



John Livey
Deputy City Manager

Toronto Fire Services
4330 Dufferin St
Toronto, Ontario, M3H 5R9

J.W. (Jim) Sales
Fire Chief/General
Manager

Tel: 416-338-9051
Fax 416-338-9060
jsales@toronto.ca
www.toronto.ca

2016 OPERATING BUDGET BRIEFING NOTE

Toronto Fire Services – Impacts to the Fire Underwriters' Survey of Delay in Hiring Fire Prevention Officers

Issue/Background:

- At its meeting of January 11, 2016, the Budget Committee requested the Fire Chief and General Manager, Fire Services to provide a briefing note on the impacts to the Fire Underwriter's Survey of a delay in hiring Fire Prevention Officers.
- The Fire Underwriters' Survey (FUS) publishes the fire insurance grades in the Canadian Fire Insurance Grading Index which is used by insurers across Canada in determining insurance rates. The Public Fire Protection Classification (PFPC) is a numerical grading system scaled from 1 to 10 used for property and liability coverage for commercial, institutional or multi-residential buildings. Class 1 represents the highest grading possible and Class 10 indicates that little or no fire protection is in place.
- At its meeting of December 16, 2013, City Council approved Toronto Fire Services strategies to improve the PFPC from Class 3 to Class 2 by 2017 with additional funding requirements to be identified in future Fire Services budgets (BN#29 "Summary of Staffing Changes to Implement Recommendation 1 of the November 20, 2013 Fire Underwriters Survey (FUS) Report from the Fire Chief / General Manager" <http://www.toronto.ca/legdocs/mmis/2014/ex/bgrd/backgroundfile-65949.pdf>). The report, Results of the Fire Insurance Grades Study and corresponding Council decision may be located at <http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2013.CD25.1>.
- In order to both maintain the current PFPC Class 3 rating within Toronto, and to progress to a PFPC Class 2 rating, a total of 115 additional Fire Prevention/Public Education were required. Accordingly, Council approved the addition of 15 Fire Prevention/Public Education staff in 2013, 25 in 2014, and 25 in 2015.
- To meet the overall additional staffing requirements, 25 Fire Prevention/Public Education staff were requested in each of the 2016 and 2017 budget years, in accordance with Council's decision to improve the PFPC from Class 3 to Class 2 by 2017.
- During the 2016 administrative review process, an alternative proposal to add the remaining 50 Fire Prevention officers over a period of 3 years (2016-2018) instead of adding over a period of 2 years (2016-2017) was considered and is included for Council's consideration as part of the list of New/ Enhanced requests distributed for Budget Committee's consideration in the 2016 budget process.

Key Points:

- There are approximately 318,000 commercial buildings and occupancies in Toronto and the frequency of routine inspections of these properties affects the City's overall Commercial insurance rating.
- The additional 50 Fire Prevention/Public Education staff are required in order to facilitate a scheduled inspection program based on the performance targets identified under NFPA 1730.
- Delaying the implementation of these additional personnel will result in a corresponding delay in achieving FUS PFPC Class 2. In achieving a PFPC Class 2, annual insurance premium cost savings to commercial or multi-residential building owners across the City are estimated at \$7.4 million per year.
- Further, delaying the implementation of the additional Fire Prevention/Public Education staff will render it difficult for TFS to comply with recent statutory and regulatory amendments to the Fire Protection and Prevention Act, 1997 (FPPA) and the Ontario Fire Code. These amendments included:
 - O. Reg 364/13 – Vulnerable Occupancies
 - O. Reg 365/14 – Mandated complaint and request inspections
 - O. Reg 194/14 – Carbon Monoxide
- Along with insurance premium savings, improvements in the City's PFPC Classification are an important measure of the effective, efficient and safe delivery of TFS emergency response. Further, these improvements are in line with the framework for the delivery of fire protection services in Ontario as defined in the FPPA. The "three lines of defence" for the delivery of fire protection services in Ontario include Public Education, Fire Code Enforcement, and Emergency Response.

Prepared by: Matt Pegg, Deputy Fire Chief, Toronto Fire Services, 416-338-9110,
mpegg@toronto.ca

Further information: J.W. (Jim) Sales, Fire Chief / General Manager, Toronto Fire Services,
416-338-9051, jsales@toronto.ca

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