shared with them, which may also be useful for consideration as you develop your project plans.

This was my reply and suggestions:

Thank you for your inquiry regarding insurance costs and the potential role of the fire department in helping to manage them.

As discussed in our recent meeting, it's important to note that the fire department does not have direct control over the insurance rates set by carriers. However, we can confirm that the town currently holds an ISO Property Protection Classification (PPC) rating of 5/5Y (please see the attached documentation). This rating is one of the factors insurers may consider when determining premiums.

Additionally, the required fire flow for a single two-story unit is 250 gallons per minute, which is well within our department's capabilities as supported by our ISO rating.

While we cannot influence insurance pricing directly, we are happy to support initiatives that may help reduce fire risk and, in turn, improve the overall risk profile for your properties, something insurers do consider. Here are a few actionable steps your association can take, some of which we can assist with:

Infrastructure Improvements (Requires Association Funding)

For a more comprehensive reduction in fire risk, your association may consider the following upgrades, which would require funding:

- **Sustainable Static Water Sources:** Installing underground cisterns that remain functional in winter months can ensure water availability during emergencies.
- **Upgraded Alarm Systems:** A fire alarm system that notifies all residents in each unit of the whole building and is monitored by a central alarm company can significantly reduce response times by alerting the fire department immediately.
- **Residential Sprinkler Systems:** Although more expensive to retrofit due to structural constraints, sprinkler systems provide the highest level of life safety protection. Costs typically range between \$2 and \$7 per square foot.

5.13.05g. A fire control plan, based on recommendations and comments of the Coventry Fire Marshal, which may include fire suppression systems involving water storage tanks or other measures at the discretion of the Fire Marshal.

The infrastructure improvements noted above could be something that you consider when developing your final plan. A 20,000-gallon underground cistern for fire department use would likely provide the most practical and cost-effective benefit. I do not have the exact gallonage used previously, but for reference, Fire Marshal Noel Waite required a cistern for the development at 94 Stonehouse Road, which may serve as a helpful example.

Best regards,
Bud Meyers
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